



How do the Spanish families face to crisis?

The types and consequences of coping strategies

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ABSTRACT

The impact of the crisis in Spain helped to harden the difficulties of a large number of households in Spain. Even though these conditions had a widespread impact, it has been more acute in families that prior to the crisis were dealing with difficult situations. The main objective of this paper is to identify strategies the households developed in order to face these difficulties. The results have been selected from a qualitative analysis of 34 excluded household's life stories. From this analysis two interesting results were obtained: On the one hand, households have developed prevention and survival strategies. On the other hand, the study identifies the consequences of the strategies and their impact in terms of household's social integration. With all the results, the paper invites to reflect on the limits of survival strategies.

KEYWORDS: crisis, linked effects, social services, strategies, households.

ABSZTRAKT

Hogy néznek szembe a spanyol családok a válsággal? A kezelési stratégiák típusai és következményei

A válság hatásai hozzájárultak számos spanyol háztartás nehézségeinek súlyosbodásához. Bár ezek a feltételek széles körben éreztették hatásukat, sokkal keményebben jelentkeztek azoknál a családoknál, amik már a válság előtt is nehéz helyzetben voltak. Jelen tanulmány fő célja, hogy beazonosítsa azokat a stratégiákat, amiket ezek a háztartások kialakítottak abból a célból, hogy kezeljék ezeket a nehézségeket. Az eredmények alapjául 34 kirekesztett háztartás élettörténeteinek kvalitatív elemzése szolgált. Ez az elemzés két érdekes eredményt hozott: egyrészt a háztartások megelőző és túlélő stratégiákat alakítottak ki, másrészt az elemzés beazonosította a stratégiák következményeit és hatásukat a háztartás társadalmi integráltságára. Mindezen eredmények alapján a tanulmány a túlélő stratégiák határaitra hívja fel a figyelmet.

KULCSSZAVAK: válság, kapcsolt hatások, szociális szolgáltatások, stratégiák, háztartások

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1. Introduction

Spanish population at risk of poverty reached 21.8% in 2011, a result that in absolute values represents almost 10.000.000 people with low income. (ECV 2011). Likewise, the levels of severe poverty reached 7.2% in that same year, that is to say, more than 3,000,000 people. The unemployment rate reached 20% and a year later acquired its maximum rate, 26.3%, or what is the same, more than 6 million unemployed. (Active Population Survey, EPA 2013).

The first results of the Spanish crisis exposed the deterioration a vast part of the Spanish homes were suffering. From the first symptoms, the day-to-day lives of many families became a constant struggle to ensure their well-being and avoid, as far as possible, the development of severe exclusion processes or deprivations regarding basic necessities such as accommodation or feeding (Ayala - Cantó 2011, Martínez Virto 2014).

In recent months, the reduction of unemployment rates to 16.7% (EPA, April 2018) or the progressive increase of economic growth represents for Spain an optimistic step to see the end of the crisis. However, reports on economic poverty, quality of employment, job opportunities, physical and mental health or coexistence, show that the economic crisis produces a substantial impact. Among the effects are: very fragile family budget, reduced present and future life stability, worse health, greater conflicts and few opportunities to achieve previous levels of well-being. The results of the latest Foessa survey (2017) are well-established, in which 7 out of 10 people interviewed, pointed out that the effects of the economic recovery are not reaching the households.

Throughout this article, we present the different forms of survival that Spanish households have developed to deal with the crisis. From this analysis, two types of strategies will be identified. On the one hand, those that prevent from falling into exclusion and on the other hand those that allow surviving in the most severe situations of exclusion. These strategies will support the analysis on the involvement of these actions in families' living conditions. With the final examination on the consequences, and the prolonged persistence these actions had on the households. The chain reaction effect will be presented with several examples of unemployed people who suffered a strong impact from the crisis.

This paper presents very important results; it contributes to acknowledge the impact of the crisis on the living conditions of precarious and unemployed Spanish households. On the other hand, it warns about the risks of prolonged surviving strategies and maintaining social relations.



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2. Methodology for the study on survival strategies

Identifying and analyzing the survival strategies in the households allowed, from the Social Work discipline, to comprehend the capacity of resistance, and resilience. Both concepts are important since they recognize the capacity of people to overcome and adapt to difficulties (Gilligan 2004).

The literature is not extensive in relation to the study of strategies of the poor population. Even so, some international analyses offer important findings, especially at the methodological level (Arteaga 2007, De la Rocha 1986). Those studies emphasize that the analysis of the strategies entails three fundamental obstacles. First, the difficulty to identify whether actions in moments of great difficulty have a deliberate background or they rather respond to an overcoming situation. On the other hand, to identify if in cases of prolonged difficulty the survival strategies became part of the daily dynamics at home. And finally, understand the motivations that drive their development (Crow 1989). These difficulties offer some limitations in the interpretation, but they also allow us to innovate the analysis methodology. Qualitative methodology techniques provide the approach to the meanings and motivation of the strategies, as well as the identification of the consequences of their development (Kornblit 2007).

Therefore, this analysis is based on the biographical method, and more specifically the life story, as a tool for social research. This method, which had already been used in the area of poverty and social exclusion in previous studies such as Laparra and Pérez-Eransas (2008), allows us to approach daily reality of households and identify their trajectories over these crisis years.

The results presented in this article are based on 34 life stories of Spanish households that have suffered a strong impact due to the recession. The selection of the sample responded to the criteria of heterogeneity such as unemployment time, gender, age or household size. In regards to the life stories, 34 semi-structured interviews were carried out with thematic blocks such as: the impact of the crisis on unemployment, the financial difficulties of the families, the maintenance of the house, the state of health, daily life of families before and after the crisis, as well as the state of their social relations. All the interviews were transcribed and analyzed based on the objectives of the study. Below are the most significant results related to the type of strategies to face up the crisis and the consequences of its development. As an example, two very illustrative trajectories are presented to understand the *crisis-chain reaction effect* of many Spanish households.



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3. Coping strategies to face up the crisis

Different reports have analysed, since the first symptoms of the crisis, the impact on Spanish families (Laparra – Perez 2012, Moreno – Mari-Klose 2013) These studies drew the attention to the role played by family solidarity as buffer of the crisis, while the extension in time jeopardized the support offered by families (Foessa 2014). Similarly, the unemployment benefit system helped to compensate the lack of income in many families. The coping mechanisms resisting the crisis in the families were very diverse, due to the needs to overcome those, but mainly, by the capacities to face them.

The analysis of 34 life stories allowed us to identify the strategies families developed to deal with the difficulties. The intensity families experienced in terms of unemployment or job insecurity determined the ability to counteract the crisis autonomously. As an example, households receiving benefits, with housing in property or some savings, can take action and make decisions themselves to face the vulnerable situation. On the other hand, families without employment and benefits, but with high housing costs, or with children and elderly, find it more difficult to face the loss of employment autonomously, so they need to ask for support.

In this sense, the results obtained allow the identification of 2 types of households. On the one hand, those households that, despite having a stable situation before the crisis, suffered a strong impact in economic matters. These households developed strategies that prevented the fall into exclusion. On the other hand, the most excluded and poor households developed survival strategies with more acute effects on their living conditions. Next, both typologies will be explained in detail.

3.1 HOUSEHOLDS WITH DROP-OUT PREVENTION STRATEGIES

These households suffered intensely the impact of the crisis in terms of labour. Many of them observed how situations of well being and stability prior to the crisis were threatened by the loss of their jobs and the increase in job insecurity. These phenomena caused a reduction in the stability and purchasing power of households, emerging great difficulties to face their daily expenses. As the next testimony will show, the consequences trigger labour exclusion risk, malnutrition, housing lost, and especially difficulties to maintain the living standard so far.

“Before we had a full fridge, now, we live day by day.” (Sandra, 57 years old)

In response to the new situation, these households developed strategies to compensate the difficulties, and decrease the exclusion. These alternatives often developed autonomously and internally following a process of family deliberation. Hence, resulting in a rearrangement of expenditures, new priorities, and above all, a great family effort.



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Regarding the labour market, the most notorious are: the increase in the search for employment, the acceptance of very precarious conditions or the multi-employment. In economic matters, the reduction of expenditures on food, clothing and footwear at home, on services such as transportation, health or education, leisure and personal care. Similarly, the support that households offered to relatives was limited or withdrawn, in the case of migrants, the reduction of remittances. Finally, in residential matters, changing to cheaper housing, renting rooms, exhaustion of savings, the sale of properties or the application for new loans should be mentioned.

"I rented a room in my house. I either rent it or I have to go" (Daniel, 38 years old)

The development of these strategies slowed the processes of exclusion and compensated for many of the difficulties previously cited. However, important implications culminated in new exclusion situations, as shown in the table below (table 1). These consequences can be organized around three fundamental areas: economic, relational and personal. At the economic level, some alternatives such as the exhaustion of savings, the sale of properties or the negotiation of financial support, contributed to the family *decapitalisation* and increase of debts, even questioning their future economic stability. Therefore, there are useful alternatives in the short term but unsustainable towards the future. At the social level, multi-employment, limited spending on leisure, Internet and telephone, withdrawal of aid such as remittances or change of residence, increased situations of social unrest. Those had a direct result on reducing contact with other networks, contributing to limit the relational space and finally to their social isolation. This process also implied a reduction of the informal support of these households in the future.

"My leisure is to stay at home and watch TV, I can not go out with my friends anymore, I have not seen them for a long time, we do not have much contact." (Gladis, 35 years old)

Finally, at the personal level, measures to reduce expenditure on food, health, education, transportation and care, access to or acceptance of very precarious jobs, failure to find employment, abandonment of training processes and development of residential strategies such as renting rooms, have a negative impact at the individual level. Several impacts can be found among these effects: increased stress, health deterioration, lack of motivation or loss of personal autonomy and self-esteem. All this generated tension and family conflict due to the existence of some vital needs not being covered, reducing the quality of life and health of members who built up these homes.



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Table 1. Exclusion processes, strategies to prevent social exclusion and its effects.

<i>Exclusion processes</i>	<i>Strategies</i>	<i>Effects</i>
Unemployment Low working conditions No job opportunities	Increase job search, accept precarious or irregular job conditions, combine multiple jobs	Fewer relationships/time of leisure, family conflicts, stress at home, poor health, low incomes, low self-esteem, loss of autonomy or motivation
Low income	Food spending cuts, reduce footwear, clothes, medicines, and dentistry. Reduce home costs (electricity, water, heating, TV, internet) Reduce leisure and personal care. Reduce aid to friends/family and remittances (migrant people)	Poor diet, obesity, health deprivations, loss of relationships, the risk of isolation.
Difficulties to pay housing expenditures (mortgage, rent, water, heating, light, etc.)	Rent the rooms or share housing, spend the savings, sale properties or new loans.	Poorer housing conditions, loss of relationships by changing the neighbourhood, loss of privacy, increase the conflicts and debts.

Source: Prepared by the author

Despite the consequences of these strategies, their implementation managed to compensate some of the daily difficulties and, above all, slowed down trajectories that could have culminated in exclusion dynamics. By contrast, struggling households had to develop more critical strategies. Let's see it below in detail.

3.2 HOUSEHOLDS' LIVELIHOOD STRATEGIES TO OVERCOME EXCLUSION

Households with more intense needs had to request external support to guarantee basic needs at home. This prompted them to request support from external agents: institutional, informal assistance, access to services such as the *Food Bank* or the *Wardrobe* or even return to their hometown or share a flat with others who are not part of the family.

As illustrated in the following table, these strategies respond to more intense economic, political and social exclusion processes than those mentioned above. In these households, situations of economic difficulty lead to an increase in barriers to access employment, the inability to meet basic needs and expenses, the risk of losing



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the housing, the lack of informal or economic support, or the inability to apply for contributory benefits.

In response, the strategies aimed to prevent more extreme situations of exclusion and ensure the sustainability of the household and its members, even if it's to survive poverty. Including those of a labour nature, such as changing cities to guarantee work or starting new businesses. After a housing loss, taking the choice to share a flat or live with other relatives. Thirdly, given the insufficiency of income, there are some alternatives such as working despite illness, delaying breaks, adapting the size of the household or optimizing the resources through self-provision of food. As for the inability to guarantee the most basic needs, it was observed that institutional support, informal or access to the *Wardrobe* or *Food Bank*, high conflict situations in the household, were some of the situations reported.

"The situation was very problematic because we had very big and violent discussions. I was unemployed, very hooked by the economic issue and I did not know where to go" (Luisa, 37 years old)

The implementation of these actions didn't also come without undesirable consequences. Regarding the previous households, the intensity of the exclusion situations and the limited margin of possible strategies contributed to increase their difficulties and to diminish their capacity for future response. As in the previous section, costs could basically be gathered into three areas. In the first place, we can find the accumulation of defaults in terms of housing, the increase of debt or creating fictitious contracts to avoid the loss of the residence card. Those increased the level of household indebtedness and clearly limited their financial capacity to face future difficulties. Secondly, at the relational level, changing location for work reasons, to live with several families, to withstand situations of tension, to delay ruptures and/or rely intensely on informal networks, can, among other results, culminate in family conflict. Ultimately with overloaded family networks to assume increasingly long life paths and the loss of social relations.

"I always had support from my family, but they are also in poor conditions, they can not help me any longer, my debts have also affected them and our relationship is worse" (Silvia, 39 years old)

Finally, working in spite of being ill, delaying or aborting emancipation processes when returning to relatives' homes or sharing a flat, establishing dependency relationships with institutions or families, can lead to the loss of autonomy and intimacy.



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Table 2. Exclusion processes, survival strategies and effects

<i>Exclusion processes</i>	<i>Strategies</i>	<i>Effects</i>
Low job opportunities	Increase the job searching in another city, region or country	Isolation, divide the family
Housing debts	Housing strategies: return to the parents' house, share a flat with other families, delay couple breaks, unwanted coexistences or maintaining relationships with violence	Loss of autonomy, low self-esteem, worse health, fewer family spaces to growth, family conflicts
Insufficiency of income to guarantee the basic needs No benefits or any economic support	Ask for help to family or friends, to social services or charities and need to turn to wardrobes or similar. Search for irregular income	Loss of autonomy, risk to family overload, risk of conflict and dependence of the family
Risk of losing legal residence	Maintaining relationships with violence Pay tax as a freelance	High deprivations Live with high violence
No family support or any support	Difficulties to develop any strategies	High deprivations, isolation

Source: Prepared by the author

In short, the responses of families to the crisis highlighted efforts to survive and strategies to counteract the impact. This sends away the usual suspicion that unemployed people are not looking enough for jobs, or do not make enough efforts to survive autonomously. However, one of the most significant results of the study has been the realization that the strategies are not exempt from costs. The development of these actions slowed the exclusion process; nevertheless, this also had important daily implications that culminated in the development of new processes of exclusion, fundamentally, if the strategies have been extended over time.

4. Linked effects: the ambivalence of the coping strategies

The domino effect of the crisis took form by identifying how strategies that respond to situations of need rise to new realities of difficulty. Exclusion trajectories in the crisis generated job loss, lack of job opportunities or the precariousness in their conditions. The intensity and speed of these trajectories were determined by the ability to develop survival strategies, as well as by the help found along the way. Family or friends' support, economic benefits, emergency aid for housing payments,



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social services or social entities are some of the examples that mitigated the fall in the most difficult households.

However, also in the supported households, their actions were not exempt from costs. The crisis, by its impact and extension, exposed the limits of the strategies themselves. And years later, with a crisis situation in many homes, we can identify some symptoms and consequences of it.

53.7% of the people interviewed for the Foessa 2017 Survey, indicated they have a worse capacity to resist a new crisis than they previously had. Therefore, the resilience of families is weakened, and this is due, in large part, to the consequences of the survival strategies applied. The chain reaction effect resulting from prolonged strategies allowed to overcome the crisis but left homes more distant from the labour market, people with high levels of discomfort and low self-esteem and families with intense conflicts or more isolated people (Mullin - Arce 2008, Petterson 2012). Below are two of the most recognizable processes. The analysis will be illustrated by Gorka and Ana's testimonies; two unemployed people who experienced health loss, personal deterioration and family breakdown as a result of a very long crisis.

4.1 FROM UNEMPLOYMENT TO THE REINSERTION OBSTACLES

As observed in the previous section, cost adjustment strategies, strongly linked to a significant loss of purchasing power, materialized in low-cost shopping baskets, non-payment of supplies and housing default risk. As a result, in some households, debts grew up or very pernicious food dynamics were established, the abuse of cheap food such as pasta, rice or frozen food and limiting the consumption of fresh products.

The Foessa survey already revealed in 2011 that 37.2% of the excluded people maintained an inadequate diet. The increase in obesity and overweight in households with more difficulties was one of the consequences of living in situations of poverty. The latest European Health Survey (2014) finds that obesity affects 21.5% of people with unskilled jobs, while only 8.78% of people with the most qualified and paid jobs suffer from it.

Therefore, these actions had an unquestionable effect on the physical and mental health of Spanish households, resulting in a very intense family and personal deterioration. The example of Gorka, one of the subjects interviewed, is very clear to understand the link between the effects and the difficulties he had to face in recent years.

In the following section, Gorka's physical and mental deterioration distances him from a rapid return to the labour market. What was once an economic difficulty linked to unemployment now becomes an accumulation of difficulties. Prolonged



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unemployment, lack of job opportunities or job insecurity is, therefore, having a strong impact on the deterioration of people.

"I cannot follow a diet because it's expensive and my health is suffering. I have no opportunities to work because of the weight. My health is worse, I have asthma, I feel tired and depressed. Before, I used to play sports and I played soccer, but now I stopped playing. Now I have 30 or 40 kilos more. Morally I feel bad and I show this image in job interviews" (Gorka, 38 years)

Graph 1. Gorka's exclusion trajectory

Unemployment → spending adjustment → poor diet → overweight → frustration → low self-esteem → depression → far away from the labour market

Source: Prepared by the author

Numerous studies link unemployment with loss of self-esteem, anxiety or toxic substance consumption (Stuckler et al. 2011, Glenn et al. 2010, Cottle 2001). Gili et al. (2014), a Spanish study identified how in four years the cases of intense depression increased by 19.4% (2006–2010). According to the authors, from the first symptoms of the crisis, depression was the mental disorder that increased the most, only followed by alcohol abuse. In the same study, groups that suffered most from depressive conditions were the unemployed, women, part-time employees and over 55 years old. In fact, the most vulnerable groups to employment failure. In this same line, the recent analysis published in the Financial Times (March 1, 2016) warned about the "personal devastation" of Spaniards under 30 years old, where the precariousness of work and uncertainty about their future were undermining them psychologically.

This deterioration, in some households, culminated in processes of drug addiction or consumption, and family conflicts. The Foessa survey (2014) emphasized that two out of ten households with all unemployed members suffered from mental illness. Both the presence of drugs or alcohol consumption together with family conflicts, increased by five in families with one member unemployed and ten where all members were unemployed. In this sense, deterioration alarmingly reduced the well-being of these families and especially, their capacity to resist other difficult circumstances.



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4.2 FROM FAMILY PROJECT TO PARENTAL HOUSE

Both the demand and the absence of work opportunities have important vital costs. People over 45, women with family responsibilities, foreigners, ethnic minorities, or young people are among the groups with the greatest difficulties in accessing the labour market. In this case, the latest report on youth emancipation in Spain (2016) points out, from Eurostat data, that 1 in 3 young people, who are emancipated, live at risk of poverty or social exclusion. Precarious working conditions multiplied by three the rate of poor workers between 18 and 24 years, from 2007 to 2014 (from 7.1% to 21.3%). Although this has been a reality that increased throughout Europe, in Spain this figure is 12 points above the European average (8.9%).

Housing is one of the highest expenses of a family, on reduced income conditions many of them faced the impossibility of dealing with mortgages, rents or even supplies (water, electricity, heating, etc.) (Foessa 2014). Maintaining the residence is vital for the well-being of a family, therefore the payment of rents or mortgages became a priority for families, ahead even to other basic needs of food or health. Nevertheless, the extent of the crisis has raised the indebtedness of families and made unviable to maintain some basic survival strategies (Martínez Virto 2014). In consequence, the process of housing loss led families to implement residential alternatives, as presented in the previous section. These include the search for more economic housing in other areas of the city, sharing flats among several families or returning to the parental house. In some cases, these decisions even lead to the separation of households that must change their residence. As Ana conveys, she and her partner had to separate because of the difficulty of facing the house cost.

"We couldn't pay housing cost (water, electricity, heating.), the rent was very expensive, so, we decided to leave our flat and return to our parent's house. One of the saddest decisions of my life (...). I'm sad and annoyed, I'm sharing the room with my son. He is nervous because we are living far away from his school and friends" (Ana, 32 years).

Graph 2. Ana's exclusion trajectory

Unemployment → Less income → housing deprivations →
Divide the family → return to parents' house → frustration →
depression → low self-esteem → loss of autonomy or motivation
→ isolation

Source: Prepared by the author



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Like other international studies such as Pettersson (2012), Ana's case shows the chain reaction of the economic recession. Overcrowding, coexistence with other families in shared homes or the return to the family home had very high costs both at family and personal level. Going back to the parents' house has created strong feelings of frustration and significant deterioration of self-esteem and loss of independence. Besides, at a family level, it reduced the spaces of coexistence and has increased family tension. Therefore, the development of these residential strategies has weakened in a very remarkable way the affected families, increasing divided families, rehomed by relatives or living in situations of overcrowding (Harker 2007). The impact of these consequences on the vital and educational growth of children is really dramatic. Sharing the space with another family implies smaller development areas, rising to a climate of instability and the role model loss. (Southwick et al. 2010)

5. Conclusions

Despite the traditional image of dependence and passivity attributed to socially excluded groups, the development of survival strategies in families contributes to counteract difficult situations. The results obtained from 34 life histories highlight family actions and strategies, overcoming the prejudices that link them with passivity and indifference.

However, the empirical analysis showed that the nature of these strategies, especially if they continued over time, has negative effects and limits the reintegration capacity in the future. Some of the most significant costs identified will limit the future economic capacity of the home to face increasing debt, defaults or saving loss. Likewise, social support will be reduced if conflicts or network overload increase. The analysed testimonies corroborate how some strategies allowed households to survive but have generated a big loss of autonomy, self-esteem and the risk of suffering depression. These connected consequences led to poor physical and mental health, drug consumption, increased tension and family ties breakdown. All this makes the active people of a family less "employable". In other words, it pushes these households further away from traditional inclusion routes, increases the obstacles to access a job and increases the difficulties for households that initially had economic or labour problems (Physical, mental, family, housing). Those make social intervention more difficult, complex and costly.

This result is especially clear to understand the reality of social services in Spain. In recent years, poverty or lack of employment, exhaustion of benefits and housing needs, characterize a large part of the demand for social service networks in Spain. The presence of children, physical or mental health problems, and the passage of time itself contribute to more complex situations. This situation didn't involve a reinforcement of programs nor professionals at Social Services. Public



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support structures are greatly weakened. The presented results warn of the risks that prolonged difficulties have on households. Given this, social benefits to offer job opportunities or prevention of housing loss, are set as good alternatives to reduce and avoid exclusion processes experienced by families.

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