



Think-tank for action on social change

Stories of the Pandemic:

The experiences of Millennial and Generation Y workers in Ireland

A TASC social listening project

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About this project

This collection of stories reveals the multiple layers of uncertainty people are facing at the moment due to the COVID-19 public health emergency – and their own reflections on the challenges that may lie ahead. This second, specific collection looks at the experiences of "millennial" and "generation y" workers living in Ireland, aged 32 to 41 years old, who are now facing an imminent second economic recession at a crucial moment in their working lives.

Note that the names and some details of these stories have been changed to ensure anonymity

These 10 stories were collected via phone interviews over a two week period from the 5 May to the 20 May 2020. This project is on-going, and we are looking for more individuals affected by Covid-19 to share their experiences with us.

If you would like to share your story, do not hesitate to get in touch with the TASC administrator John White at contact@tasc.ie

Introduction

This is the second edition of TASC’s “Stories of the Pandemic” series, an on-going social listening project that focuses on the experiences of workers in the current economic and social climate. In this collection, we highlight the experiences of ten “millennial” and “generation y” workers living in Ireland, aged 32 to 41 years old, who are now facing an imminent second economic recession at a crucial moment in their working lives. We asked participants specific questions concerning if and how their career trajectories were impacted by the previous financial crisis in 2008, and the ways that the public health emergency and the lockdown has affected them to date, both personally and professionally. We also asked participants to share their perspectives on how they feel the government has responded to the current crisis and the types of thinking that should be prioritised in the post-pandemic period. We specifically asked participants to share their thoughts on “austerity” as a potential policy option, as they have lived and worked throughout the last 12 years during which this approach underpinned the recovery strategy of the Irish government.

In the first “Stories of the Pandemic” collection, we explored the experiences of workers and job loss due to COVID-19. Several of the workers we spoke with for the first collection are at the beginning of their careers, aged early to mid-20s. Younger workers in Ireland have been “disproportionately affected” by the pandemic, and over half of workers aged 18-24 who were working before the lockdown are now claiming the national COVID-19 unemployment payment.¹ For this second collection, we decided to specifically interview workers who are slightly older, somewhat more advanced in their careers, and who have prior experience working during a period of massive insecurity and uncertainty – or as one interviewee put it, a time of “doom and gloom” (Maeve,² age 36, Dublin). Participants in the project spoke of the ways the 2008 financial crash and the abrupt collapse of the Celtic Tiger directly affected their lives and the lives of their partners and families. We explicitly asked participants to share how they navigated the last crisis and how it impacted their professional choices. We heard stories of workers who faced years of unemployment, others who delayed starting their own businesses, some who were forced to change careers, and others who chose to leave Ireland and live and work abroad. Some of the interviewees also expressed the on-going impact of the last crash, and how they were just starting to feel a degree of economic security and confidence before the current crisis. As one participant stated, “everyone has worked so hard the last 10 years trying to make ourselves into a better position [...] and as soon as the words are out of your mouth this just happens. You can’t find your feet almost, it is not fair.”(Kathleen, age 39, Wexford).

The impact of the economic climate on workers of this age group has been discussed in recent popular culture and debate. On 27 May 2020, The Washington Post released an article calling millennial workers in particular “the unluckiest generation in history”.³ While

¹ See: <https://www.irishtimes.com/news/social-affairs/young-people-disproportionately-affected-by-covid-19-related-job-losses-1.4243083>

² As in the previous collection, the names of interviewees have been changed to protect anonymity.

³ See: https://www.washingtonpost.com/gdpr-consent/?next_url=https%3a%2f%2fwww.washingtonpost.com%2fbusiness%2f2020%2f05%2f27%2fmillennial-recession-covid%2f

written about workers in the USA,⁴ the main message of the article reverberates here in Ireland. Since entering the workforce, this cohort of workers has experienced, and in all likelihood will continue to experience, a period of much slower economic growth compared with other generations in recent times. The economic shock of COVID-19 is on track to lead Ireland into the country's "worst-ever recession", with gross domestic product predicted to fall somewhere between 12% and 17% this year.⁵ This will undoubtedly result in workers facing lower earnings and lower overall wealth, as well as a potential delay for younger workers in meeting certain key life milestones such as buying a house and starting a family. In Ireland, these factors were already in play prior to COVID-19. It is important to perhaps ask to what extent the devastating and long-term consequences of the last crisis are related to "luck", and to what extent they are related to the particular "choices" of the political establishment. Such choices promoted fiscal austerity, including decisions to severely reduce public spending while supporting widespread structural reforms intended to deregulate labour and privatise markets.

In Ireland, austerity was and remains a *political choice* that dominated much public decision-making since the last financial crisis. It intensified existing inequalities and increased poverty, disproportionately affecting low-income persons and other marginalised populations living in Irish society. All of the participants in this social listening project expressed an opinion that, moving forward, austerity should no longer be the cornerstone of political thinking and decision-making. According to one participant, "austerity is not the solution at all. I am very, very strongly opinionated about that," (Irena, age 41, Limerick). Another articulated, "government policy should be anything but austerity. It has shown to be absolutely detrimental not only morally and ethically but emotionally and psychologically," (Anne-Marie, age 40, Galway). And another participant noted: "I would genuinely hope...that because we have had 2008 and we've seen the extra damage that austerity does...we can avoid it. It is only an idea of fiscal conservatism wrapped up in your moral choices. Previously, there was a lot of this moral exceptionalism where austerity was viewed as the only way to correct the books. They left out the part of society where people still need to live and exist," (Theodore, age 35, Cork).

There are certainly challenges ahead, and there is a genuine concern that policymakers will continue to instinctively focus solely on job activation and cutting spending to balance budgets in the recovery period post-COVID-19. If this continues, the human cost of these strategies will be overlooked. We should trust and value the voices of workers, such as those featured in this collection, who emphasise how such narrow tactics are not effective and should not happen again. Policy-thinking moving forward should prioritise quality of life and life chances, in particular for younger generations, with a core objective of sustaining their aspirations for a better future.

Dr Amie Lajoie, TASC Senior Researcher

⁴ Please note that this article has been heavily critiqued for leaving out how "generational differences" along the lines of (for example) gender, race and socio-economic status have compounding effects on economic problems faced by certain workers. Also critiqued was the limited definition used of "all history" as predominately since the start of the 20th century.

⁵ This is according to research from the ESRI, as cited by: <https://www.ft.com/content/7afbaf5a-222b-45a7-a907-0ae35f90965f>



Joshua, 37

Plumber

Waterford

I am 37 and I have a trade as a plumber. I did leaving cert in school and then did an apprenticeship after that. I started my apprenticeship in 2005, and that's normally a 4 year apprenticeship, but because of the downturn in 2008 the work dried up, and it took a little bit longer to get my qualifications. Because you have to spend some time in college, and the rest of the time of the apprenticeship is spent on the job. It wasn't until 2012 that I got qualified.

I am not self-employed or anything...I've worked for the same plumbing and mechanical company for the past 7 years. Our company shut down and all the employees went on the COVID payment. Now, we have a couple of jobs like building social housing where some people have been allowed to get back and do some work – but not me yet. The job I'm earmarked for next is the job is opening up on Monday May 18th, but I don't think they'll be ready for us to come in until Monday the 25th. I haven't been too worried about work because I always guessed that construction work would be one of the first back to work when regulations were lifted. So I've been pretty much out of work since the end of March.

When this all started everyone was a bit anxious, nobody knew the way it was going to go. So I think I know for myself and other people I worked with, people were eager to have work sites locked down, because it was very apparent that you couldn't keep the social distance measures very well on a site. Towards the week before the big close, everyone was kind of getting a little bit anxious and hoping that they would close down. So it happened and the company first sent out an email saying that they were going to keep paying us the 350, and that we didn't have to do anything. They were going to keep us on the books but it was just going to be the COVID payment. but then when it came down to it, we got another email saying that that wasn't how it was going to work, we'd have to apply ourselves for the payment.

And since the lockdown, I have been keeping busy – we've been doing a bit of gardening, and jobs that needed to be done. My girlfriend is still working from home, so just looking after our 3-year old during the day is hectic enough. That pretty much takes up most of your time.

In terms of my career, before working with this company, I was unemployed for a while. Between 2008 and 2012, it was really hard to get any work at all. So when I came out of my apprenticeship, there was a scheme at the time to try to help apprentices that hadn't completed their apprenticeship and needed to work for whatever it was, 6 months or a year, to fill in the time for the apprenticeship. So it was at the time they would subsidise your wages with a company if they'd take you on and give you enough work to get you qualified. So that's what I did for a while. But what generally tended to happen once the subsidies stopped, the work would dry up and you'd be let go and they'd get someone else on that kind of a deal. So I was with the crowd, I think I was unemployed for about a year before I started with my current employer. And things were just getting tougher and tougher, you know bills were mounting up, and work really dried up. I almost made the decision to leave the country. I actually was going to go into business making pizzas at festivals with a friend of mine, and I was all set to do that, and then I got a call with a job offer and I thought I'd be crazy not to take it. So that was that, and I've been with the company ever since.

I think during the last financial crisis, construction was probably hit the hardest of any sector I imagine. I suppose if you look at the crises in the country before this pandemic, it would have been healthcare and housing. So that's something -- you're going to need construction to help sort that out. And that hasn't gone away. And especially the work that we do, there are a lot of government contracts and stuff like that. So I think that work is still going to be there. And I'd like to think that there will be a bounce back from this financially, you know. And it won't be just terrible massive recession. But I don't really know. And also, I'm at a stage now where I could easily set myself up as a small time one man operation system if I had to. That would be fine if I could stay close to home. Our mortgage isn't huge and the mortgage is split with my girlfriend.

I'm not much of an economist myself, but I really don't think austerity is any way at all to deal with a problem. As to what the government can do, I don't know. But austerity is just terrible. I mean you can see the terrible after-effects of it and the inequality that it breeds, people swinging towards the right and everything, I just think that's terrible. I would like to think that maybe some sort of European wide stimulus response or something might be a way to go, but I don't know.

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In terms of Ireland and COVID-19 – I don't know but I don't think that the numbers look too bad. But All the talk about being able to get out of this as a country seems to be about testing and tracing. And they still don't think they're anywhere near where they should be. They [the Irish government] seem to be doing a good job of making themselves look good, they're definitely doing a lot better than say the UK or the States, but it's hard to see... I don't think this opening things up gradually is going to make this go away. I think they need to work more on more a comprehensive testing and tracing strategy. But I don't think they're doing too bad. But having said that, I think people responded very well to social distancing measures which was good.

I think that my friends who all started working from home, they seem to be really happy doing that. I think even with my partner as well. I think a shift towards people working from home would benefit the society, less traffic on the road, people being less stressed out, I think that would be great. What else is there? I don't know, I don't see too many positives about what is going on right now.



Kathleen, 39

Operations Manager at a Software Development Company

Wexford

In college I did international business with languages. So, I lived and worked in Spain for quite a long time and I lived and worked in the UK for quite a few years and then I moved back home to Wexford where I was born. Started my career again then if you like. But it was around 2008 when I actually got my first major job where I wanted to focus my career so I worked in that company for 8 years before I had children. Then, I came to where I am at the moment. Career wise, I suppose everyone wants to aspire to be in a more substantial position in a couple of years. But I know it's not going to happen any time soon, especially with this stuff going on, that will probably have to be on hold for at least a few years I would imagine.

Ourselves, in terms of our business, it has just really slowed down. We've had to furlough 12 staff so far on the line and made cuts to 10 of the operations team. Just because the budgets have diminished or the clients have re-focused their targets for 2020-2021. It has absolutely had an impact. For now, from a structural perspective, our company is trying to get our below the line expenses as low as possible to be able to survive and keep the staff that we have to keep us going -- I suppose for that time. It is a bad time. But, for the longevity of the company, it is definitely the best decision and the company is taking it very seriously. They have taken in external consultants, business consultants to advise us on how to survive this because the company has been in operation since the first recession in 2008 so clearly, they know what's coming.

For as long as the company's safe, I feel like I'm safe. My job is quite critical to the functioning of the operations team and there are a couple of people in after me as well. But I think if the company goes under, I go under. I think that is how that's going to work. And, well, it's concerning when you're working in a company that to date has been so financially successful and finally finding its feet. I really do think it took 10 years or 11 years for a lot of companies to actually build themselves back up again after the last recession and you see people starting to spend their money and starting to find their feet again and now this. The

culture of the company is very flamboyant, it is really nice; we had a lot of perks as staff in the company but they're all cut now.

In terms of my career, after I finished my degree I worked in Spain and the UK and moved back to Ireland. I was just happily floating around with a Spanish degree but no career to speak of. I was an admin in an architect's office for a year and a half. Then, 2008 happened and they were cutting their team from a hundred down to like 40. So, just when we knew this was about to happen, I applied for the job in a local technical college. I was very lucky, I wasn't let go by the architects but I left, and the architect's office actually went down to a team of 6 eventually. So, I was fine during the crisis. I was working and I was okay. My partner wasn't, he was a plumber and he was let go. And here it is again. Pretty shit, you think you're only going to see one of them [a recession] in your life...but I think we're going to see another aren't we?

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Honestly, I didn't vote for the current government in the last election because I did not have much faith in them, but I have to say I am very impressed with how they've dealt with the crisis so far. They're getting a lot of guidance and using case studies from abroad and different countries. I just think they're doing very well. We're lucky we are an island nation and we're quite small I suppose ...but I just think they handled it really well.

The lack of childcare though has just made this time really stressful. My partner is the same, he works from home during the week. I would love going into the office, I personally love the routine of going into work but I stay at home now. The difference is the kids are here, so you're a full-time mother, with a full-time job and you're also expected to do home schooling as well on top of everything else. It is extremely stressful.

Luckily our employers are flexible and we can work around it if we have to, we are very lucky that we can do that and our employers are understanding. At this time, you want to keep your job so you work extra hard because you don't want to lose your job so you have to work really hard and the pressure is on in that way. What is hardest is the lack of childcare to be quite honest with you, everything would be fine if we had someone to look after our kids. But

the nature of the virus just means it just isn't possible. The school situation is just dire like. Nobody has had to live through this before. My partner and I are both off today because my best friend was supposed to get married today. We said we'd take it off anyway. And in a way, this has made everyone reflect on a lot of things, on what is important in life and a lot of people have realised that they've never had it before and they kind of need it.

I do think, looking forward, that we need to be looking at other policy options besides austerity. Obviously you can't believe everything you read in the press, but I think they have recognised the deep recession and deep depression this country was as a result of austerity and the hatred that it brought into the government and everyone's feelings of political policies and stuff like that. It was not well received, we were just told that "this was for your own good". We're still paying back the mistakes of the government and their austerity policies from 2008. I think that's the general feeling. My understanding is that our children will be paying for this one in another 60 years' time when we're dead. I do think that they should be looking at other options. It would be amazing if they just ruled off the debt totally and put this down to a pandemic like a natural disaster - it wasn't the government's fault and it was not the people's fault. I don't know. I hope they look at it differently, I hope we don't get punished for something that was out of everyone's control. I don't know why, maybe I'm delusional but I just think come September people will start spending again and I don't think it is going to be as bad as the last time.

So, I think that they can't use the same policies as they did after the last one. This crisis is totally unexpected, and we were very much climbing. Everyone was finally starting to enjoy the benefits of their work, everyone has worked so hard the last 10 years trying to make ourselves into a better position. And now, it is really sad. Even for us, myself and my partner, we paid off this, we paid off that, we just moved house and we're both working and doing really well. Started putting money away for a rainy day and as soon as the words are out of your mouth this just happens. You can't find your feet almost, it is not fair.

And it's really not fair to make our children pay again. For them [the government] to come out again with austerity measures that we've all seen. People of our age, who are not young but we're not old... 39 years of age and we've had it so rough in our careers. It's just crass that this is the second recession, it is so unfair.

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Phillip, 41

Natural Medicine/ Acupuncture

Kerry

I am 41, and I am self-employed. I have been working in that for 13 years. I always wanted to work in the field that I am currently working in, natural medicine, and so my health sciences degree had a natural medicine element, its full title was “Health Sciences for Complementary Medicine”. And so when I left that, it was kind of academic qualification, I wasn't really qualified in any modality, so I just got a job in a bank – I was 20, maybe 21. And then I started just a general admin position, over the years I got promoted into middle management there, and two years into my job there I went back and did my post-grad training part-time in acupuncture for four years, while I was working part time. And then when I finished that, I took a year out to look after a friend, I took a carer's leave officially from my job in the bank, never intending to go back, but I took a year out. Carer's leave is when you get paid to look after somebody who is sick, so I looked after a pal of mine, a best friend at the time, who became terminally ill with breast cancer. Moved in with her and lived with her for a year, and when I was done with that, then I got a job in a health food shop part-time while I started my practice. And I worked there for four years while I dealt with my practice part-time.

Yes, the last financial crisis did impact my career a bit – especially how quickly I could leave the health food shop and just work in my practice on its own. So I was working in a health food shop while it was happening, and trying to build up my own self-employed practice. So I guess it just meant that it was slower to build up. And I had less confidence about going fully self-employed.

Since the lockdown, my work has completely stopped. Like everybody, it's a very uncertain time. In that I have been lucky in that my landlord has paused my rent, but I have no income apart from the COVID payment. And I have some tenants who help me share the rent with my clinic space, so when I go back, you got the double uncertainty of whether my customers will be happy to come back, and also whether my tenants who help me share the cost of the running of my clinic will be able to go back. There's a massage therapist and a psychologist and we don't know really how comfortable their clients will be. And of course, I might be able to return a little bit earlier than them, because I can be safer in my practice than they can,

because I can leave the room after certain treatment. But there's lots of uncertainty and obviously my income's completely stopped.

I was really anxious getting in touch with my landlord about the rent, because I'm in touch with lots of other colleagues and it's been a real mixed bag. Some people are still getting bills currently for their business's rent. And just aren't paying it because they literally don't have any income. But the landlords aren't being forthcoming and they're stonewalling them or whatever. So I was nervous about it for sure, and I am very, very relieved, you know. It took a huge weight off. I mean, I wouldn't have been paying it anyway, I couldn't pay it. But at least it keeps good terms between us.

The government has taken this weird approach in terms of not giving very much clarity to businesses about who should be in what phase for return and how to do it and all of that. And I find that not very helpful, there is a lot of uncertainty among my profession to try and figure out when we could reopen. We are not classified as health professionals unfortunately yet, so it's not clear whether we're an essential service. Even though a lot of what we do, we work a lot in fertility, and lots of our clients have time-dependent appointments to do IVF, and that is opened back up. So from our point of view we're very essential, but there's a lot of grey area. And that I found not very helpful.

I had to adjust everything, really. Everything is up in the air and I don't know what will happen next... will I get enough clients back to make it a viable business? Or should I do some retraining? As I said, I'm in my 40s, and the energy that it took to really build a business in my 30s has gone out of me. I don't have the same appetite or energy for it anymore, you know what I mean? So now I'm thinking, would I go back and do an HDip and maybe teaching? Which I have done over the course of my career. And I've enjoyed it and found myself to be reasonably good at it, so I thought maybe I could do that instead. And this might be an opportunity to think about that. So everything is up in the air.

With my business I was definitely feeling comfortable, settled, all that sort of stuff. And my plan was always to work less as I got older, because the only way my work is, working more is not necessarily a promotion for you, it's working smarter and having more free time. Because you don't have any security in my job. Every client you have is the only income you have, you don't really have future-proofed income, or income if you're sick, or anything else, you know? And you can't really work it up to a stage where you have people working for you, because anyone who is good enough to work for you will want to work for themselves. So you're kind of in that awkward spot whereas you get older, what you try to do is you try to get enough stability behind you so you can afford to live on less. And work less. And this has thrown all up into question, whether I'll be able to do that.

I really think that there has to be different ways of approaching this moving forward than austerity. I think if we can afford to shut everything down in an emergency, we can afford to rip up the rule of economic priorities and where we pour our support. People can afford to live on less if more money is put into social programmes to support people's actual quality of life. Like, healthcare, childcare, education, all of that stuff – the option is really, rather than cutting all of that, finding the money to put into it. And we'll be waiting a long time with the current government to do that, but that's what I'd like to see. To start thinking laterally about what's truly important.

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Is it really supporting the top 10% and supporting big business and then hoping it trickles down to everybody else? Then we all end up working every hour, trying to keep up with the price of things. An older friend of mine said, “this is a crazy time, but is it really any crazier than before?” There's a roundabout near the M1 motorway that links Dublin and Belfast, and every morning by half 5 or 6 a.m. there's about 60 or 70 cars parked and people getting buses to either Dublin or Belfast to work. And they don't come home until like 7 or 8 at night. Is that sanity? Is that really a sane way to be running your life? To be away from your home the vast majority of your day, all day every day, chasing after the best of everything, and ever-increasing prices, and ever-increasing consumption, and nobody really having any time to settle or think or spend time with people. It just seems a kind of madness, and it's very easy to get caught up in it, and I get caught up in it myself, you know. And I think that economic policy can set the tone around all that.

I know all my colleagues are saying that they won't be returning to the same level they were previously at, that even if they could, they wouldn't want to. That they want to slow down. So surely there's a way, with all of the money that we all raise and taxes, there's a way of

channelling that to support that sort of lifestyle for people, not an idle lifestyle, but certainly a more supportive one, you know. It would be lovely, but I don't know if that's in the Fine Gael DNA.



Irena, 41

Post-Doctoral Researcher

Limerick

I'm currently 41, originally from the Czech Republic, living in Ireland for the last 11 years. I moved here in 2009 to do a PhD. I have a PhD in sociology from an Irish university. I moved to Ireland for a combination of factors, not purely educational pattern at the time, but also personal reasons. I met my partner first and then I got an opportunity to do a funded PhD so it just worked all well at the time. And he's Irish. We live together and we have a 3 year old kid. Born in Ireland, bit Irish and a bit Czech.

Currently I'm doing a post doctorate, so I'm actually a postdoctoral researcher. I have now been doing it for two years, and I have another half a year of this contract before I am done. So that's my current situation. My role is actually externally funded through funding that my Primary Investigator actually won, probably three years ago. And then they just employed me as the postdoc on this project. The role involves really a variety of things. Being a researcher primarily, analysing the data, writing reports, but also having quite strong relationships with projects that we work with. They're like different projects that are a part of this research, of this evaluation.

So, at the same time I also have to say although I am a postdoc researcher I also do quite a bit of teaching. Quite a bit. I absolutely love this part of the job as well, but it is not very transparent as you would imagine in connection to the contract. Because I'm contracted as a Researcher. But of course, there is a blurred situation that teaching is kind of put on the top of this, as a Czech person I would call it an "illegally recognised addition" to the contract. And I have to say "as a Czech person" because here in Ireland things are way more blurred than we have in Czech Republic. And then of course you're also involved in thousands of administrative tasks, looking for the printers, proof-readers, transcribers at the moment. You sometimes deal with processing the receipts and things like that that are coming on your way when you're looking for all these services.

When the COVID-19 hit, during the end of March until mid-April it was quite confusing, just because we all got locked in our houses and I think no one really knew how the research

was going to proceed. So there was this initial shock, and we were still doing some data collection at the time. We're nearly finished with most of it just before the pandemic so that was quite good, but then at the same time there were few things that we didn't finish and it was just all put on standby for a little while.

But then when things settled down a little bit and I am able to work more now at home, of course, not as much as before, because you have a 3 year old in the house... both me and my partner work in the house, we both also have to do childminding. He's 3, you can't really just put cartoons for 20 hours and make him watch the cartoons. So we're juggling this quite equally, I have to say that. We just kind of decide, "you have this chunk of time today, I have this chunk of time". But then of course you have to do work things in the evenings, on weekends. I'm not going to lie, things happened [this way] also before – in academia there's no clear cut between day and night. But I think in many ways, you know, I find this positive and negative, this situation now. Negative from the point of view that we're left more on our own, because it seems the bosses or other people above us are struggling with certain things, probably things fell quite heavily, so they're not as much in touch as before. But on the positive side, at the same time, it gives me a chance to spend time with my child who I would see very little during the week otherwise. So I don't find the situation that dramatic. If it's going to last for another five years, I don't know what is going to happen, but at the moment it's kind of okay.

When I moved to Ireland, in the beginning, I was very lucky I got a funded PhD for two years – and I was very much enjoying the luxury of having the funding. And I started to be involved in different teaching responsibilities at the University, so first I started to do loads of tutorials and things like that. But then like year 3 and 4, when the funding was uncertain, I worked in a book store and took any teaching and lecturing opportunities I could. At one point I was driving to different Universities across the country delivering a lecture and coming back at night just to get a certain kind of experience, something to put on my CV. Then when I finished the PhD I got a research position. Then I got pregnant, and after that I got another really short postdoctoral contract... And then afterwards I was again a research assistant on one project, just helping the analysis and so on. And then I got this current postdoc with a two year contract.

In terms of progressing with my career - well, when you're doing a PhD, you're doing all these mad things in your life, you're never quite secure, right? I am honestly not used to the idea of having stability or something permanent. So I don't even know what that is like to be very honest, to feel secure in my job. As a result of this I don't think I fear the future. I'm a bit like well, look, it happened before in terms of having an expiring contract, it will happen also

now, pandemic or not, in half a year I don't know what I'm going to do. I might work in a hotel, or anywhere, but I will have to find something. That's the thing you have in your mind. Because I don't have that permanent experience at all, I am not worried as I should be right now. I don't panic at the moment, but you know I might panic next week, but at the moment I think that it's going to be what it's going to be, it's beyond my control, I can't do much. I can respond to things, I can do my best as much as I can, I just know there's certain things beyond my control and there's no point losing my mental health about this.

I don't even know what that is like to be very honest, to feel secure in my job. As a result of this, I don't think I fear the future.

I think Ireland is responding quite well to the pandemic, and it's great that they actually closed everything so far, that basically people are not dying, that the death rate is not as high as elsewhere. But at the same time I am a little bit weary, it is just a feeling or emotion in me as a human being. I am getting a bit weary that this is getting a little bit long and that you know, communication is a little bit weird. The government don't really communicate things in a very clear way, if you ask me.

Moving forward I would say absolutely not to policies of austerity. Austerity for what, right? I am very much aware that this country is not very equal, the level of equality is not fantastic. There are other ways, we need to reimagine our world, as a sociologist we have sociological political imagination so we can actually think of different worlds. Austerity already was proven to be very damaging for individuals. For example, the health system. At the moment we're in lockdown because we're trying to protect the health system. If this escalates we know that there is no capacity to take care of people. But the health system is in this situation also because of austerity from before. So these types of policies absolutely should not be implemented and there needs to be more thinking on how to go forward. That's one of the criticisms I have of the Irish State, they're always firefighting, and they don't think things in advance. It is always do a reactive approach, something happens and then they bring the fire hose out and try to stop the fire. They could think these things through a little more. And austerity is not the solution at all. I am very, very strongly opinionated about that.



Ann-Marie, 40

Student/ Secondary School Teacher

Galway

I just finished my Master's degree in Education and submitted my last assignment just last week. So technically I'm still a student but I have been working in a secondary school in Galway. Since September, I was contracted to do half a teacher's job if you like which amounted to about 8 hours/ week teaching. That increased during the year up until all this craic [disruptions due to COVID-19]. But, I'm still contracted for a certain amount of hours each week so I still get paid for the hours that I was originally down for and have been teaching some students online. I was also contracted for a couple of maternity covers during the year. But, when the coronavirus hit it stopped that payment as the teaching that I would have been doing for those contracts stopped as well.

I'm a single parent with a 3 year old son. I am currently on HAP so we live in rented accommodation but the HAP is paid through the private sector. So it is not social housing. I'm on the one parent family payment. I have most of the benefits of that but it has come down a little bit because I was earning a bit of money now but I'm still on that system.

The pandemic and shutdown has definitely changed things for me. I do enjoy being in the work environment and going in and out of school; as much as I moan about it, I do enjoy that. Generally, I'm working and teaching from home at the moment – but at the beginning when this all happened, I'm a single mother so I was thinking Jesus Christ, I have to stay at home with my child and work and finish a Masters all by myself... I am going to crack up. So, this is why my son and I moved out to my mums. Now we're here during the week so she minds the little man in the morning and there's no way I would have survived this without her at all.

In terms of my career progression, I am the queen of reinventing. When I finished college I went on a kind of graduate programme to Mexico and I ended up staying in Mexico for a few years. Initially there I was teaching English and French in a language school in Cancun. There, I met my future boss, I used to teach her English. She was married to a big businessman in Cancun and she hired me to be a manager in her spa in one of these 5 star

resorts on the beach. So, I ended up managing in a hotel there. On my background, in terms of my family background, we owned a family business - a restaurant with high end food, Michelin recognised. So, I had my training with the food and all of that because I'd been working in restaurant my whole life and that whole customer service thing was ingrained me. So, I ended up falling into this hotel management role and when I came back to Ireland I ended up getting a hotel management job in Wicklow and I really enjoyed it. I loved that managing people side of it and the responsibility. But, I was in my twenties and I think it was probably too much too soon for me as well. I worked 15-hour days, and I really did not see myself doing this forever. I moved to Dublin and I was managing a Cafe/restaurant in Dublin and I wasn't happy. This would have been around 2007/8 coming up to the last crash as well.

Before the crash happened, incidentally, I had decided that I wanted to get out of the whole restaurant and hotel management sector altogether because I just wasn't happy. I missed Spanish, I kept longing to go back to Mexico and I was looking at two good translation programmes in the UK and I was awarded funding, but because of the crash the funding actually fell through. Then my parents said well look, if you come back to Galway we can help you and you can live at home and get yourself on your feet. I really didn't want to come back to Galway... that was the hardest thing I ever had to do. But, I didn't really have a choice so off I trotted back to Galway to do a Masters in Spanish.

Then, at the end of that year, I got the scholarship to do a PhD. But, at the time I had two other opportunities - one was to work in a translation agency in the UK and the other was to manage a chain of restaurants here in the West of Ireland. I decided to do the PhD.

So, I did a PhD and tried to get work in academia after it. I did get little bits. I'd say I applied for near on 200 jobs and I got 7 interviews, apparently came second in like 4 of those but I have a feeling that they say that to everyone who doesn't get the job. Then a good friend of mine, we had done our PhD in Spanish together, and she had gone straight from doing her PhD into the H-Dip in Education and she got straight into work. She told me there's a demand for Spanish teachers. Then it so happened that I got pregnant, unintentionally in some ways. But then I realised I needed something stable and that's what prompted me to do the PME, which is the new secondary school teaching qualification and a two year Master's programme, so that's what I've just completed. I have to say my friend was right, it was the best thing because the school that I'm working in is an excellent school and they want me back in September. There is a high demand for Spanish teachers, so I'm kind of in the right place right now.

To have a comfortable life ahead for me and my son, I need to have a permanent, secure job – which takes a while in teaching, which is crazy. At the moment, I can't apply for mortgages or loans or anything like that until I have a permanent job. So, my goal is to have a permanent job as soon as possible.

“To have a comfortable life ahead for me and my son, I need to have a permanent, secure job...At the moment, I can't apply for mortgages or loans or anything...”

At the moment, I think the Irish government are doing okay, in terms of the situation. I wouldn't have voted for them, but I think they're managing well and certainly in comparison to other countries. Out of ten, I'd be giving them 6 or 7.

I think moving forward the government needs to write off the debt, they can do that the world over, and just print money and no austerity. Government policy should be anything but austerity. It has shown to be absolutely detrimental not only morally and ethically but emotionally and psychologically. Within a week, what the government had said that they could not do over years, within a week they had changed their core policies. So, they can do support people and they should do it. The most important thing moving forward is that they need to back SMEs. I'm done with this bloody corporate tax thing but certainly SMEs need real support financially after this. I think it can be done.

Austerity does not work. It completely puts the burden on the people when it was not the people's fault essentially. This is a crash that came from nowhere and it is something nearly existential and is affecting the world. The economy can't just switch off and then switch back on at the same rate. But I do think that on a global scale, they can just write off debt, I think they can, there's no question that it can be done. It is just all about how they frame it and the language they use around it.



Cathal, 32

Civil Engineer

Kildare

I have been working at my current company for five years, as a project manager and a civil engineer. Our company would do work on roads, bridges, structures, all that kind of stuff. As a manager I would be involved in the day to day management of the people, the project, the materials, the coordination between the council and the client. If something goes wrong, I am the guy to blame.

I started university before the 2008 financial crash, and at the time every young one at my age wanted to be a civil engineer or a construction manager or an architect because they couldn't get enough of them back in 2007. So we had something like 55 guys in my class, and we got in to university, but then obviously the whole arse fell out of it [with the crash] and we were where we were. And that's the reason why I had to move to London and Australia. I had to go, but I also wanted to go too – all my friends were in places and it was a great opportunity to travel the world and see somewhere different and to work somewhere different and to experience these things.

I moved home in 2015. I had heard that Dublin was getting up and running and moving again, and there were jobs available. At the time, I had a visa in Australia, so I had to make a decision whether I was going to go for a permanent residency – which was kind of a big responsibility, so I decided that I would come home. I had known a couple of guys working at the company, so I just gave them a call and they had some work. I started off as a safe engineer and then over the past five years I worked my way up to the position that I am in now.

Since the pandemic, my job has been severely affected. I can't do much. I have been working from home, but it's been limited in what I can do. I can organise a lot of things but my job is in construction and you have to be there in person. A robot can't do it. You can't do it over a computer, and at the moment we were building a large park for a large housing development. This is an amenity that people really need, because there's a lack of services

there, and we were going to go with the project and it was all going well. But then obviously the government announcement insisted that all nonessential work had to stop, and construction was non-essential. So we stopped. And I guess I was working hard from home for the first couple of weeks, because you always got paperwork to patch up on. And I had a couple of projects from a year ago or so that I needed to tidy up as well, I did a lot of work on them.

In terms of the salary, we did get a pay cut – and I got a 30% pay cut. I don't think I was put on a COVID-19 wage support scheme, but I'm unsure about whether I was or not. I think the whole thing is up in the air, nobody really knows what's going on. But yeah, I'm very unsure whether I am on some sort of a scheme and my company is cutting up my wages or not. All I know is I got a 30% pay cut. So that's that. But it was kind of gradual... for the first two weeks they paid us in full. The next week we were scheduled as holiday, because we can take something called “the builders' holiday”, which is a scheduled holiday throughout the year. So we were scheduled to take them anyway, so we took our holidays for the third week. And then the fourth and fifth week, they said that they would put the 30% pay cut in, which I didn't mind because I guess, I thought look, they were good to us in the first two weeks, and we got our holidays. And we thought we'd be back up in the fifth week, but I guess it's gone two more weeks now as well. They actually asked us to take another week's holiday in the meantime as well. So, that has been frustrating but I hear a lot of horror stories of people where the cord was immediately cut and it was just goodbye. So I appreciate what they've done for us in a lot of ways. But then in other ways maybe we shouldn't be made to take another week's holiday.

I didn't even bother going down that road and looking for a freeze on my mortgage ... I have seen all these stories coming out, how the banks said that they were giving these freezes, but I heard from people that tried to get it that they were extremely difficult to actually get. So I didn't need to get a mortgage freeze, I have some money saved up and I just wouldn't be interested in that.

I have seen all these stories coming out, how the banks said that they were giving these freezes, but I heard from people that tried to get it that they were extremely difficult to actually get.

In terms of my future career trajectory, I am feeling pretty negative about it at this stage, to be honest. I don't really want to worry about things, to get anxious and stuff like that, but I do worry about this. I can't see how people are able to get a rosy picture about this, saying like "look, it'll be fine, it'll be fine, the whole world's in it". But I can't see how it will go back to the way it was. And it's devastating as well, because eight weeks ago we were absolutely flying. Everything was going good, the country was booming, and you could've been looking at opening up your own business, there was potential there. There was probably potential for pay increases and to negotiate salaries and stuff like that. Literally in the blink of the night it has all been taken away.

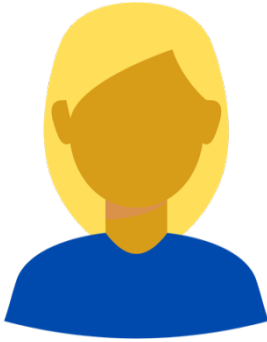
I can't see how people are able to get a rosy picture about this, saying like "look, it'll be fine, it'll be fine, the whole world's in it".

And you know this old Irish mentality: "you are lucky to have a job", and honestly I can't deal with that kind of carry on. I just think I couldn't live here and listen to that shit, it wouldn't really fly with me. There's nobody looking to have a job, if you have a job it means you're working hard and you're doing something, you're making money for somebody else, you're fulfilling a purpose for them. Nobody's giving you a job out of charity. If they don't have any work for you, you'll be gone. I would feel quite negative about the future, especially in the industry I work in. There are other industries that will probably be fine, but the construction industry's based massively on private investment. And if that's not happening, it kind of kills everything else. So there was a huge housing crisis in Ireland before this, so like I mean they needed to build 30,000 houses a year. And first of all, that's not even possible for Ireland to do that, because you don't have the workforce. But it's not possible for anyone to do that if they don't have the private investment, because the government doesn't invest in this. And I don't know how people will invest hundreds of millions of euros if the whole world economy is crashing. Probably not.

But there shouldn't be austerity this time. Last time people were borrowing like crazy and there were all sorts of shenanigans going on in the banks. So I think that hasn't happened this time. My own experience of borrowing is that it's extremely difficult to get anything past

the lending restrictions that are put in place by the central bank, which again at this stage if it makes it that our country doesn't have to go borrow a lot of money off the IMF, doesn't have to put these huge austerity measures in place like cutting nurses and Gardaí and stuff like that, then fine I am happy with those measures if that's the case. So I hope that there is no austerity programme that has to be put in place.

I would definitely consider emigrating if things get really bad here, like if I had no other option but to go, I'm sure I'd find a way to find work and a visa somewhere else, but I would definitely prefer not to. I feel like I've done that at this stage and I'd like to make a good go at things in Ireland, but if I have to go I will.



Maeve, 36

Legal Administrator

Dublin

I'm a legal secretary in a large corporate law firm; I have worked there for the past 9 years. Basically my role involves everything ranging from billing, billing queries, typing, audio typing, screening calls, setting up meetings, diary arrangements, and travel arrangements – those kinds of things.

I've been more or less a legal secretary since I left school. When I left school, I started working in this small law firm in South Dublin. I worked there for 2 years and then I went travelling for a year and came back to work in a boutique, mid-sized law firm. Again, legal secretary and support for a litigation team. This was in 2008. The crisis was definitely felt more here in Ireland than Australia. I was here when it hit but planning on going back to Sydney anyway. I was working for the mid-size law firm at the time and it was very much doom and gloom, uncertainty, there were crisis meetings, talks of redundancies, and not much positive chat happening at the time. Again, I was young and the crisis didn't push me to go, I wanted to go back because I wanted to go back. When I landed back in Sydney, there was nothing but opportunity and roles opening up and jobs and recruitment. I didn't feel it over there at all it's crazy.

When I was moving back to Ireland in 2011, people were warning me that “you're not going to get work” and “we are still recovering”. So, I still considered myself lucky to get a job in 2011 when I came back even though it wasn't as bad and we were slightly on the up at the time. I was lucky. When I got back, I got straight into a job but I did hear a lot of stories of people losing jobs. Especially, anyone in trade - like, a lot of my girlfriends' partners lost their jobs and stuff like that. So, it was quite a gloomy time.

And now, everything has changed with work due to the pandemic. An absolute flip upside down. I think it was the 18th March when we were all equipped with laptops and sent home and told you won't be back in the office for the foreseeable. So, totally flip from every single day, 5 days a week for 9 years going into the office, it's just a totally different job, a total shift. Working from home, trying to adjust to the new normal as we keep calling it. We are still quite busy though. For the first few weeks, it was mayhem. Maybe, it was because we were trying to get used to it and answering all queries and trying to appear pretty active. You want

to justify your job at times like this. But, it has kind of calmed down a little bit – maybe, it's because I'm getting a hold on things and used to it. But our hours were reduced and told to go down to a 4 day week for the summer months from 1 May to 1 September. So, that was a bit of a shock. We had 20% gone off the pay and 20% gone off the workload. It was firm wide. From partners down to postmen. Pretty drastic but they're saying it is to try and keep us afloat. Obviously, it is a law firm so if there's no business transaction, no sales, stuff like that. But, it seems to be coming back now and going full circle now with the start of the first phase and all that. You can feel the activity and work is getting that bit busier. But yeah, it was a total shock, a total shock. A total flip from what I'm used to.

We had 20% gone off the pay and 20% gone off the workload. It was firm wide. From partners down to postmen. Pretty drastic but they're saying it is to try and keep us afloat.

Before the announcement of the reduction, I would have said we're a really good firm and all that. During everything they've been amazing and supportive, but it kind of scares me how quickly it can be derailed during these times. But, I think they will do all they can to keep us all in our jobs, even if it does go on past September, the reduced working week and pay, I'll be happy to be still working. A couple of weeks ago I would have said we are fine, we will get through this, I'll always have a job but you just never know. But I feel lucky to have a job and lucky that the company is still operational and that I get some sort of wage. Which is quite scary, to go from the good times to walking head first into a recession pretty much overnight.

I wouldn't say I feel happy with how the government is doing; I would say I am satisfied. The COVID payment was great. It was sufficient, to keep the country going and to stop people dropping below the poverty line which is what would have happened. So many people lost their jobs nearly straight away. Waitresses, barmen, people in the services industry. My partner, he's a carpenter by trade and maintenance and he could not travel anywhere. So straight away, we were totally panicked. I thought the payment was great, effective...a really good response and it came into play within a week or two. But, I don't know with their policy in general. I think with nursing homes, how badly nursing homes are affected. I think there should have been a different approach. But, in general I'm satisfied, I think we learned from the mistakes of Italy and others. We are a small little island and it should have been damage control from early on anyway. I think when things got a bit hectic in week two or three, there

should have been a full lockdown. Not a lockdown where you could still order pizza, or a lockdown where you could still fly in and out of the country. I think a full lockdown would have been more effective but that's just my opinion. Overall, I'm satisfied. I like the everyday updates, I'm really impressed with Tony Holohan. He gave some comfort – keeping us up to date with the numbers and figures and constant reassurance and guidelines.

Absolutely, we need to adopt a new way of thinking ahead that is not austerity. The COVID payment was fantastic but in what ways are we going to recover from that? Is it going to be an austerity move and a cap in hand and begging and the everyday people have to pay? It should not just be the normal person, the everyday man being punished. It should be a much higher level that they can draw upon in these times. Not just attacks on us and hope for the best.

I think we definitely need to adopt a new way going forward. The old way wasn't working. We were a country that was relying on market value for this and that and especially in the property sector... market value doesn't work for this tiny island. We need to come up with our own policies and our own systems to move forward and recover from this. I wish I had some suggestions, but I don't. I definitely want change, I think we all do. A new approach, a refreshing approach. We'll see.

The old way wasn't working. We were a country that was relying on market value for this and that and especially in the property sector... market value doesn't work for this tiny island.



Catriona, 33

Technical Services Engineer

Dublin

My name is Caitriona and I am 33. I am married and my husband and I have a daughter. At the moment, we are all actually living with my mom, renting a two bedroom apartment in Dublin. I was on maternity leave before the lockdown, having moved back to Ireland in December 2018 from living abroad.

I actually just got the job in March this year. I was on maternity leave before that. In terms of my background, I did my degree, I worked in Ireland in Dublin for a year, and then myself and my husband, we weren't married at the time, and we went to the States. We went to San Francisco and Seattle for a year, and then moved to Toronto for six years. And we moved home December 2018, and I actually worked from here for six months for the Canadian company I was working with. And then I went to maternity leave. So yeah, my maternity leave ended and I tried to get a job right around COVID.

We moved abroad originally because we kind of wanted to travel, we always wanted to do it. But the pay and everything in Ireland was pretty crap at the time. We were just out of college and it was hard to find jobs. I was quite lucky because I got a job with my dad, but my husband, he was unemployed for about 6 to 7 months after we finished college. So we had made the decision at that point to go travelling, and it was just work, save a little bit of money, and get out, basically, get jobs abroad. So we didn't do the traditional travelling where people do their backpacking, we went to live in cities and got career jobs in different places.

Working in the States was just so one of a kind – and at the time, we got really, really good pay for just being out of college, but none of the benefits. There was no paid time off, no sick pays, you just got paid your wage and you worked for it. Canada was then a completely different story, Canada was an insane amount of benefits, free healthcare obviously. We got 700 or 800 dollars a month for massages. Their work benefits over there are really good. And then I suppose Ireland is getting much better, things are obviously different in Ireland now, again I left originally straight out of college, so maybe it was an age thing. But when I was working in Ireland straight out of college, it was like, you did your 9 to 5. You didn't show

up after 9 o'clock, and you definitely did not leave before 5. There was no flexibility, there was no working from home, none of that. And Canada was so different, it was like, work from home every month, you do your hours, you get your job done, if you want to take hours off in the middle of the day, totally fine, everybody trusted you to get your work done. So that was a bit different. But there's a change here I think, obviously there's not much going on now, but definitely before I left it was a very stressed out, you know, had to be in work, had to show that you were in the office between 9 and 5, and taking your one hour break and nothing more, nothing less than that.

We had made the decision that we wanted to move back to start a family and everything... We just made the decision. I suppose from a financial perspective, it wasn't the right decision. Right away when we moved back I got pregnant and I had no maternity leave cover in Ireland because I hadn't worked the previous year, so I hadn't paid taxes here, and I lost the maternity cover that I would've gotten in Canada because I wasn't physically in the country. So, really I think if we were a bit smarter, we probably should have stayed in Canada, we would have gotten good paternity cover, free healthcare... But at the same time, we didn't want to start a family on our own. The main thing was to get back to our family in Ireland. I definitely wanted my mom around the kids.

We actually should have gone for our citizenship in Canada. We have no plan at the moment to go back, but because of the way everything is, you just never know how things will go. We figured it would be better if we had the option, and our kids will get the citizenship as well. We have no plans at the moment, but like everything it depends on what state the country becomes I guess.

And now, the company I work for is thriving at the moment, so I'm particularly lucky. My husband works for an aviation company, so he is in IT too and seems kind of secure in his job, but the actual company itself has had to let a few people go because nobody's flying at the moment. His company would have been hit hard, whereas my company, now everybody's working from home, so everybody's testing their speed, their internet, companies want to make sure that their employees have good speed, and their conference calls are working, so a lot of people are actually investing in a lot of the products we would sell.

I would say that I think the Irish government done a really good job, other than the nursing homes. I think that was a huge fuck up particularly, it was a complete mess, I don't even think they bothered to pay attention to that. Everything else has been quite good. I think people appear to be educated, people complain but people will complain no matter what. I think the COVID payment has been really good, I think people have managed to get it really

quickly. I don't know how long it can be sustained, and I don't know if I see a realistic plan to get everything back to normal, if that makes sense. I think the initial planning has been really good, and locking everything down, and I think the time that we did it could have been a little bit early. But we'll never know, because if it worked, you're not going to know if it worked, you only know if it didn't work, and then we got loads of problems. But I do worry about the reopening plan or whatever they're calling it, trying to get everything back into normal.

I admit I am terrible when it comes to politics and stuff like that. My husband was going on about it a lot, and they can't possibly do the same thing they did last time, and austerity clearly didn't work. I suppose I find it worrying because you just don't see them changing. I don't think much has changed in our government for a long time. I don't see much difference between Fianna Fail and Fine Gael.

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Like, I suppose the rental market has been affected by COVID and the Airbnbs coming back on the market, but I still don't see anything going down in Dublin anywhere. We want to buy a house. And just the way things are at the moment in Dublin, it's like 500,000 for a three bed and that's just insane to me. We are still working towards that. And even then, none of the banks, might be different with COVID-19 now, but before when we had just come home, the banks were saying they wanted us to have more of a banking history in Ireland, we would have nothing for the past seven years, so like all that is affected I guess. And now, there's still people fighting to get rent, a friend of mine is paying nearly a grand for a bedroom in a house, which is just insane. Being in your mid-thirties as well, sharing a house with 5 or 6 people, they're all students and paying a grand, that's just crazy to me.



Edward, 32

Reflexologist and Teacher in Further Education and Training (FET)

Louth

I have two jobs. I work as a teacher - which has been my full-time job for about 10 or 11 years - and at the start of this academic year, I went part-time teaching and I focused more on my other job which is self-employed. I have a clinic where I do sports therapy and reflexology, that kind of thing. So, this year that turned into my more full-time job. I initially trained in complementary therapies which aren't offered by universities, so you do practitioner training. I spent 3 years full time training and dealing different qualifications like sports therapy, massage, reflexology, and aromatherapy... lots of therapies along that vein. Then, after that I did a degree in teaching in further and adult education.

I had been practising in a clinic for about 5 years and it was getting busier and overtaking the full-time work in the college. So, it was this time last year that I decided from September 2019, I would go part-time in the college and full-time in the business. So, it had been coming on a while, starting my own clinic.

To be honest with you, when I was starting my career, teaching was not something I set out to do. If I had of chosen the complimentary therapies as the main job over the teaching, I probably would have struggled. However, that I got the teaching role, that kind of paid me I suppose. So, I don't feel personally I was affected negatively by the initial recession in 2008 bar the collective thing of paying USC, different taxes and stuff. A lot of my friends did migrate though, particularly out of my home city Waterford. I suppose that was the biggest impact. When I would go home, I wouldn't know anyone there. Everyone was gone.

So, right now my business is closed. I've been closed since the 13th March and the earliest likely date I can reopen is mid-July. So, I have no income coming in there. I do still have a part-time wage coming in from the college. It was just unfortunate that this was the year I decided to go part-time in the college and full-time in my business. So, I'm only on half income - less than half at the moment. However the college has said I can go back teaching full-time from September. So, I'll only have a few more months on lower income and I am getting some state benefit to make up for it. The only issue I'm having in terms of rent where

I have my clinic is that they won't negotiate or support in any way in terms of pausing rent or agreeing a payment ban or anything like that. They're just invoicing as normal.

It was just unfortunate that this was the year I decided to go part-time in the college and full-time in my business.

I am really uncertain about the future of my business – I really don't know what will happen. My work involves direct, skin on skin contact through manual physical type therapy, reflexology – they're my main two areas. So, as long as there is any form of social distancing in place, I don't believe I can work.

Initially when the lockdown happened I put up a post and text all my regular clients saying I wouldn't be open until such and such a date. When that date came, I said I wouldn't be open until further notice and that I'd contact them. So, they were all aware of what was going on. It's funny, only in the last week I've had people start to ask me if I was open. I reckon it's from people working at home, not having the desk set up properly, and having a lot of neck and shoulder issues. I've been doing some zoom calls with them, free of charge just showing them stretches and stuff that they can do.

I think at the moment the government is being responsible. I think they acted quickly, which was good. I think they are being really supportive in terms of welfare payments. The COVID payment has been a huge help to people so I think judging by other countries their response is appropriate and necessary. I do think they could do more to support small businesses in terms of rents. I know they suspended rates but only for a short time. In my situation and the case of other small businesses I know, it's a case of how sound your landlord is whether they will give you a break with rent or discuss a repayment plan or something like that. And I do know people who have permanently closed because of that.

Honestly I'm no economist and I don't like to assume what is the right thing for the economy but what I feel if it is possible – and this might be a dream scenario – would be to inject and stimulate the economy with UBI [universal basic income] or a payment of sorts. Rather than take it away from people, give more and let people stimulate the economy by spending. I don't know how possible that is or if it would break the economy even further. But, I think that austerity causes more problems. We've just come out of that and I think that doing that again wouldn't be a good situation. I think some incentive to spend and to keep people with a basic level of income would be a good way forward.

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My fear is that things will turn and the government will be like "right, you have to pay for that". I think what they've done so far is brilliant, it is commendable and it leaves people feeling more secure and I feel that we're very looked after by and large. So, all in all I've been quite impressed but I do think there needs to be something for small businesses.

And I suppose apart from how we've been financially impacted - now, I have to preface this with the fact that I am very fortunate – I've managed well throughout this financially in terms of the support that we've received and the fact that I have an income from the college and have the opportunity to go back full-time and get a full-time income from September regardless of what happens. But, saying all that, I have found the time away from work to be hugely rejuvenating. It has given me time and space to reflect and think about how crazy life has been in the last few years and how much I have focused on career driven success and all of that. This time at home, with my family, reading, doing very little, exercising, cooking and all that, has made me re-evaluate what's important and moving forwards, I'm totally going to change how I prioritise my time. I'm not going to go back to the way I was. I'll never go back to doing them sort of hours I did in the clinic alongside teaching. I'm going to make a lot more time for my home life, my family life, my friends, all of that.

I think it would be a great success if we all used this time to reflect on all of that and what is important and have a different mind-set going forward about economy versus society.



Theodore, 35

IT Customer Success Manager

Cork

At the moment, I am furloughed, although I am still technically employed. My job is as a customer success manager which is more in the area of account management than a straight forward sales role. Previous to this job, I ran my own company. Previous to that, I've been involved in sales and also advertising.

Before COVID started, around the 12th March, I started working from home because my fiancée is immunocompromised and has really bad asthma. I had been commuting about an hour and a half away, to get there would mean I had to take a bus and there's no way I would feel comfortable getting on a bus. And this didn't do myself and the company's relationship any favours I have to say. That was when some of the true colours started to shine a little bit and the company had this general mistrust of working from home. This kind of nonsense. And as soon as the government rolled out the COVID payment, the company was like "Hey guys, guess what...you're on holidays!" The plan they've put forward is that on June 28th they're going to check back in. And that will more than likely mean working from home. The guys are not great at communication. They say the right things but never say what you need them to say. They don't say, look, this is our plan between here and Christmas, if the government stuff goes well and all these phases go well and they're relinquished, we'll be able to have people back in the office by Christmas. So, the reality is that from a fear perspective, I'm shopping around currently for a new job.

My partner had to take a pay cut so she's down to 70% of her salary. Because I come from a very bootstraps-start up where you are working your arse off to scrape above minimum wage if you're lucky, I am doing okay with the lower wage. Financially I'm fine, it would be a much bigger stress financially, emotionally and psychologically if they hadn't put the COVID payment to 350 because it gives me anyway, in my situation, a bit of a buffer. So, thankfully, it is nowhere near as bad as it could have been and thankfully, we haven't had any cases in our family that we know of yet. Everything has just been stripped back to just being grateful for what you have and just trying to keep your mental state in a decent place.

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My fiancée and I had just actually looked into buying a house, but then this started to loom. So, once Italy started to get some cases, we started to think like if it's in Italy, it is only a matter of time. There was that kind of naive hope that we have time to put up the right things and maybe stop it, we're an island so surely that would give us a bit of a buffer. But, obviously that didn't happen. I'm not criticising anybody but the house hunt has been shelved. We were supposed to get married in Italy in September and that's gone. Again, we'll figure it out. There are way worse stories going on than that our special party didn't get to happen. There is an element of sadness to it though alright. There's been a good few things like that, we're definitely not alone. A good few of our friends had weddings this summer and have all been postponed or put back.

During the first financial crisis, I actually did things in reverse to most people. I had been living and working abroad in advertising in Canada, and I had gone on my own, not with any friends or support group, and I had built this cool, fun life over there. But, I wanted to come home and with the crisis happening, it kind of solidified that more. It's going to hit globally, I might as well be at home for it. I think I was probably the only person whose Mayo Mammy told them not to come home. That this is going to be really bad and just stay there, she said.

So, I came back to Ireland and the crisis did definitely inform where I ended up. I initially tried to get a job back in advertising and there was 6/7 months of just applying for stuff, nobody came back to you, there was nothing there. It was a case of everyone was emigrating to London. Some people who had a bit of money saved up went off to Australia, some people went off to Canada and stuff. I decided to try to find something a bit steadier than my previous role/industry. I thought of software, because well everyone needs software. The crisis hit everybody I know though, their families were separated, people had to emigrate and some of them will never come home because they started families of their own.

In terms of moving forward in the current crisis, I would genuinely hope, and I mean this sincerely, that because we have had 2008 and we've seen the extra damage that austerity does, it is an ideology above all else, we can avoid it. It is only an idea of fiscal conservatism wrapped up in your moral choices. Previously, there was a lot of this moral exceptionalism where austerity was viewed as the only way to correct the books. They left out the part of society where people still need to live and exist. It has created to some extent a rise of the right, which is a problem.

Previously, there was a lot of this moral exceptionalism where austerity was viewed as the only way to correct the books...It has created to some extent a rise of the right, which is a problem.

Thankfully, the pandemic has shown that there is a capability of government to actually spend this money and we have European Central Bank who can print money - which is essentially its job in a crisis like this. So, now is not the time to wallop people, after they've been walloped for the guts of a decade. All that is going to happen is revolution or whatever and people will go mad. They do have an opportunity to show what started at the beginning of this, which was really touching even in our area, where you had people knocking on doors and passing around food and that. And the government said, "don't worry we will pay you, we know it is not a handsome amount but we will make sure you are not going to go hungry between now and getting things back up and running". Even that alone was a massive change in Ireland. To go from 200 euro a week to 350 is astronomical because it is back to this moral exceptionalism of if you give too much people free money they will never work. None of it makes any sense. I'd like to hope that there is a bit of cop on that has seeped in over time. Now is the time to think practically and not worry about the next election. Anybody who touches the idea of austerity, the next round will all be Sinn Fein.

And it is the correct economic advice, governments are supposed to spend during this particular time when the private sector has been pushed and pushed. They are not supposed to retract as well, just from a basic economics standpoint. They should be spending money in intelligent ways. The opportunity is there. They do have, I wouldn't say a blank canvas, but a new landscape that they can help build and shape a more robust future. There could be some alternative thinking. There's a huge element of society that can be

interwoven together and that can be leaned on to sure up an alternative view as to the previous clocking in and out, 9-5.

Even if they said you can go back to offices tomorrow, I can't imagine most of the population would feel safe doing it. I'd like to think so and until proven otherwise I've decided for my own mental health to think this way.



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