



Eurobarometer Qualitative Study

COPING WITH THE CRISIS

Aggregate Report November 2014

This study has been requested by the European Commission, Directorate-General for Employment, Social Affairs and Inclusion and co-ordinated by Directorate-General for Communication.

This document does not represent the point of view of the European Commission.
The interpretations and opinions contained in it are solely those of the authors.

Qualitative study – TNS Qual+

Eurobarometer Qualitative study

Coping with the crisis

Aggregate Report

Conducted by TNS Qual+ at the request of
the European Commission,
Directorate-General for Employment, Social Affairs and
Inclusion

Survey co-ordinated by the European Commission,
Directorate-General for Communication
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Country Abbreviations¹

France	FR
Germany	DE
Greece	EL
Ireland	IE
Portugal	PT
Romania	RO
Spain	ES

¹ In the body text of the report the listing of Member States in parentheses indicates that the relevant issue was primarily raised by individuals from that particular country.

1. EXECUTIVE SUMMARY

This study was commissioned by the Directorate-General for Employment, Social Affairs and Inclusion **to explore how households are coping with the economic crisis**, in particular those who have been worst affected and those who have been made unemployed or are unable to find work.

Fieldwork consisted of a **series of focus groups conducted in seven EU Member States**: France, Germany, Greece, Ireland, Portugal, Romania and Spain.

Impact of crisis and current situation

- The focus groups indicate that **although the crisis has in most cases had a very tangible impact on the financial and material situations** of respondents and their households, the **psychological and emotional impact has also been substantial**.
- **Young people (Group 4) seemed to share a particular set of frustrations** and a sense of being 'stuck' - not able to progress with their studies, find work, and move on with their lives (e.g. get their own homes and start families).
- A widespread **concern was the effect of the crisis on children**. Children are either seen as the most affected group, or parents go to great lengths to try and protect their children from the effects of the crisis and are worried about their futures.
- For almost everybody **life is much worse since being affected by the crisis**. The exception is in Germany where there was a less clear-cut distinction between the situation before and after the crisis as the economic situation is seen as part of a longer downward trend. These respondents also compare their situation to other countries and conclude that although they have been affected, it has not been to the same degree as people in other EU Member States.
- Three main themes emerged in respondents' description of how their lives are different now compared to before the crisis: their lives were **more stable** before (financially and emotionally); previously they were able to **plan more for the future** before the crisis; now they are focused on getting through the day or month and are unable to make long-term plans; and today they are focused on meeting basic, essential needs where **previously they had scope to enjoy leisure activities or spend money on themselves** as well.

- Some respondents could see aspects of their experience in a positive light: having a closer social circle and people they can rely on; changing their consumption strategies (for example exchanging products and services with others and wasting less); becoming more cautious about how they spend their money; and being grateful for what they have and enjoying the little things in life.

Income strategies

- **All respondents have been affected by a loss of income** although the extent to which people have been affected differs and is also influenced by whether or not they are receiving benefits. Some reported reductions in income of 30%, while others stated a figure as high as 100%.
- For respondents who are still employed but on very low incomes (Group 3) the reduction in income is seen in: salary cuts, wages that do not go up at the same rate as the cost of living, greater difficulties remaining in employment, loss of overtime payment, increases in taxes, etc.
- The **emotional impact of the crisis on individuals and households** was often described in terms of feeling **nervous, anxious, depressed, struggling to sleep**, and so forth.
- For respondents without a fixed income from employment (Group 1, Group 2, and Group 4) both **support from the state** in the form of benefits and **support from family and friends** are important sources of income and support.
- Support from family and friends and assistance from public institutions were also mentioned as important coping strategies. **Undeclared work appears to be another prominent coping strategy** that respondents use to supplement their income. People take on these opportunities when they present themselves and are financially worthwhile; in other words, if the costs in terms of transport and finding childcare do not outweigh what they would earn. Not all respondents are comfortable taking on such employment and some are afraid of losing their benefits. Others think that they have done quite well to secure small jobs in the current economic climate and see their own situations as so critical that they act outside the law without feeling there is anything wrong with this. Some also feel that these jobs, although small, help them retain a sense of self-worth as they feel 'useful' to society.
- **Taking on a second job, or partners going out to work**, are additional coping strategies, although finding this work is also not always easy. Some respondents have also **had to sell personal or household items** such

as gold and jewellery, cars, home appliances and other things they don't need, or leave this with loan sharks or pawn shops in exchange for money.

- Two other strategies is making use of **savings** to supplement income and **exchanging services or items** with friends, family and acquaintances.
- **Family and friends were by far the most frequent source of loans.** Loans were taken out for two main reasons: 1) A one-off expense that can be unexpected (such as a medical expense) or more predictable (such as a loan to pay ones taxes); and 2) to help cover daily expenses such as paying utility bills or paying for food.
- **Respondents were very reluctant to approach banks for loans.** As many of them are insolvent or unemployed they would not qualify for a loan.
- **There was limited experience of 'loan sharks', consumer credit institutions and payday loans.** Respondents try as best as they can to avoid high-interest loans and these are therefore not popular choices.
- None of the respondents were enthusiastic about borrowing money and experienced **negative emotions such as fear and stress** that they would not able to pay back the loan.
- Based on their experience respondents said that in retrospect they would have **saved more**; they would have **been more moderate in their spending**; they would **not have incurred debt** (as much debt); and they would have liked to have had **more information on the ways in which they could get help**. This is also advice that they would offer to others in a similar situation.
- Respondents had **mixed views on moving elsewhere to find a job.** Only a handful of respondents had seriously considered making plans to move to another country to find work.

Spending strategies

- **Although there are spending cut strategies that are found in all of the groups and in all countries, there are some items that there was less consensus about** such as spending on phones and cars.
- **Households continue to buy groceries** (although they also need to give more careful thought to this); **pay utility bills**; **spend money on their children**, especially on essential needs such as clothes and schooling; **pay taxes**; and **mortgage payments or rent**. **This is also how they**

prioritise their spending. Those with children prioritise their children's needs before their own, although it is also necessary to reduce some of these expenses.

- Respondents employ various strategies to avoid spending too much money when shopping. These strategies can be grouped into three categories: 1) **changes in how and what they consume**, e.g. buying less meat, buying food that is easy to prepare like pasta and eggs; 2) **strategies before shopping**, e.g. making a detailed shopping list, eating before shopping, not taking the children with them when going shopping; and 3) **strategies while shopping** which includes choosing the right (cheapest) place to shop for each product type, and using in store strategies such as buying in bulk, buying fewer branded products, and buying products close to their expiry date.
- **Although respondents have less money to spend on shopping, the time they spend shopping has increased** as they now carefully consider their options, best prices, value for money, their needs, etc. They try to strike a balance between price and getting the best value for money. But this requires constant effort, creativity and adjustment.
- There are certain things that respondents don't buy or do anymore because of financial constraints. These **spending cuts relate especially to leisure / recreational activities.**
- **Respondents have different strategies when it comes to services that cost money.** Some respondents had completely given up spending money on themselves, for example to get a haircut; others decide on a case-by-case basis whether or not to spend the money, or try to identify friends or acquaintances who will exchange these services for something that they are able to offer in return.
- Respondents generally seemed to have **reduced their medical expenses** and only access such services when there is an emergency or they are unavoidable.
- Respondents recommended to others what worked best for them to control their spending. The most effective strategies have clearly been **exercising budgetary control** (careful budgeting and planning of expenses, prioritising expenses, buying only what's needed) **and 'smart shopping'** (using lists when shopping, finding the best deals, buying second-hand goods).

Perceptions of the EU

- **Overall, respondents had a very broad and superficial understanding of the crisis and its causes.** They associate it with high-level decisions that led to the crisis and ultimately the situations that they are in, but the exact mechanisms are not clearly understood.
- **Despite a vague understanding of the details of the crisis, respondents blame the economic crisis for the current macroeconomic state of their countries which in turn has affected them severely.** The exception to this is respondents in Germany who did not link their current situation directly to the crisis, but to a longer (ten year) period of economic decline.
- **The crisis has, in most cases, had a very tangible impact on the financial and material situations** of respondents and their households in the form of unemployment, wage cuts, increased taxation and rising living costs. In addition, the psychological and emotional impact has also been substantial and respondents feel anxious, stressed, insecure and depressed.
- Respondents **had mixed views about whether they thought that the worst is over or yet to come.**
- There was a **very low level of awareness amongst respondents about what the EU is doing to tackle unemployment.**
- When asked about the **single market** which offers people the opportunity to live and work in another EU country many thought it was **an interesting idea in theory, but not very practical.** Barriers such as family responsibilities, having enough savings to sponsor such a move, and high unemployment rates in other countries were mentioned.
- **Generally respondents' knowledge of EU funding was very limited** and they were therefore not able to offer detailed responses in this regard or offer many specific examples. There was a **lack of awareness, lack of understanding of how these funds might impact their lives, and mention of difficulties they have faced when trying to make use of these opportunities.**
- There was very low awareness of the role that the EU is playing in promoting and facilitating research and innovation.
- Respondents were asked how the EU could help people in their situation. The three most prominent issues were: creating jobs, relieving the

pressures of austerity measures, and monitoring more closely how national governments are spending bail-out money.

2. OBJECTIVES AND METHODOLOGY

Objectives

The aim of this qualitative study is to explore how households are coping with the economic crisis, in particular those who have been worst affected and those who have been made unemployed or are unable to find work.

Methodology and sampling

Fieldwork consisted of a series of focus groups conducted in seven EU Member States: France, Germany, Greece, Ireland, Portugal, Romania and Spain. Four focus groups, each approximately two hours in length, were conducted in each of these countries.

Group	Description
1	Single parent households (with children) where the parent has been unemployed for at least six months
2	Single "bread-winner" households (with children) where the bread-winner has been unemployed for at least six months
3	Low income households where one (if single) is working / or both (if partners) are working – with / or without children - and where they cannot afford certain things at the current time
4	Young single people (up to 30 years) who left full time education in 2011 or later and have been unemployed for at least six months

Respondent profile

The respondent profiles and group composition, as well as detail on the fieldwork dates, is described in the technical report.

Discussion content

The discussion started by exploring how the crisis has affected respondents and their households, in other words what changes they have experienced in the last two to three years as a consequence of the crisis. This was followed by a discussion on the impact that the crisis has had on respondents' household income.

In addition to exploring the impact of the crisis on income, respondents were asked about the impact on their consumption and what consumption strategies

they have had to adopt to cope with a fall in income. The discussion then moved away from a focus on the coping strategies of individual households to the role of the EU in tackling the crisis and unemployment. Respondents were asked about their awareness of particular EU strategies and how the EU could help people in their situation.

3. Impact of crisis and current situation

3.2 Impact of crisis

Respondents were asked how they would describe the impact the crisis has had on their household. Key themes are summarised in the table below.

Category of impact	Examples	Mentioned by respondents from...
Material impact	<p>Unemployment</p> <p>Wage reductions</p> <p>Reduction in disposable income which leads to problems paying rent, buying food or clothing and paying for energy and transport</p> <ul style="list-style-type: none"> • <i>"The size of the place where I live, I sleep in the living room, my children take the bedroom." (FR, Group 1)</i> • <i>"I manage everything down to the last cent...electricity; if it's cold then we put on a blanket." (ES, Group 4)</i> <p>Rising living costs</p> <ul style="list-style-type: none"> • <i>"You have your salary that doesn't change from month by month, and it doesn't even get more year by year. The salary increases are not as regular as they used to be. The fixed costs have risen: Gas, food, electricity – they seem to rise weekly! The costs rise, the salary stays the same, and then you get into a vortex."</i> • <i>"You overdraw your bank account just a little, then something breaks and you have to replace it – you are easily sucked down." (DE, Group 3)</i> • <i>"Before [the crisis], with 2 million [lei] you could fill a shopping basket, and now you have nothing, no meat [in the basket]..." (RO, Group 1)</i> <p>Worse quality of life</p> <p>Negative impact on their ability to save</p>	FR, EL, PT, RO, ES, DE, IE

Psychological / mental / emotional impact	<p>Anxiety and stress in general, or about:</p> <ul style="list-style-type: none"> • The immediate and longer-term future • Ability to handle unforeseen expenses <p><i>"You have a sense of constant anxiety, fear." (FR, Group 3)</i></p> <p>Depression:</p> <ul style="list-style-type: none"> • Missing the routine and structure provided by work • Feelings of uselessness / being without purpose / not seeing a way out of the situation <p><i>"I wake up, I don't go to work, there's no purpose to my day." (FR, Group 4)</i></p> <p><i>"It is hope that we have lost. You look around and there's nothing to be anchored to and to fight for. And I wonder how the Greeks will go on having lost their hope while traditionally we always had hope. What I see on the TV channels is that Greeks do not see hope in the future." (EL, Group 1)</i></p> <p><i>"I realised that I have lived my life and I don't want to live anymore. I cannot stand it anymore, I cannot stand myself, as I struggle with everyday obstacles, I cannot stand myself as I struggle and I cannot take it anymore. I cannot find a job, I am desperate, I am looking through garbage to find PETs in order to earn some money and to build a future for myself... My liver hurts, I cannot walk down the street...But I keep walking because I have two children and I have to keep walking..." (RO, Group 1)</i></p> <p>Need to take medication</p> <p>Isolation and exclusion:</p> <ul style="list-style-type: none"> • Stigma associated with struggling financially – they feel shame, others don't have similar problems, or their situation reminds others of what could also happen to them 	FR, EL, PT, RO, ES, DE, IE
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	<p><i>“My friends aren’t friends with me anymore, someone said that I’d become a social case because I live in a flat...” (FR, Group 3)</i></p> <ul style="list-style-type: none"> • Feelings of having moved down the social ladder, e.g. their employment status do not match their qualifications and they are able to afford less than their parents were at their age • Don’t want to go out anyway because their morale is low / less pleasure in going out <p>Relationship problems due to stress caused by financial hardship and/or family members moving elsewhere to work and/or people spending more time together but doing so in a context of anxiety and stress</p> <ul style="list-style-type: none"> • <i>“When I come back from shopping it used to be ‘Is there something to eat?’ but now it’s ‘How much did you spend?’” (FR, Group 3)</i> • <i>“The economic crisis forced everyone to leave the country - wives, husbands, children...They left the country and because of this many families were broken.” (RO, Group 1)</i> • <i>“I just think it’s had a huge impact on money worries, the struggle, the stress, like even in your relationship, it’s very hard...” (IE, Group 2)</i> <p>Anger</p> <ul style="list-style-type: none"> • <i>“I don’t know if it happens to you, but I sometimes talk to my children in a way and then ask myself, why do I talk to them like that? I’m always stressed and angry with life.” (ES, Group 3)</i> 	
<p>Physical impact</p>	<p>Deficiencies due to poor nutrition Illness caused by a lack of heating Health problems such as backache, intense fatigue due to insomnia Significant weight loss <i>“I lost 16 kilos and was psychologically</i></p>	<p>FR, PT</p>

	<i>devastated, I didn't have depression but it was complicated with the separation and all.” (PT, Group 1)</i>	
Impact on family projects/ longer term goals	<p>Had to postpone: getting married, having a child / more children, setting up a home of their own and being independent, travelling</p> <ul style="list-style-type: none"> • <i>“Paying for my son's driving license, renovating my home, those things just aren't possible at the moment.” (FR, Group 3)</i> • <i>“[Before] you were thinking what to do the next week, now you are only thinking of what to do tomorrow. You don't think much, you are happy that today has passed.” (RO, Group 2)</i> 	FR, RO
Anger or frustration towards institutions that are seen as responsible for the crisis or not providing enough support	<p>Feelings of not being supported as they should be</p> <p>Anger that citizens suffer the consequences of the financial crisis although they are not the ones who caused it</p> <ul style="list-style-type: none"> • <i>“It's all a scam, this is an economic crisis that has been created by excesses in the banking sector, and it means that people are left unprotected and the banks kick them out.” (ES, Group 2)</i> <p>Feelings that things were better under a different form of government</p> <ul style="list-style-type: none"> • <i>“[Under communism] our parents got married, bought houses, they paid for 25 years for that, but they had a stable job. My parents told me that before [during communism] it wasn't allowed that one should be unemployed. Nobody complained about being unemployed, they picked you up from the street and made you work.” (RO, Group 4)</i> 	PT, ES, RO

In addition to the impacts listed above, **young people (Group 4) seem to share a particular set of frustrations** brought to the fore in a number of different country reports (PT, RO, ES, IE). Some of these participants had to give up their full-time studies because their parents could not afford it. They had to

find employment and contribute to the household income. Some have struggled to do so because they lack work experience and they feel guilty as a result of the financial burden they are placing on their families who they live with. There is a real sense of feeling stuck and unable to move on with their lives as they can't afford to study but also can't find work. Some of those who had been able to complete their studies feel frustrated as they are unable to find work that matches their qualifications.

"We want to have a job, we don't, and we can't. We want to finish the degree and we can't. We are always here fighting for nothing." (PT, Group 4)

"I see my mum and dad crying because of how helpless they feel. You are a burden on your parents." (ES, Group 4)

The effect of the crisis on children is a widespread concern. However, parents are not always successful in sheltering them from the effects of the crisis: children spontaneously compare their standard of living with that of their classmates; they are not always able to have what they want; they become aware of the need to exercise constraint when spending money; older children experience difficulties in planning their own careers because their parents' situations do not make it easy for them to imagine a better future; they are aware of their parents' drop in social standing; some are separated from parents who have to work elsewhere; and they grow up in an emotional environment characterised by tension and stress. The inability to provide for their children in a way in which they would like makes parents feel guilty.

"You go without. It hurts when the kids say they'd like to have that and you can't buy it." (FR, Group 2)

"Things that you thought were normal expenses are no longer normal. My children's friends have things they don't, and I can't even buy them anything worth €2." (ES, Group 3)

"I live for my son, I don't live for me." (PT, Group 3)

"Simple thing like lunches, they [the children] will come back and say, 'such and such had crisps and a chocolate bar and whatever else and how come we are only getting water?' Number one water is healthier. It is simple things like what is in their lunch box [that] is being commented on at school." (IE, Group 1)

In Greece and Ireland men were also regarded as having been particularly hard hit by the crisis because of the general perception that they are mainly responsible for providing financially for the household. Men are reportedly more depressed and stressed and struggling to make sense of their role in the family as

they are expected to support their families but can't because they are unemployed.

"By nature it was the man who brought the necessary food to the family. When this role has changed, the whole family system gets sick." (EL, Group 4)

While most had experienced unemployment in their household, some of those who are employed expressed fear of losing their jobs. As a result they accept things at work that they would not have accepted before the crisis and feel a sense of exploitation (EL, ES, RO). Examples include having no maternity leave, longer working hours without an increase in pay, increased responsibilities that were not part of their original job description, women experiencing sexual harassment at work or during job interviews. Some of those who do not have work are desperate for work and will accept long hours and difficult conditions.

"I feel that the crisis has led to exploitation. An employer has told me to stay for a week and try the job and at the end of the week he did not pay me and told me that I am not suitable for the job. I have heard of others who had the same treatment by a lot of employers." (EL, Group 3)

"With the financial crisis they are taking advantage at work, they make you work longer hours and they don't pay you." (ES, Group 2)

"I am married, one 15 year-old child, my wife is a housewife. My last job was over two years ago and afterwards I only worked part-time, but I would work for 24 hours if it was possible." (RO, Group 2)

"I work more, and I don't argue with my boss, and you feel more obliged to them because keeping your job is so important." (DE, Group 3)

However, while respondents in Germany acknowledged that the economic situation in Germany has led to unemployment, they had difficulty viewing their own unemployment or low income as a direct result of the European economic crisis. They rather attribute it more generally to the economic climate since the introduction of the Euro which they associate with a general decline in economic well-being for most citizens. They also attribute unemployment in their household to personal misfortune such as illness, which is unrelated to the crisis. They do acknowledge that it is more difficult to find a new fulltime job and that it is very difficult in the current economic climate to get back on one's feet. For women, and especially single parents, the lack of access to institutional childcare was mentioned as a particular obstacle to securing employment. It was felt that due to the economic crisis competition has become fiercer and profit-driven which leaves less space for those in need of consideration and support.

"My husband lost his job a year ago, for very specific reasons. But I would say, I can't continue with my work as lecturer for migrants at an adult education centre because the communal provider had to cut down on funding. So it is related to the crisis, maybe." (DE, Group 2)

"I had a road accident and injured my knee so badly that I got two screws inside, can't go back to my former job as metal worker." (DE, Group 4)

"If you apply for a job, they want you to be flexible, and what do I do when the kindergarten closes – I have no support from family, so I have to stay away from work." (DE, Group 1)

There were some examples where people saw aspects of their experience in a positive light:

- Having a closer social circle of people who they can rely on and feeling a sense of solidarity. Being more focused on the wellbeing of their families and being able to spend more time with them. (FR, PT, EL, RO, IE)
- Being more environmentally friendly in terms of their consumption through barter, resale, second-hand goods, exchanging products and services, and focussing on the essential. (FR, EL)

"We are three women, friends, and we swap things in our everyday life. One is cooking for all three families, I take care of the children while others go to work, and the third is going to the supermarket as she is driving." (EL, Group 2)

- Becoming less wasteful about how they spend their money. (EL, FR)

"I realise that I used to spend a lot of money on pointless stuff. Basically I probably wasted it a bit." (FR, Group 3)

- Discovering places closer to home that they had been unaware of / discovering opportunities that the city offers to do things without money. (FR, EL)

"I take my children to IKEA as it has a free playground and child supervision. I wander through the store along with a friend with no intention to actually buy something as I have no money. Meanwhile, we leave the children in the shop's playground and they have a wonderful time. Children like to go to playgrounds and they are asking to go but I do not have the luxury to pay €12 per visit. IKEA has offered me a way out!" (EL, Group 2)

- Being more grateful and enjoying and appreciating what they have / enjoying the small things in life / being humble (ES, PT, RO, IE)

"Now when you can buy a t-shirt, you are a lot happier about it, and beforehand you didn't realise how much things are worth." (ES, Group 2)

"You do change your perspective on life to some extent and you don't expect the same material things that you used to take for granted you know, so I suppose you can get into a frame of mind where material things are less important to you, it's a way of coping". (IE, Group 3)

4. Income strategies

4.1 Impact on household income

Respondents were asked how their income has changed since the crisis and what emotional consequences they have suffered as a result. **All respondents have been affected by a loss in income** although the extent to which people have been affected differs and is also influenced by whether or not they are receiving benefits. Some reported reductions in income of 30%, while others stated the figure as high as 100%. The reduction in income is usually as a result of people having lost their main source of income (from their own or their partners' job).

"My income has been halved." (FR, Group 2)

"I went from having a household salary of around €3,000 per month to €700." (ES, Group 1)

"In the construction area I used to earn about €950 and now I have a subsidy of €320." (PT, Group 2)

"I get the unemployment fund. My salary used to be €1,200 and now I get €360. Do the math to see the percentage cut on my income!" (EL, Group 1)

For respondents who are still employed but on very low incomes (Group 3) the reduction in income was seen in: salary cuts, wages that do not go up at the same rate as the cost of living, greater difficulties remaining in employment, loss of overtime payment, increase in taxes, etc.

"The value of money dropped. They say we are at the same level as in 2010 - it's not true. First of all, the value is different and lots of salaries have been cut...more than that, 25%...they cut parts of all the extra benefits...And in three years' time to say that the wage is at the same level as in 2010...the prices have increased much more." (RO, Group 3)

"I think that I lost half of the income, my husband, now, earns only €510 and I earn the minimum wage. We used to do overtime and receive that extra income, now we don't." (PT, Group 3)

The impact of the increased cost of living outpacing salary was particularly felt in Germany. While their personal circumstances is often not directly attributed to the crisis, the prevailing impression is more one of a gradual decline of prosperity for the average German due to perceived increase in prices / costs of living.

"I think it is a crisis since the introduction of the Euro. [...] Money has lost value and somehow the Euro is closely linked to the crisis." (Group 3)

In a minority of cases (ES, RO) respondents reported other things that had happened which had affected their household income, such as: separations where women are not able to find work but have to look after the children and are not receiving financial support from the children's father; separations due to migration; starting a family which requires additional spending on children; health issues; and death of family members.

"For me it was a complete change, going from living with my husband in a house with a good income, to suddenly having to move back in with my parents, in a constant state of shock and anger." (ES, Group 1)

"I tried [to work] in other domains. Afterwards I went abroad [for work]. In those times you didn't have to do much. I was with my boyfriend, we got married, and we got divorced...And all this time, with drawbacks...we were both abroad. Now I have two children: one girl of 5 years and one boy of 7 years. And I do not receive alimony because my [ex]-husband has no income. We receive some help from our parents." (RO, Group 1)

The **emotional impact of the crisis on individuals and households** have already been noted in the previous chapter, but respondents reiterated feeling **nervous, anxious, depressed, struggling to sleep**, having problems in their relationships, suffering from low self-esteem, and feeling insecure and isolated. Although it was by no means a trend noted across all countries some respondents from Group 1 feel more alone than others as they are single parents.

"I wanted to hang myself because I could not take it anymore, troubles, my girls were asking [for things], the debts were increasing, I had no money... For example for Christmas I did not have a single cookie, no juice, only water. My daughter came to me and asked me what we were going to eat and I told her to go to her mother to eat something. I had to call my ex-wife and asked her if I could send the girls over to her for them to eat something." (RO, Group 1)

"I try to make ends meet but it is simply not possible. When my salary is 70% down of what it used to be how can I feel security and peace of mind that I will make it to the end of the month?" (EL, Group 1)

4.2 Sources of income

For low income households (Group 3) the main source of income is their wages. These may be supplemented with state benefits in some cases to supplement income.

“I get a RSA supplement because my wages are too low.” (FR, Group 3)

For respondents without a fixed income from employment (Group 1, Group 2, and Group 4) **both support from the state in the form of benefits and support from family and friends are important sources of income and support.** Respondents and their households receive support from several sources as set out in the table below.

SOURCE OF INCOME AND SUPPORT	EXAMPLES	CHALLENGES
<p>1. Support from the state / benefits</p>	<p>Unemployment benefits</p> <p><i>“With just the Assedic and the Caf [social welfare assistance in France], we get €1,500 a month for 5 people.” (FR, Group 2)</i></p> <p><i>“I live off my unemployment benefits, but my last job was part time and so I only get half.” (ES, Group 1)</i></p> <p>Jobseekers allowance</p> <p>Benefits to encourage people to take up employment, e.g. that will supplement their income if the wages are low</p> <p>Housing benefits</p> <p>Benefits for children</p> <p><i>“The child benefit of €26, the unemployment benefit which is €484 and I get help from Caritas, I go there to get groceries.” (PT, Group 2)</i></p> <p>Exceptional payments to people experiencing great difficulties</p> <p>Family benefits for people who have used up their unemployment benefits</p> <p>Social income from the City if they perform city cleaning services</p> <p>Disability benefit</p>	<p>The stigma of having to ask for financial help or having to perform tasks that are seen as below a person’s level of education</p> <p>Negative experiences with organisations or institutions towards which requests are made, e.g. comments on clothes or jewellery worn by applicant or inspection of household accounts giving the impression respondents can’t manage their budgets.</p> <p>Experience of the systems as very cumbersome and bureaucratic</p> <p><i>“They made disagreeable comments: ‘That’s a nice coat, you can smell the leather’, so now I don’t wear the jewellery my mother gave me.” (FR, Group 1)</i></p> <p>Lack of funds to assist people</p> <p><i>“In November I applied for benefits and I was told that the coffers are empty.” (FR, Group 1)</i></p> <p>Lack of awareness of the different options for support that are available</p> <p>Perceptions that the distribution of benefits is</p>

	<p>Carers allowance</p> <p>Access to food products / parcels through official state institutions</p> <p>Social workers who assist them to access benefits</p> <p><i>“You have to look for the right people, by coincidence I have a social assistant who is influential and she was able to find a kindergarten for my daughter, I don’t have to pay anything.” (PT, Group 1)</i></p> <p><i>“I get orphan’s benefit, my mom’s child benefit, and earn €300 extra. And I moved in with my mother again to save rent, but it’s temporary.” (DE, Group 4)</i></p>	<p>unfair as immigrants who have not contributed to the welfare system are receiving benefits</p> <p>Reductions over time in welfare payments which means that those who are the most vulnerable are most affected</p> <p><i>“Child allowance which has gone down an awful lot. You used to get a thousand for each child on top of the child benefit, and it as good. It is practically half now.” (IE, Group 1)</i></p>
<p><i>Mentioned by respondents from...</i></p>	<p>FR, ES, RO, PT, EL, DE, IE</p>	<p>FR, RO, PT, IE</p>
<p>2. Support from family and friends</p>	<p>Loans</p> <p><i>“I had to borrow money from some friends at 0% interest” (FR, Group 3)</i></p> <p>Gifts in the form of money</p> <p>Non-monetary presents such as a tank of petrol, groceries, regular invitations to lunch or dinner, supplies from the countryside (meat, eggs, vegetables)</p> <p>Help in the form of an exchange of services</p> <p>Living with their parents / grandparents / siblings and being dependent on their income or pensions</p> <p>Access to services at a lower price through friends, e.g. hairdressing, car mechanic</p> <p><i>“Friends also help, I have a friend</i></p>	<p>Some respondents refuse to ask for assistance because: their families are also not well off, for reasons of pride, or because of estrangement</p> <p><i>“I receive help form my sisters-in-law from abroad, but not money, I receive sweets. There’s also a crisis over there!” (RO, Group 2)</i></p> <p>Similarly, their pride and the financial constraints faced by their friends prevent them from asking for help</p>

	<p><i>who is a mechanic, he fixes my car, I have my open account there and I pay whenever I can. I have friends who have a backyard with a garden and give me things to make soup, if my child gets sick, and there's no money to buy medication I always have a friend who will give me the medication.”</i> (PT, Group 1)</p>	
<p><i>Mentioned by respondents from...</i></p>	<p>FR, ES, RO, PT, EL, IE</p>	<p>FR, RO</p>
<p>3. Occasional work</p>	<p>Respondents are actively looking for work</p>	<p>They have to carry out a cost-benefit analysis to determine if accepting temporary work is worth it in relation to what they would lose by accepting it, e.g. the cost of childcare and petrol and the benefits they might lose if it's a job lasting only a couple of days.</p> <p><i>“It's a calculation you have to make. I get an unemployment benefit based on the full-time job I used to have, so if someone offered me a part-time temporary job I'd lose out.”</i> (FR, Group 4)</p> <p>The wages are not always sufficient to cover their expenses</p> <p><i>“I lost my job, I found myself unemployed, I found a little job, half-time. I earned more when I was unemployed than part-time.”</i> (FR, Group 3)</p> <p>Feelings of guilt for not accepting work</p>

<i>Mentioned by respondents from...</i>	ES, RO	FR
4. Using savings	Using savings to supplement income	
<i>Mentioned by respondents from...</i>	FR, EL	
5. Other	Single parents receiving support from the other parent (FR, PT) Redundancy pay (RO) Widow's pension (ES)	Payments from other parents are very small as they are also earning a low wage (FR)

4.3 Coping strategies

Respondents were asked how they have coped with the reduction in their monthly income compared with before in order to make ends meet.

As has already been seen, **support from family and friends is very important**. This can take on many forms such as loans, gifts in the form of groceries, or even moving in with parents. In a minority of cases parents move out to the 'village house' in the countryside where they grew up and leave their children to live in the main house while still covering household expenses.

"I used to go to my mother's house to have lunch one day a week, now I go three times a week." (ES, Group 2)

"Both my husband and I are working. I work as a teacher at a daycare center and my husband has an Internet café. Things are terribly difficult, I am taking the basic salary and the Internet café goes through a difficult time. Thus, we have decided to move back with my mother who is old and needs care. She is helping us with her pension and we are trying to keep the Internet café open. I am even preparing coffee and snacks that my husband serves at this café at home as baking is low cost as compared to buying snacks. We are working double time to substitute one employee that we fired as we cannot afford her. Now, we are covering those hours by working more and more. And still the future is grim." (EL, Group 3)

"At first, we sold any gold jewelry we had at those "Buy Gold" loan sharks. Then, we began taking out money from our savings account and we still

do. Though, when we realized that money was thinning out, we decided to move back with my parents to be able to live with their pension and keep as much of our saving that we can." (EL, Group 2)

Respondents also receive **assistance from public institutions**. This can take the form of unemployment benefits when they still qualify, child support grants, housing allowances or housing benefits (receiving social housing), applying for heating aid in winter or reductions in their utility bills, etc. Respondents also approach NGOs for support.

"I went to the Tafel [food bank] when I still lived with my ex-husband, but now I think there are people more desperately in need." (DE, Group 2)

"To give you some encouragement, I should tell you that Social Services gave me over €700 to pay for my communal building association fee...tomorrow I'm going to ask if they will help me with my gas bill, because it has become a problem." (ES, Group 1)

"I have been to the food bank a few times with my mother, you feel bad about it, but otherwise you don't eat. You feel ashamed." (ES, Group 4)

Undeclared work is another strategy to supplement income. Examples of such work include: buying and selling antiques at fairs and on websites, repairing computers, distributing advertisements on street or in people's mailboxes, providing childcare, cosmetic sales, doing housework, painting and decorating, providing beauty treatments, selling home cooked food, offloading containers, packing shelves, selling things at the market, on Facebook or on eBay, selling cigarettes illegally.

People take on these opportunities when they present themselves and are financially worthwhile doing, in other words the costs in terms of transport and finding childcare do not outweigh what they would earn.

"If money gets short, I phone around and take on anything, like housecleaning, or whatever is needed at the time." (DE, Group 1)

"I do a little bit on the black market, some removals over a short distance. It's always an extra €50." (FR, Group 3)

"The old neighbours like my marmalade and jams, and they are willing to pay me a little for them or for favours I do them." (DE, Group 3)

"Well, you know former colleagues, and sometimes private jobs need to get done, and they know I can help them out." (DE, Group 2)

*"I don't look very far or at anything inconvenient because of the children."
(FR, Group 1)*

"Sometimes I find work in the transport industry, driving a van. You get more money if you work in the black economy, I know it's illegal but I have to find money to live, and I never did it before." (ES, Group 3)

"Up to what point does it make sense to go to work for two hours a day when you factor in transport, working for two hours is not worth the expense." (ES, Group 2)

"Indeed, I chop wood, I fix things in the yard, I clean the carpets...As you can see, I am not ashamed. I am not ashamed to do chores, to clean the houses." (RO, Group 1)

Not all respondents are comfortable taking on such employment and are afraid of losing their benefits. Others think that they have done quite well securing small jobs in the current economic climate and see their own situations as so critical that they act outside the law without feeling they are doing anything wrong. Some also feel that these jobs, although small, help them retain a sense of self-worth as they feel 'useful' to society.

"Apart from not finding a job, whatever you earn additionally, you have to declare it to the job agency...they deduct it from their payment." (DE, Group 2)

"I don't declare that I'm working so as not to lose my benefits." (FR, Group 3)

Single parents (Group 1) in Ireland really struggle to supplement their income with any paid work as child care costs make it prohibitive and not worth their while. They seem resigned to not work while children are young as they typically cannot find jobs that will suit their schedules and fit their childcare needs.

"Just looking for work at the moment. You have got kids at school. I have got to be there for them when they get home from school." (IE, Group 1)

Those who are employed try to work longer hours, although there have been cuts in overtime pay, which does not always make this a viable option.

"I work nightshifts, usually 172 hours per month, but sometimes I can do 190 or 200, and that is great money-wise. It is quite tough on my health, though." (DE, Group 3)

"They don't usually pay out extra hours, I am asked to take time off to compensate them." (DE, Group 3)

Taking on a second job or partners going out to work are additional strategies, although finding this work is not always easy either.

"I am temping and work part-time at an office because my partner is a long-distance truck driver and doesn't earn that much, it is not enough for a decent standard of living." (DE, Group 3)

Some respondents have also **had to sell personal or household items** such as gold and jewellery, cars, home appliances and other things they don't need, or leave them with loan sharks or pawn shops in exchange for money.

"I sell my children's clothes at the second-hand shop. I used to give them away but if I can make €5 I'm happy." (FR, Group 1)

"I went to [the local pawn shop] to sell my wedding ring." (ES, Group 1)

"I have no transportation. I sold my car, I can't afford the insurance." (PT, Group 2)

Two other strategies that have also already been mentioned or are discussed below is making use of **savings** to supplement income and **exchanging services or items** with friends, family and acquaintances.

"We have a circle of moms with a lot of children and we hand down the kids' clothes from tallest to smallest, and it is great for all of us." (DE, Group 1)

Finally, there was some mention of donating blood and participating in medical experiments to earn additional money, but this was only mentioned in a small minority of cases.

4.4 Borrowing and debt

Respondents were asked about their debt history, whether they have had to borrow money and their experience of this.

Family and friends were by far the most frequent source of loans.

Loans were taken out for two main reasons: 1) A one-off expense that can be unexpected (such as a medical expense) or more predictable (such as a loan to pay ones taxes); and 2) to help cover daily expenses such as paying utility bills or paying for food.

"I borrow €50 from a friend of mine at the beginning of each month. I use the money to pay the supermarket. I give back the money at the end of

the month only to borrow it again at the beginning of the next month. I do not seem able to break from this pattern no matter what." (EL, Group 3)

"My dog was very ill and the vet was very expensive, so I sold my mobile phone and borrowed money from my daughter. I hated it, but there was no other choice." (DE, Group 3)

These loans are therefore predominantly short term.

Respondents were very reluctant to approach banks for loans. As many of them are insolvent or unemployed they would not qualify for a loan. They are very reluctant to take on loans with high interest rates and are afraid that they will be unable to pay back loans, become over-indebted, or get trapped in a cycle of debt. Some respondents also mentioned struggling with loans that they had incurred before the crisis. They are struggling to pay back the capital and the interest has been accumulating. There was some, but limited mention of using overdraft facilities. Banks are also not looked upon favourably as they are seen as part of the cause of the financial crisis. In one instance respondents did mention that they had a positive experience with a bank where they held back bills so that people didn't have to use their overdraft facility.

"I went to the bank to see whether I could delay payments on my mortgage and they told me I couldn't, I would have to find a way... take out a loan, they didn't make it easy for me." (ES, Group 3)

There was limited experience of 'loan sharks', consumer credit institutions and payday loans. Respondents try their best to avoid high-interest loans and these are therefore not popular choices. Where they had had to make use of them they have struggled to pay them back.

"My daughter had an appendectomy at the beginning of November. I did not know how much money one's supposed to pay in such a condition. I woke up without money for bread. What was there to do? I had a laptop I had received as a gift from someone, I did not know much about laptops and I went to a pawnshop and got 1 million [lei] for it. But I had to pay at the hospital 2 million [lei], 1 for the doctor and 1 for the anaesthetist. Where was I going to obtain this sum of money? If I didn't pay, it was my child...I had to go to the loan sharks and take 2 million [lei] and I had to give back 4 million. Now I have to pay 6 million for 2 million I borrowed." (RO, Group 1)

"My son took a loan from a payday loan company before he went abroad last year in April. And he had taken another loan before that, for current expenses. They were married with a child. And he went abroad and stopped paying and now I receive all sorts of papers in which they say he

has to pay back 18 million [lei] instead of the 9 million he borrowed." (RO, Group 1)

None of the respondents felt positive about borrowing money and experienced **negative emotions such as fear** that they can't pay back the loan, stress, worry, and an emotional obligation to pay back loans.

"When someone lends you money your first reaction is relief, but later it's just one more problem." (FR, Group 3)

"Stressed out, sleep deprivation, sleeping for 2-3 hours a night." (RO, Group 2)

"It's not nice at forty odd having your parents dig you out like, it's not. You know you'd do it for yours too, but it's not the point, you know". (IE, Group 2)

Respondents are not only the recipients of loans, but also receive assistance in other ways such as people buying food or presents for them, or lending them things such as appliances that they no longer need.

"We get by thanks to my grandparents, who give us food." (ES, Group 4)

4.5 Looking ahead

Respondents were asked what they had learnt from the experience and whether there is anything that they wished they had known or been told back when they were first made unemployed / left school or university / or had been affected by the crisis. The **most commonly mentioned** factors were that they would have **saved more**; they would have **been more moderate in their spending and prioritise their expenses**; they would **not have incurred debt** (as much debt); and they would have liked to have had **more information on the ways in which they could get help**.

"I could have put more away, saved something, although it is never easy to save much based on salaries." (ES, Group 2)

"I wish someone had said that there wasn't always going to be this money,

A minority of respondents felt that there is nothing that they would have done differently as they did not cause the crisis.

"I see no future ahead. I do not think that I have done something wrong along the way. I finished my studies and I had a personal business in the construction sector. I could not have predicted the downfall of my sector and I do not believe that someone else could have." (EL, Group 3)

Others wished they had been told to leave the country and look for work elsewhere; and they wished they had been told about the risk of only one partner working which has serious financial implications in case of redundancy.

When respondents were able to be more forward looking their plans included finding employment but they were strategic about it and considered aspects such as changing careers, building up their skills to find better employment, exploring other sources of possible income.

"I'm in the middle of taking tests to move into another sector. I motivate myself." (FR, Group 3)

"I am thinking about renting the part of my house's attic that I transformed. The attic is independent, I transformed it into a bedroom with bathroom and I am thinking about making it profitable to help pay the bills." (PT, Group 1)

"I am painting large wall decoration pictures which I intend to sell together with an interior designer – would you like to buy one off me?" (DE, Group 2)

"Well I wouldn't mind going down and doing a course and just getting a bit of experience – I couldn't get a job because my children are too young and if you get a full time job...you've to spend more money on the crèche". (IE, Group 1)

5. Spending and consumption strategies

5.1 Spending behaviour and priorities

This section focuses on how respondents' spending changed both for themselves and for the household as a whole. It is clear from all of the focus groups that households have had to make **substantial changes to their spending and consumption** with spending **strictly regulated by a weekly or monthly budget**. Spending generally has become 'less and worse', although respondents make a conscious effort to try and find the best value for money items that their budgets allow.

"I calculate my budget and stick to it rigidly." (FR, Group 1)

The table below presents the households' spending behaviour and priorities. Respondents were asked what they continue to spend money on despite the crisis, what they had to give up completely, and what they need to think about permanently (on a case-by-case basis). This table illustrates that although there are spending cuts that are found in all of the groups and in all countries, there are some items that there is no consensus about. Key points to note from the table are summarised below.

SPENDING BEHAVIOUR AND PRIORITIES			
	Continue to do	Had to completely give up	Need to think permanently
Groceries	x		x
Utilities (water, gas, electricity)	x		x
Essential products for their children, e.g. clothes, diapers, cream, medicine, child care, school supplies	x		x
Taxes such as property tax, income tax, refuse removal tax, communal building association fees	x		
Mortgage or home rental	x		
Home insurance	x		
The car – payment, insurance, maintenance, fuel	x	x	x
Mobile phone / landline	x	x	x
Internet	x	x	x
Public Health Insurance fees	x		
Medication	x	x	x

Emergency visits to the doctor	x		
Cleaning products: detergents	x		
Transportation - use of public transport, car sharing, borrowing from friends and family	x		
"Vices", such as smoking – some use cheaper versions such as electronic cigarettes	x	x	x
Extracurricular activities such as sport, gym or swimming for them and for their children		x	x
Holidays and trips		x	x
Entertainment and leisure such as theatre, movies, going out to restaurants and bars		x	x
Personal care / beauty products such as perfume, cosmetics and make-up in general, buying clothes, going to the hairdresser		x	x
Magazine subscriptions / purchase, books, Sunday		x	x
Paid television service		x	
Courses / studies		x	
Sweets		x	
Medical expenses such as dentistry, psychology, or routine medical check-ups		x	x
Presents / Christmas presents		x	x
Pocket money		x	
Massages		x	
Replacing sheets and towels		x	
Washing machine		x	
Soda, juice		x	
Gadgets		x	
Having a pet		x	x
Computer			x
Semi-private schools			x
Furniture and home appliances (replaced only when completely damaged and sometimes buy second hand)			x
Laundry conditioner			x

The following points should be noted from the table:

Things that respondents and households continue to do despite the crisis is to buy groceries (although they also need to give careful thought to this); **pay utility bills; spend money on their children**, especially on their essential needs such as clothes and schooling; **pay taxes**; and **try to settle their mortgage payments or rent**.

"The most important thing is the bills and the flat." (ES, Group 2)

Those with children prioritise their children's needs before their own, although they also need to make some cuts, for example, taking their children out of private education and making use of tutoring opportunities that the municipality might offer for free. And as mentioned elsewhere in the report, respondents are not very forward looking and therefore focus on what they are able to afford and buy today or this month.

"It goes without saying that children are the top priority in our household. I cannot bear it if children ask for something they really need and not be able to meet that need. Of course, there are months that I am forced to deny children something they ask like ballet lessons that I cannot afford." (EL, Group 2)

"When my financial situation changed I took my children out of their private school and moved them to a State school." (FR, Group 3)

"I focus on today. If I have three [bills] and I need to pay four, then this month I pay three and I leave one for next month. It's what I call economic engineering." (ES, Group 1)

Utilities such as water, gas and electricity are considered essential. However, there are attempts to substantially reduce these costs and some respondents deal with these expenses on a case-by-case basis. Some also try to negotiate payments, or delay paying the utility bills that don't have immediate consequences.

"The electricity bill is a must; we cannot live at the house with no electricity! Though, the amount of the bill is always high as we have to pay the house tax that is incorporated in the bill. Most of the times I have a settlement for the amount I have to pay as it is the only way I can afford to still pay it." (EL, Group 1)

The item that most respondents have had to sacrifice is leisure / recreation activities such as holidays, going to restaurants, gym, etc. Some feel that these cuts lead to a worse standard of living than what they have experienced before and results in social exclusion.

"At the weekends we don't do anything with the children, we go for a walk, we play cards, but you get bored of doing the same thing." (ES, Group 2)

Respondents continue to use their phones, with most attempting to reduce costs. For some, this is something that they do not compromise on; while others have given up landlines and mobile phone contracts in order to use prepaid phones. And for others it is a cost that they need to think about permanently.

"I am thinking of topping-up my mobile phone. To top-up or not to top-up, to top-up now or the following month?" (RO, Group 4)

"I don't need a landline, I have my smartphone." (DE, Group 4)

Similarly, **transport and the use of their cars is something that respondents treat differently**. For some it was not an item that they compromised on, while others had to sell their cars and try to make use of public transport or even walk as far as possible. And for others it was something that they had to consider on a case-by-case basis.

"My mother had a lease. Her company car – we couldn't afford that but now it's all gone". (RO, Group 4)

"I could not afford my car anymore when it broke down. But now I can live well without it." (DE, Group 4)

Respondents and households also spend less **on personal care items** (such as clothing and going to the hairdresser). They have either given these up completely; try to consider them on a case-by-case basis; or find cheaper ways of doing things.

I don't buy underwear, not just a pair of socks. I haven't bought underwear for 3 years now, and socks I bought last year in November. I cannot afford to buy them. I pay the utilities, the TV cable..." (RO, Group 1)

"I sew socks now, and I don't throw them away until they are worn out." (ES, Group 3)

"I would have clothes that have holes in them. I just keep wearing them. I would prefer to spend money on my daughter having nice clothes. That she looks nice. These boots need to be heeled and I know that there is a hole in this top but I just won't take my jacket off and you can't see it". (IE, Group 1)

"I buy clothes in second hand stores." (PT, Group 1)

"I sit for about 10 minutes to think about which one to choose – a lipstick...we think, at least I do. I restrain myself from buying, I'm lucky I'm not buying - a face lotion, a hand lotion...even if my hands are dry and they chap I use whatever I have at home..." (RO, Group 3)

Medical expenses have also been downscaled considerably, especially proactive testing and screening. These are expenses that they try to incur only when it is an emergency, or it is unavoidable (see section 5.4 for more on this).

In a minority of cases respondents **have not completely given up small luxuries** (such as smoking, gym membership, having a pet or holidays), but treat these on a case-by-case basis. These are things they do despite the crisis, and although these are not essential expenses, they are considered to be an important part of their sense of wellbeing. They restore a sense of normality to their lives.

"We [can] afford the zoo once a year, with both children and with buying chips and Coke and everything. You have to spoil yourself once in a while, you owe it to them." (DE, Group 2)

5.2 Spending strategies

Respondents were asked what they do differently when going shopping and what they do to avoid spending too much money. The strategies that respondents use **can be divided in to three main categories: 1) Changes in how and what they consume; 2) strategies before they go shopping; and 3) strategies while shopping.**

Although respondents have less money to spend on shopping, the time they spend shopping has increased as they now carefully consider their options, best prices, value for money, their needs, etc. They try to strike a balance between price and getting the best value for money. But this requires constant effort, creativity and adjustment as the examples below illustrate.

"I don't really compromise on food – if we eat bad and get sick – we are not eating the bad polony anymore – we don't buy more and of bad quality, we buy little and of medium quality." (RO, Group 3)

1) Changing how / what they consume

- Buying fresh food and cooking at home rather than eating ready-made meals

"Cooking a lot more – there would have been a take away, just being lazy coming from work and just a take away – now it's

actually cooking a proper dinner and get the most out of it - so I'm cooking a lot more – cooking all the time". (IE, Group 4)

- Buying cheap food that is easy to prepare, e.g. pasta, rice, eggs, potatoes
"I no longer eat cheese. I buy things like pasta in hard discount stores." (FR, Group 4)
- Preparing inexpensive dishes that can be used for several meals
"I cook larger amounts and then store single portions in the freezer. That was my major investment once I got unemployed, and now it pays. Cooking once and re-heating uses less energy." (DE, female)
- Buying less of certain foods: meat, fresh fish, yoghurt, children's desserts, fruit
"I'm careful with food. I buy less meat than in the past, I've become a vegetarian." (FR, Group 3)
"Buying chicken instead of beef, or pork instead of beef." (ES, Group 4)
- Wasting less
"I do not throw food out anymore, I buy more targeted, and if it is there, we use all of it." (DE, Group 1)
"There's less waste, you know, whatever dinners you have over, the vegetables over, they're wrapped up in a bowl, God forgive me, with cling film and they're out there for the next day and they're reused in something else, mashed up. The bread is kept in the freezer, you're taking out what you need so the bread doesn't go blue mould, you don't throw it out to the birds or feed the dogs because the dogs ain't getting fed anymore." (IE, Group 2)
- Cutting back on different product categories, e.g. different shampoos for different members of the family
- Buying vegetables that are in season as they are cheaper
"I always buy tomatoes in summer and cabbage in the winter. Buying vegetables and fruits when it is not in season is expensive." (EL, Group 3)

- Buying fruit for the children and not for themselves / trying not to reduce the quality of food offered to children
- Make "long soups" with more water in order to last longer
- Eating less
 - "We used to have two courses, now we just have one." (ES, Group 3)*
- Some respondents in Germany were able to positively link reductions in consumption to more ethical considerations – consuming less and re-using clothes is better for the environment and less exploitative
 - "If you re-use clothes it is better for the environment and I feel that I don't exploit the workers in the textile manufacturers so badly." (DE, Group 4)*

2) Strategies before they go shopping

- Not taking the children shopping to avoid having to buy unnecessary things and saying no to them when they ask for something
 - "I no longer take my son shopping with me in order to limit my spending." (FR, Group 3)*
- Eating before going shopping / not going shopping when they are hungry
 - "Now, I eat before going shopping." (FR, Group 1)*
- Drawing up a detailed shopping list and budget / setting a price limit per item
 - "The supermarket is made to attract you to buy as much as possible – they are displayed in such ways; studies have been done on this and they display products in order to get you to buy this and that. If you don't plan your shopping you have no chance to get out of there alive." (RO, Group 3)*
- Carefully studying daily specials / doing price comparisons
 - "I look on the Internet and nearly price everything, I'd go onto shopping websites like Tesco online or whatever and look at how much the stuff is there compared to somewhere else and then go to where it's cheaper. So I do price comparisons or I look for where I can get it cheaper". (IE, Group 2)*

- Avoid watching TV adverts and be tempted by things they don't need
- Only take the exact amount of money they need for the shopping trip / do not carry extra money
- Delegate shopping responsibilities to one member of the household who will then also know what the other spending needs and priorities are
- Prioritise items on the shopping list in case the money is not enough

3) Strategies while shopping

Choosing between retailers / choosing the right place to shop for each product type

- Using discount stores for basic groceries
- Shopping for meat at supermarkets where the meat is considered to be of better quality
- Buying fruit and vegetables from markets – better quality and cheaper

"Vegetables and fruits from the market, for oil and sugar I look up promotions. In the end I believe that we don't look for a specific brand, but for a product and they are all the same." (RO, Group 1)
- Shopping for the cheapest products

"You search like a madman in as many shops as possible and eventually go and shop where it is the cheapest, you don't even care if [the product] is good or not." (RO, Group 4)

"It is the supermarket that decides on the cooking menu of the household. I go to the supermarket, and not only one but several, and purchase what I can find on offer. If it chicken then that's what we will cook, if it's pasta, then pasta is what we will cook. I never buy something if I do not find an offer on that item." (EL, Group 3)

Strategies in store

- Buying fewer national branded products and more store brands even though they might be of lower quality

"I used to buy branded yogurts for my daughter and today I buy more store brands, but with quality." (PT, Group 1)

- Buying online instead of going to a store in order not to be tempted to buy more than is needed
- Buying products that have almost reached their expiry date. These products are discounted. Some respondents therefore go at specific times, e.g. Saturday evening, for products that have an expiry date over the weekend

"I look for the products with a red sticker indicating that 'best before' date is coming up – they are cheap, and they are still good for a while. It is just a big scare with this 'best-before' thing." (DE, Group 3)

"I find if I need to go food shopping I go straight into Tesco to the reduced food and I spend more at the reduced aisle than on full price goods. Last year I bought a small chest freezer, I just buy all the meat, stick it in there and then mince and stuff like that, I can use it gradually then, instead of going out and spending, I find it makes a big difference". (IE, Group 3)

- Buying in bulk and sharing with others or keeping the products for themselves to use later

"With several girlfriends we club together to buy in bulk, which helps us to save money by spending less." (FR, Group 3)

- Using machines in store (when available) that scan prices and add up the totals so that they do not exceed their budget
- Using store loyalty cards to get discounts
- Ignoring discount vouchers that will lead them to buy items that they don't need
- Comparing prices per kilogram
- Buy less / smaller quantities just for the day

"You buy the exact amount of food for the week, or for the day." (ES, Group 4)

"I don't do weekly shopping now. I tend to buy today's and tomorrow's dinner so that if something happens or I am at my mom's that food is not going to waste. Whenever you do go around doing a big shop you end up just buying anything and think 'Oh we

will get this for a wee treat and get that, that and that'. You have got nothing to show for it, nothing substantial." (IE, Group 1)

- Once the shopping basket is full, reviewing the items and asking yourself if you really need it all

"When you have bought everything, asking yourself if you need it all." (ES, Group 4)

Other sections of the report have already touched on **ways in which respondents and their households try to save money**. These include: downsizing their homes (e.g. moving from a house to an apartment); living with their parents; making what they can instead of buying, e.g. making soap, knitting sweaters, learning to cut hair, planting their own vegetables at home; exchanging items (such as clothes) or services with friends and acquaintances instead of spending money; selling personal items to increase their income such as books, clothes, toys, child car seats, the car, etc.

When it comes to more expensive items such as electronics or furniture, respondents try to postpone these purchases or to buy when there are special offers on. They bargain over prices or the cost of repairs; use price comparison sites; buy second-hand or swap items with others.

"There's this type of comfy armchair that I always fancied but didn't want to buy new. So I waited and waited and searched in the Internet classifieds, and after one year, I found it. Close by, and it was a great deal." (DE, Group 3)

"We buy second hand appliances [fridge]. We all saved money and we bought a fridge for 80 lei, but it rather heated the food instead. We had to de-ice it every 2 weeks in order for it not to heat the food." (RO, Group 4)

Respondents also employ **various strategies when it comes to reducing energy consumption**. Examples of these strategies include: not turning the heating on at all; lowering the temperature; restricting the use of hot water; gathering all family members in the same room to lower heating and electricity costs / using fewer rooms; having fewer lamps and using energy saving light bulbs; heating several products in the microwave at the same time; keeping the cooker open to produce heat; taking a bath not in one's own house, but with friends, e.g. on campus; cutting down on the use of appliances that consume a lot of energy, such as the dishwasher; and changing suppliers, for example changing to those who have lower prices during certain hours and doing energy-consuming chores during this time.

"I turn it [the heating] on every other day. I turn on the heating when the children are having a bath." (ES, Group 3)

"I do the laundry twice a week and during the night to spend less." (PT, Group 1)

"Now we only use the washing machine when we have a full load." (FR, Group 2)

5.3 Spending sacrifices

It is quite common for respondents to have put certain life projects on hold. This is especially true for younger respondents (Group 4) who feel stuck in their current situation. They have had to put on hold getting their own place to live, getting married, starting a family, in some case completing their studies, and starting work (their careers). They feel unable to plan for the future as they don't have stable employment. This has also had **an emotional effect on them** and some feel like 'failures' compared to their peers and because they have a lower social standing than their parents.

"In general it is difficult for us, youngsters, to understand, to see some people who have the money, see them doing just fine, having fun, visiting places...At least once every 2 weeks they go out...I cannot afford to even buy a piece of clothing once a month, or in the summer or winter to buy a blouse that I need...I cannot even leave the house." (RO, Group 4)

"Two important projects that I am leaving behind is a post-graduation in Law and enrolment at the Order of the Technical Officers of Accounts because the exam costs more than €500." (PT, Group 4)

"All your dreams, everything you wanted to do, travel, become independent, have your home, is an impossible dream!" (ES, Group 4)

"That's my biggest cause of stress in my everyday life: they [other people his age] had the same education as me, but they're moving forward in their lives, unlike me." (FR, Group 4)

"My partner and I, we'd like to have kids but the way she works – she works 11 hours one week and 30 hours the next week and I don't know if I'll get any work – it's hard just living week by week – we can't like plan anything." (IE, Group 4)

Although there were fewer examples of this, some of those who already have children have put off having more children. Some respondents who have had to move back to live with their parents or grandparents and feel that they are going backwards. One example was mentioned in France of respondents who have put

off a divorce/separation as the financial implications of this in the current economic situation would be too devastating and it would be preferable to face the situation as a couple.

"I wanted to study but I couldn't get childcare in order to get a job to earn enough money." (DE, Group 1)

As discussed earlier, **there are certain things that respondents don't buy or do anymore because of financial constraints**. These spending cuts relate especially to **leisure/recreational activities** such as going on holiday, going away for the weekend, going on cultural outings in the city, going to the cinema, going to restaurants and bars, and buying books. Respondents feel that they simply can't afford these expenses and also don't want to embarrass themselves by going to restaurants with friends and then needing to explain why they are unable to spend as much as others. Instead, some try to replace these with other recreational activities that don't cost money, for example, borrowing books from the library, going to museums that are free, and spending time outside in gardens and parks. There is a small minority of respondents who still try to set aside money for leisure activities and treat themselves occasionally.

"We have forgotten vacations as they are really expensive and a luxury that we can no longer afford. We may spend some days in our parents' village or a few days at a friend's house in the province. Even like that, we avoid going for many days as there are many expenses when going on vacation and we simply do not have the money." (EL, Group 1)

"We meet at a friend's place or at mine, and I love to cook for my friends. Before my current situation, I used to spend a lot on going out and dining at restaurants." (DE, Group 3)

"I get myself invited to stay with friends at their holiday place. That works well. I cook for them in return, or similar." (DE, Group 3)

"When it comes to holidays, we're more organised, we try to find the cheapest Ryanair prices online in order to keep the cost as low as possible." (FR, Group 3)

Respondents have tried to further cut costs by cancelling magazine or TV subscriptions where they can, reviewing phone contracts where possible and getting prepaid phones, cancelling landline phones, and trying to cut down on heating in their homes by reducing the number of hours that they heat the house.

"I only have Internet access at home for Wifi, and my prepaid mobile, and I watch TV on my computer and don't pay GEZ [broadcast fee]." (DE, Group 4)

"Heating has become a major issue. I live in an apartments building that has decided to turn off the central heating. As a result, I use the air-conditioning to heat my living room and when it is time to go to bed, I start running and get under the covers in record time as I do not have a second air-conditioning [unit] for my bedroom. That's OK, I can live with a cold bedroom, and I do not spend that much time in there." (EL, Group 4)

"I used to buy a lot of magazines, just for the fun of it, and they are expensive. I stopped that completely. You can read stuff on the Internet, or read older ones you get from friends, or at the doctors. I don't miss them either." (DE, Group 4)

Respondents had different strategies when it comes to services that cost money. Some respondents had completely given up spending money on themselves, for example to get a haircut or to buy new clothes, while others decide on a case-by-case basis and make a decision on whether there is money at that particular time. Others try to identify friends or acquaintances who will exchange these services for something that they are able to offer in return, or whom they can pay later. And others still colour their own hair and cut their children's hair.

"I have friends that go for manicure, pedicure, and cosmetics 'on the tab'. For me it was a birthday present." (RO, Group 4)

"I have a friend who cuts hair in her kitchen, and in return I bring her self-cooked jam or other goodies." (DE, Group 3)

Respondents generally seemed to have reduced their medical **expenses** and only incur these when it is an emergency or unavoidable. These are considered to be big expenses that respondents often don't have money for and sometimes even have to take out loans for. Some visit clinics and NGOs to try and see doctors or vaccinate their children if they do not have health insurance.

"[Talking about medical expenses] Especially because we are no longer students and we no longer have discounts. I have had these headaches for three weeks now, I would like to go for a check-up but I don't have the money. If you don't work you don't have insurance." (RO, Group 4)

"For my scoliosis, I need special orthopaedic insoles. They are worn down, but I can't afford new ones. Health insurance only covers a certain amount, but the remaining out-of-pocket payment is too heavy for me. And the job centre doesn't want to help either." (DE, Group 3)

6. Perceptions of the EU

This chapter focuses on the broader picture of the EU's role in tackling the crisis and respondent perceptions of how it is dealing with the issue of unemployment.

6.1 Overall views of the crisis

Overall, respondents had a very broad and superficial understanding of the crisis and its causes. They associated it with high-level decisions that led to a crisis and ultimately the situations that they are in, but the exact mechanisms are not clearly understood.

"There are a lot of things that I struggle to understand. I would like to understand better but I'm useless at economics." (FR, Group 1)

"I think they [politicians] are using big words that the common man doesn't understand in order to be deceitful and pull the wool over their eyes, you know what I mean. They're using things; they're purposely using terminology that people don't understand." (IE, Group 2)

"The crisis is like someone putting a hand on your head to stop you from growing, you are obliged to stay at the same level." (RO, Group 4)

They associate it with governments and with banks that are being bailed out with taxpayers' money.

"We have rescued Greece and Spain, and on the backs of the tax payer." (DE, Group 3)

Mention was also made of the real estate bubble which created a fictional economy that could not be sustained. Related to this is the discourse that citizens are to blame for living above their means.

"We haven't lived beyond our means. It's what they want us to believe. We led a normal life, with work and going out to dinner now and then. That isn't a luxury, although now it is." (ES, Group 3)

They understand the debt as having been created by countries spending too much money and that this debt now has to be repaid. Austerity measures also carried with it negative associations as respondents feel that they have not really seen the benefits of these. Cutbacks are seen as affecting those who already have the least and they associate it with wage cuts and an increase in taxes which affects ordinary people the worst.

Some respondents also don't have faith in politicians to spend bailout money in the right way and also feel that no one is taking responsibility for the crisis.

"Unfortunately, they discuss and they don't do anything. The European Union helps Romania, but that money is spent thoughtlessly. I don't know where all this money goes, money came from companies abroad. They received millions of Euros..." (RO, Group 1)

"I think that we would cope better with it if somebody was being held responsible. The people at the top are stealing the money and nobody is paying for it. Yet if you don't pay your TV license you go to jail for 6 months. I don't understand. The money was here and somebody took it. Who took it and where did it go and why are you not being held responsible for it? That annoys me a lot". (IE, Group 1)

Despite a vague understanding of the details of the crisis, respondents blame the economic crisis for the current macroeconomic state of their countries which in turn has affected them severely. The exception to this is respondents in Germany who did not link their current situation directly to the crisis, but to a longer (ten year) period of economic decline.

"I think it is a crisis since the introduction of the Euro...Money has lost value and somehow the Euro is closely linked to the crisis." (DE, Group 3)

"I actively renounce this subject. I don't put my money in the bank, and I am not concerned personally about the crisis. I simply don't take part in this." (DE, Group 1)

The crisis has in most cases had a very tangible impact on the financial and material situations of respondents and their households in the form of unemployment, wage cuts, increased taxations and rising living costs. In addition, the psychological and emotional impact has also been substantial and respondents feel anxious, stressed, insecure and depressed.

"The deficit and the debt caused the recession and that was why we lost our jobs." (EL, Group 2)

"Emotionally, everything looks black, you turn on the news and there isn't a single item of good news." (ES, Group 4)

Respondents **had mixed views about whether they thought that the worst is over or yet to come.** As noted elsewhere in the report, respondents are focused on their daily lives and spending, and tend not to make future plans. Some could therefore not see possibilities for improvement, or perceived the unemployment situation to be worsening and therefore expecting the worst still to come. However, others thought that it was important to have hope and remain

optimistic about the future. Some respondents were also quite fatalistic about the future and acknowledged that the influences on the economy and their daily lives are too complex to be able to predict the future.

"We'll make do with whatever comes along, and I hope we will get well-paid jobs and our old-age pension is paid out later." (DE, Group 4)

"I also think that in 2015 things will get worse, many companies will close." (EL, Group 3)

6.2 Tackling unemployment and benefits of single market

There was a **very low level of awareness about what the EU is doing to tackle unemployment**. One exception was respondents from Romania who felt that the EU is doing something about unemployment although they were still vague about what this was. EU funding is well intended, but spending is not controlled enough and funds are easily misappropriated. The EU should be creating jobs, boost the local economy, reopen factories, and invest in health and education. Although not leading to unemployment, the perceived insistence by the EU that Romania aligns its prices to the rest of Europe has led to a lowering of living standards as Romanian salaries are not equivalent to that in other EU countries. A role that the EU can therefore play is to push for salaries to be equivalent too.

"They are asking far too much from us, they want to bring us to EU standards but we cannot afford to be at that level. This is why they are constantly increasing our prices to be at the European level, but why aren't the salaries too at the European level? If you push the prices to that level, push the salaries too." (RO, Group 4)

However, **throughout the focus groups it is clear that the main priority for respondents who are unemployed is finding employment** so that they can have a better standard of life and build a better future for themselves and their children. With the exception of respondents from France who have no real expectations from the EU to be involved in the creation of employment in their country and would like to learn more about how the EU works, and some respondents from Spain who thought that non-interference from the EU would be best, respondents from the other Member States thought that there was some scope for the EU to play a role in creating employment. Such support could take the form of: supporting SMEs and encouraging applications for funding related to such projects; investing in new industries and supporting the maintenance of existing ones; investing in agriculture, exporting businesses, health, education, vocational schools, tourism and infrastructure; establishing the right to work as a basic right across the EU; introducing incentives and other forms of encouragement for companies to employ older people; improving the child care system so that single parents, most of whom are women can access employment;

playing a role in creating an environment that is conducive to the creation of jobs; and introducing a guaranteed minimum wage across the EU.

"I think they could try to sensitize more the companies to hire mothers like us, of single parent families, after all, we are creating the future." (PT, Group 1)

"If the EU allocated more funds, right, to actually teach people in Ireland how to provide quality childcare for a start, without charging ridiculous rates for it, that would be like the first thing to do, I think, because most of us stopped working because of our children, you know, and you can't afford to work and pay [for childcare]." (IE, Group 2)

"They should provide support to internationalization, to exportation, I work in a company that is lucky enough to be an exporting company, a leader company here in the area but it has achieved it at our expense because there aren't any supports to publicize our work abroad." (PT, Group 3)

"Everyone who works should be able to live decently from what they earn, not depend on support from the state." (DE, Group 3)

Respondents were asked about the single market which, among other things, means that people can live and work in another EU country. They were asked whether they think this could help unemployment in their respective Member State. In countries such as **Germany and France**, that are recipients of people who are seeking employment, some respondents felt **that the single market had in fact contributed to unemployment there**. This is because of factors such as the relocation of production to Eastern Europe, and national unemployment because of the influx of people from elsewhere in the EU. As respondents in these countries, especially in Germany, feel that they are still relatively well off compared to other countries, respondents do not see the point of moving to countries that are worse off in order to seek employment.

"Many people from the poorer countries might want to look for a job in Germany." (DE, Group 4)

"Factories in France have closed. Now they employ workers in Romania for €300." (FR, Group 3)

"No, unemployment is just as high, if not higher, in other countries." (FR, Group 2)

Older respondents in Greece and respondents in Ireland also similarly felt that being part of the EU has in fact exacerbated unemployment in the country, but for different reasons than respondents in France and Greece. Austerity measures

have had a negative impact on the countries' economies and have increased the unemployment rate.

"We have seen what the EU has done for our country and the state that our economy is in. The current unemployment rate is their doing. We do not want the EU to do nothing more for our country." (EL, Group 2)

"Europe is being run for large multinational corporations and not for the people. That's what's started to happen. The people are becoming less and less important to these Governments. They think all is grand because they're getting their hand-outs and they're getting whatever and they don't realise how far out of touch with reality that they actually are, the whole thing is at breaking point at the moment". (IE, Group 3)

For respondents in the other Member States (EL, ES, PT, RO, IE) **moving to another EU Member State to work there was an interesting idea in theory, but not seen as very practical**. Respondents mentioned various barriers:

- Younger respondents were more interested in seeking employment elsewhere than **older respondents or respondents with children** who felt that **having family commitments** where they currently live and the disruption that it would mean for their families **prevent them** from considering moving to another country.

"I have no plan, I am afraid to go abroad. It is very difficult with my two children to start all over again, to teach them a new language." (RO, Group 1)

- **A certain level of savings is required to be able to move** as travel, accommodation and food expenses will have to be covered. This is especially the case if respondents cannot find employment before the move. **As most respondents are unemployed or living on low wages, this is not seen as a practical option.**

"In order to leave, you need a minimum amount, otherwise you go back to an informal economy and for that, I would rather stay here." (ES, Group 1)

- The **economic situation is perceived as equally bad in many other EU Member States** and it therefore does not make sense to move. Some respondents in Spain mentioned that they might be interested in moving to non-EU countries, especially South America, where there economic situation might be slightly better.
- Language barriers were also mentioned by respondents from Spain and Ireland.

"We're not skilled for it. All the European countries from young ages are dual nationality, at least bi-lingual dual, we don't have that. I never felt as ignorant or stupid as going into them shops in Germany. You don't know how impressed you are when somebody can speak more than one language, especially European languages. The kids were taught, drummed in French or Spanish." (IE, Group 2)

- Receiving lower salaries than local citizens would which puts some people off from considering working in another country (RO, IE).

"The problem is that if we go abroad to work, we should work for the same salaries as their citizens. And they work us to exhaustion for €600 and their citizens receive [for the same job] €1,800." (RO, Group 1)

6.3 EU funding

The reports indicate that **generally respondents' knowledge of EU funding was very limited** and they were therefore not able to offer elaborate responses in this regard or offer many specific examples. In the majority of cases respondents were also not clear on how such funding would be able to help them directly. **Some were quite sceptical and wondered what restrictions and rules accompany such funding** as they think that nothing is free.

"If it's to be penalised with higher taxes afterwards, it's pointless." (FR, Group 1)

There was some mention of funding being perceived as **difficult to access and also real concerns about the possible misappropriation of such funds** by national and local governments. The misappropriation of funds and calls for stricter EU control over how governments spend money was a cross-cutting theme among respondents from countries particularly affected by austerity measures and bail-outs.

"A mess. They'll [the EU] make us give it [funding] back with interest." (EL, Group 3)

As mentioned earlier in this chapter, **respondents who are unemployed are particularly interested in finding work and they therefore showed more interest in possible funding opportunities aimed at this.**

"What I want is a job." (FR, Group 2)

Considering the general lack of awareness of these opportunities and what the EU is doing in this regard, and an unclear understanding among many of how this could directly impact their lives, the following subsections provide verbatim quotes to illustrate respondents' **lack of awareness, lack of understanding of how these funds might impact their lives, and difficulties they have faced when trying to take advantage of these opportunities.**

6.3.1 Funding for specific regions/ towns/ areas

"I do not know many things about these programmes. I have a vague idea about a funding programme for saffron to the province of Kozani but I am not certain. I am not really sure I want to become a farmer, it is too different from my studies." (EL, Group 4)

"Yes, in Galati also there are many funds [from the EU] because this area is considered to be underprivileged. But the people from Galati don't benefit from these funds, this money is only for those at the top of the pyramid: City Hall, Prefecture..." (RO, Group 1)

"The agricultural economy is subsidised with EU funds." (DE, Group 2)

6.3.2 Support for small and medium sized businesses

"Those are programmes that are not suitable for us. I have limited working experience and mostly from odd jobs that do not accumulate to having the experience to set up and run a small business. Those are obviously programmes designed for older and more experienced persons." (EL, Group 4)

"I tried to sign up in a programme – The Little Farmer. I understood that for 5 years I would receive funds in order to start a business. When I went to see the needed papers in order to sign up, I found out that I first had to build the business, with my own resources and they would refund those investments..." (RO, Group 4)

"Not so long ago, the European Union sent I don't know how many millions to the Ministry of Agriculture for young farmers..." (PT, Group 4)

"If you apply for €10,000 you have an unbearable administrative process, and you may never get it." (DE, Group 2)

6.3.3 Helping young people find work

"I think that I read somewhere or saw an ad about an ERASMUS programme for people to go and work in another EU Member State for six months. You gain experience and get to know how other countries work and you come back to your country and invest this knowledge to your work here. I like the idea but it is not for my age group. I could not leave my wife and child and just waltz to another country for six months. But, I think that it is a good idea for young people who start their working career now and that programme could offer them valuable experience." (EL, Group 3)

"I know that the EU is offering funding to boost new companies but since it is channeled through the banking system it ends up being no real possibility [as I am unemployed]." (EL, Group 4)

"And there is the service of European Volunteering for 3 months, 6, depending on the case. We can go outside for work with all the expenses paid and we still receive pocket money." (PT, Group 4)

"There is this pan-European job board online; you could look for a job somewhere in the EU." (DE, Group 4)

6.3.4 Careers advice and training for people who are unemployed

"I have heard of such a programme that was running in the summer. It seemed a bit tricky to me to be honest. And switching from my current studies to a totally new direction, how is that supposed to help me?" (EL, Group 4)

"There is the Tripartite training, The European Social Fund, but you don't get anywhere with that. It's good for staying busy." (ES, Group 3)

"Courses are in vain if one is without [work] experience and really existing jobs." (RO, Group 4)

"I am receiving unemployment benefit, the courses of the EU are for unemployed people but I am not eligible for the scholarship, the money of the scholarship that comes from the EU goes to the State. Since I am receiving from the unemployment fund I have no right." (PT, Group 1)

"I've already done that. It didn't help me." (FR, Group 1)

"I would love to go back and do something but when I went in to speak to them they said that you have to be unemployed for X amount of time before you are entitled to do a course or a back to work thing or whatever. So here I am willing to do something and they are telling me that I have got to wait another three months, so it seemed a bit stupid". (IE, Group 1)

6.4 Research and innovation

Respondents' awareness and attitude towards research and innovation ranged from **being positive about it in principle to seeing it as vitally important for the creation of jobs**. It appears that respondents' attitudes towards research and innovation are in part influenced by their knowledge and views on what is happening in their respective countries in these fields. But even awareness of this is low.

"I remember all that fuss about the solar panels business and that many people who invested in that business had no real benefit. And now, the current government has decided to place heavy taxation on those who have a solar panels business." (EL, Group 3)

However, it should be noted that although respondents held these attitudes they **weren't necessarily able to come up with many examples** of how research and innovation would create jobs but spoke of it being a 'virtuous circle' - research and innovation will lead to new forms of development which in turn will create capacity for skilled jobs which in turn leads to a more competitive economy. Many were however not able to see how research and innovation could turn around the employment situation in their country.

"You have to keep up with the US and other competitors." (DE, Group 2)

"You are generating inside wealth, competitiveness and employment." (ES, Group 4)

"I agree and disagree, agree on one side because it is good for the country to have new discoveries but that research receives a lot of money and, sometimes, don't go anywhere; I think that money should be used to create more jobs." (PT, Group 1)

What was **most associated with research and innovation is the idea of renewable energy**. Respondents seemed to be more able to mention broad fields of innovation, for example innovation in health care and agriculture, than specific projects.

"We need to invest in ecology, solar panels, etc." (FR, Group 1)

There was very low awareness of the role that the EU is playing in promoting and facilitating research and innovation and mixed views on whether the EU should become involved, and how.

"Medical research is sponsored – as if the 'poor' Bayers and Scherings would need that! [EU support]." (DE, Group 2)

"[The EU could help us with research] in medicine...there are new and sophisticated pieces of equipment that we don't have. This would help, for us not to be forced to go abroad for surgery and investigations, just because here in Romania we don't have some medical piece of equipment." (RO, Group 4)

"[The EU could] address laboratories and universities where research is carried out." (ES, Group 1)

6.5 What should the EU be doing

As mentioned above **respondents who are unemployed**, with the exception of some respondents from Spain and France were interested in the role that the EU could possibly play to create employment opportunities in their countries.

Other possible actions mentioned across a couple of Member States relates to austerity measures, bail-outs and controlling how national governments spend that money.

"Let them give us the capital needed to provide us with jobs, and let them investigate where that money goes so that bloodsuckers in this country don't take it all." (ES, Group 3)

There are calls for the EU to reduce their demand for the repayment of debts, to freeze the repayment of loans until countries can afford to pay them back, and to exercise more control over how governments spend the money and introduce sanctions for the misappropriation of funds.

"I was going to say a guaranteed wage of €15 an hour for everybody but I would probably say a complete reversal of austerity policies because human beings are imaginative enough to create their own business if they just had the money to do it directly in their pockets. We don't have to wait for these hand-outs, give us the money to survive and we will be creative." (IE, Group 3)

Other actions mentioned in individual instances include that the EU should:

- Effect greater distributional justice across all Member States, e.g. guarantee and old-age pension, introduce an unconditional basic income, greater taxation on the rich. (DE)

"Inaugurate the unconditional basic income across Europe! It would take away so many worries and insecurities of the people, and it would create jobs. People would have the basis to start something new, to create new businesses without fear." (DE, Group 2)

- Look after the wellbeing of citizens rather than the interests of large corporations (DE)

"The consultants and lobbyists in Brussels are directly paid by the industries and companies, and they take direct influence on decisions." (DE, Group 2)