



Different sized belts: family strategies against financial shocks

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ABSTRACT

When faced with financial shocks, families often combine multiple resources, including savings, networks, public transfers and services, to cover their needs and respond to changing conditions. This paper explores the strategies families with children in Barcelona deploy to respond to financial shocks by analysing interviews with 29 families experiencing difficulties to make ends meet. The paper makes three main contributions to the literature on responses to shocks. First, it provides novel evidence on how and to what extent families' strategies are shaped by their past trajectories and resources. Second, it introduces a novel technique, event interviews, specifically designed to study family responses to events and identify the resources (both public and private) they rely on. Third, by contrasting the experiences of families with diverse resources, the paper seeks to illuminate some of the mechanisms through which structural constraints shape coping strategies and thus, agency. Understanding family strategies is particularly relevant in the current context framed by the aftermath of the COVID pandemic and the recent increases in energy, food and housing prices that affected the most disadvantaged the most.

KEYWORDS Resilience; coping; agency; family strategies; poverty

1. Introduction

When faced with financial constraints, families often combine multiple resources, including savings, networks, public transfers and services, to cover their needs and respond to changing conditions (Daly, Cerrillo and Leon, 2023; Lister, 2004; Prats, Baylina and Ortiz, 2020). However, these coping strategies may not be sufficient to ensure families can make ends meet, let alone improve their

ARTICLE HISTORY Received 16 October 2024; Accepted 26 February 2025

Edited by Simone Varriale

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living standards, particularly in contexts with weak labour markets and/or limited state support (Dagdeviren and Donoghue, 2020). Previous research in Spain has noted how even for those in employment, existing support structures appear insufficient to meet the needs of vulnerable families (Daly, Cerrillo and Leon, 2023; Lanau and Lozano, 2024). Families with children are particularly vulnerable, experiencing both higher poverty rates and more prolonged periods of poverty. Family characteristics and resources are likely to impact their ability to adapt to changing conditions: while some households experience prolonged periods of poverty and vulnerability, for many others poverty is a temporary experience (Cantó, Gradín and Del Río, 2012; Jenkins, 2011). In this context, studying families' existing strategies can offer valuable insights to improve policies so that they better respond to their needs and circumstances.

This paper explores the strategies Spanish families with children deploy to respond to increased or unexpected financial difficulties. With one in three children (34.5%) at risk of poverty of social exclusion (Eurostat, 2024a), Spain has one of the highest child poverty rates in Europe, higher than that of other Southern European countries such as Italy (27.1) or Greece (28.1), making it a relevant case study.

We address two interrelated questions: Which strategies do low-income families with children implement to respond to financial shocks? And, how are strategies and their impact shaped by pre-existing resources and trajectories? By 'strategy' we refer to the combination of resources that individuals and families deploy to respond to changing circumstances. By using the word 'strategy' we do not aim to underplay the role of circumstances and environment in family responses. Rather the concept seeks to reflect the interplay between choices and constraints (Deckard and Auyero, 2022).

In addressing these questions, the paper makes three main contributions to the literature on responses to shocks. First, it provides novel evidence on how and to what extent family strategies are shaped by their past trajectories and resources, the 'size of their belts'. By contrasting the experiences of families with varying resources, the paper seeks to illuminate some of the mechanisms through which structural constraints shape coping strategies and thus, agency (Dagdeviren and Donoghue, 2020). Throughout, we use a wide definition of resource that includes financial as well as social and community resources (e.g., service provision, family support) that can affect families' living standards and well-being. In our analysis, we refer to vulnerability or difficulties to make ends meet. While most of our respondents are living in income poverty, they do not necessarily identify as poor. Focusing on difficulty to make ends meet has the double advantage of reducing discomfort that is sometimes attached to 'poverty' as well as enabling the inclusion of a wider range of profiles, some

of which may not be poor according to official poverty measures, but who are nonetheless experiencing difficulties. Contrasting their experiences with those of more vulnerable families offers novel insight on the factors that shape family strategies and their impact. We show some of the mechanisms by which previous trajectories shape not only 'belt size' but also the ability to implement effective responses to economic shocks.

Second, we introduce a novel qualitative approach, event interviews, specifically designed to study family responses to events. This tool allows us to build a comprehensive and long-view understanding of family resources (both public and private) and how they are combined to respond to financial difficulties, our third contribution. Our results highlight the many ways in which resources but also the wider context, including social policy, neighbourhood service provision and so on, frame families' opportunities for action. The paper also adds to the sparse but growing literature on coping strategies and economic vulnerability in Southern Europe.

2. Families' responses to shocks

In one of the few studies that have explored the rescaling of expenses following an income drop, Deutsch *et al.* (2015) find that households first cut expenses related to leisure and durables, while utilities, rent and bills are reduced last. These findings mirror those of qualitative research, which has highlighted how people on low incomes carefully plan their finances and prioritise basic needs when making spending decisions (FOESSA, 2022; Lister, 2004; Shildrick, 2018).

The FOESSA survey, which is to our knowledge the only representative dataset exploring responses to financial difficulties in Spain, shows that reducing expenditure is the most common response among poor households, followed by using savings and requesting family support (FOESSA, 2022). Around a third of poor households accept worse employment conditions or migrate to increase their income. In contrast, requesting help from institutions (charities or the state) is comparatively uncommon: only a fifth of poor households do so. The reluctance to rely on institutions, a finding also echoed in the international literature, contrasts with narratives of dependence among the poor (Dagdeviren, Donoghue and Meier, 2017).

While counting approaches offer useful information on the resources available to families, vulnerable families tend to combine multiple resources to make ends meet (Daly, Cerrillo and Leon, 2023). As Deckard and Auyero aptly summarised it: 'Poverty is multidimensional, and so are the strategies households use to respond to it' (2022, p. 375). Moreover, families in poverty often experience compounding difficulties, such as disability or difficulties in accessing the

labour market that will in turn shape their resources and strategies (Daly, Cerillo and Leon, 2023; Lister, 2004). Understanding family responses to crises requires the consideration of how resources intersect and interact (Martínez-Virto, 2014). These strategies are shaped not only by the severity of the financial shock but also by the families' initial resources (belt size) and their capacity to adapt those resources through various mechanisms (belt adjustment).

There is some evidence that family ability to respond to a negative event is mediated by previous experiences and resources (Česnaitytė and Widmer, 2019; Dagdeviren, Donoghue and Meier, 2017; Deckard and Auyero, 2022). The findings of this literature are somewhat ambiguous (Deckard and Auyero, 2022; Lubbers, Small and García, 2020; Revilla, Martín and de Castro, 2018). On the one hand, poverty can erode both networks and resources, reducing the ability to respond to new shocks (Lubbers, Small and García, 2020). On the other hand, families that experience financial strain may build knowledge on how to respond to these situations. For instance, Dagdeviren, Donoghue and Meier (2017) found that the 2008 recession had a particularly negative impact on the 'new poor', who entered poverty during the recession and lacked knowledge about the benefit system as well as the networks, services and charities that support the 'old poor' in dealing with hardship. Similarly, Revilla, Martín and de Castro (2018) report that families with more recent experiences of deprivation more readily implemented strategies such as reducing expenses and using institutional resources such as subsidies.

In exploring how family responses vary according to their resources and experiences, we put our focus on the intersection between agency and structure. In line with a long tradition in social science research, we recognise that people's actions are shaped by structural conditions (Dagdeviren and Donoghue, 2020; Revilla, Martín and de Castro, 2018). Our intention is not to settle differences between different sociological traditions as to the relative importance of agency and structure, but more modestly to illuminate some of the mechanisms by which opportunity structures shape family experiences, by framing their actions and their effects.

In this paper, we focus on agency rather than the also widely used notion of resilience for two main reasons. First, resilience refers to individuals' (or groups') ability to respond or adapt to an unexpected shock or adversity (Revilla, Martín and de Castro, 2018). Thus, on some level, the notion of resilience suggests success: resilient individuals or families recover from difficulties faster than expected or manage to reduce the damage of external events (Calado *et al.*, 2020). However, in this study we seek to identify all family responses, regardless of their success. Second, a focus on resilience can obscure the impact that responses to negative events may have on families and individuals in terms of mental health,

		Family impact	
		Positive	Negative
Economic impact	Positive	Social housing	Working long hours
	Negative	COVID partial income replacement measures	Moving to temporary accomodaton

Figure 1. Family responses and potential impact.

erosion of community and support networks, and so on (Calado *et al.*, 2020; Martínez-Virto, 2014).

From an outcome perspective, responses to an event can have positive as well as negative effects on individuals and families (Dagdeviren and Donoghue, 2020; Martínez-Virto, 2014). Here we distinguish between economic effects, the extent to which the actions taken are effective in helping the family overcome a financial shock, and the effects of the response on family health, well-being and so on. As illustrated in the matrix in Figure 1, these effects do not necessarily align. For instance, increasing labour market participation may have a positive economic effect by increasing earnings but a negative personal effect, for example if it entails working long hours or having unsafe working conditions. Impact may also be considered to be neutral if it does not alter pre-existing conditions in either area, such as if additional hours do not lead to increased income. In that instance, the negative or positive impact in the other area prevails.

Our focus here is on the impact of the adaptation strategies, beyond the impact of the shock itself. By using this framework to compare the experiences of families with different resources, we can identify two processes: erosion or cumulative disadvantage, by which greater vulnerability leads to further negative outcomes; and adaptation, whereby families with longer histories of vulnerability are better able to mobilise resources.

3. Context

Context shapes the opportunity structures available to families. This paper draws on data collected in Barcelona, Spain, a city with approximately 1.6 million residents and the capital of Catalonia, one of Spain’s most economically dynamic regions. Despite this dynamism, nearly one third of children in Catalonia are at risk of poverty or social exclusion, a rate comparable to that of Spain (Idescat, 2024). High child poverty rates in Spain (and Catalonia) have been associated with two main factors: a weak labour market, characterised by high unemployment and temporality and a high prevalence of in-work poverty (Lanau and Lozano, 2024; Lozano and Rentería, 2019); and a Mediterranean welfare state with limited capacity to lift families with children out of poverty (Chzhen, 2017). Three features

of the transfer and benefit system have been singled out to explain this weakness (Ayala *et al.*, 2021; Hernández and Picos, 2021). First, welfare provision is mainly contribution based, which limits its access to those with unstable work trajectories such as young people. Contributory benefits make up around 75% of the benefit income of households with children (Mari Klose, Julià and Redondo, 2019). Second, Spain has one of the lowest expenditures on child and family policy in the continent, although at 1.5% of GDP it is slightly above that of other Southern European countries such as Greece (1.4%) or Italy (1.2%) (Eurostat, 2024b). Finally, means-tested benefits are low and subject to stringent thresholds; although they were recently extended through the approval of the national Minimum Income Scheme, *Ingreso Mínimo Vital*, take-up rates remain low (Arriba and Hendrickson, 2021; Mari Klose, Julià and Redondo, 2019).

In contrast, education and healthcare (except for dental and optometric services) are largely universal, although provision can be uneven across regions (UNICEF, 2021). Out-of-school activities, support programmes for vulnerable children and Early Childhood Care and Education (ECEC) are generally the responsibility of local authorities, who often rely on the private sector and social and community organisations. Consequently, provision for families with children is often atomised and varies significantly across regions, cities and even neighbourhoods.

At the time of interviews, the Barcelona city council had put in place policies aimed at reducing child poverty in the city through the financing of services for vulnerable children and the creation of short-term local benefit schemes. Students in poverty can also access school meal subsidies (Parlament de Catalunya, Resolució 11/17). School meal subsidies are widely accessed and central to improving food security for children in poverty (O'Connell *et al.*, 2022).

Data collection occurred in 2023–2024, a period marked by employment and economic growth in Spain (Torres and Fernández, 2022). However, this positive economic outlook is moderated by rising food and energy prices, which particularly affect low-income households (INE, 2024). Barcelona also registered a rise in housing costs, which disproportionately affected households with children (IIAB, 2023). Increasing costs is a central theme in family narratives, as is the COVID pandemic, which severely affected Spain's economy and in some cases had prolonged impact on family resources (Torres and Fernández, 2022). While compensation packages were introduced, families with weaker labour market attachment or working informally received limited protection.

Finally, Spain's migration trajectory is a critical yet often overlooked factor in understanding (child) poverty. Recent migration, primarily from Latin America and Northern Africa, is increasingly contributing to the high child poverty rates. In 2023, nearly half of children in poverty were of migrant origin (own

calculations using the Survey on Income and Living Conditions). Our sample reflects this, as the majority of families are of migrant origin. Migratory trajectories play a significant role in shaping both belt size and adjustment mechanisms. Recent migrants, particularly those without legal status or stable employment, often start with a smaller belt owing to limited access to formal resources, savings and networks. These constraints also reduce their ability to implement adjustments, such as accessing public benefits or securing affordable housing, which increases their likelihood of being categorised in higher vulnerability groups. In contrast, some migrants with established social or financial capital, such as those who maintain economic ties with their countries of origin, may demonstrate greater capacity for adjustment despite facing structural constraints. As we will see, their experiences and resources often differ from those of Spanish-origin families.

4. Methodology

This paper builds on qualitative interviews conducted in Barcelona between summer 2023 and spring 2024. The sample was restricted to families with children experiencing difficulties to make ends meet in selected low-income neighbourhoods. We purposely used ‘difficulties to make ends meet’ rather than an income threshold or labels such as ‘poor’ or ‘in poverty’ that could instigate rejection or shame (Lister, 2004). Indeed, while all families were below or close to the income poverty line,¹ they did not necessarily identify as poor; thus in discussing their experiences we use the terms *vulnerability* and *difficulties to make ends meet*. We take families rather than individuals as the unit of analysis, as families tend to share resources and support each other when faced with (financial) difficulties (Daly, Cerrillo and Leon, 2023; Lubbers, Small and García, 2020; Revilla, Martín and de Castro, 2018). We acknowledge that coping strategies can have a different impact on family members, with women often taking the role of managing scarce resources, often going without to ensure that the needs of others, particularly children, are met (Bennett, 2013; Lanau, 2022).

The sample included families experiencing diverse degrees of vulnerability as defined by their incomes, labour market conditions and needs (see Table 1). Almost all families were in employment, although intensity and quality varied. The sample is dominated by people with migrant background (21), chiefly from Latin America and North Africa. Half of the migrant background families in the

¹ Though we did not collect income data, other information collected suggests that most families would be considered as poor using the official poverty measure. For instance, all families with school-aged children, except for one who recently lost entitlement, were in receipt of school meal subsidies. The threshold for school meal subsidies is the poverty threshold (Parlament de Catalunya, Resolució 11/17).

Table 1. Sample characteristics, families.

	Profiles	N
Migration	Migrant background	21 (2 EU)
	Native	8
Household	Couple	22
	Single mother	3
	Extended	4
Total		29

sample had no right to work in Spain. The sample is consistent with existing population data for the selected neighbourhoods as well as with local expert assessments of the poor population in their area.

Financial difficulties are multifaceted phenomena. Difficulties rarely emerge from a single event, but rather tend to reflect cumulative circumstances (Daly, Cerrillo and Leon, 2023; Donoghue and Edmiston, 2020). Equally, the strategies families can put in place in response to a specific event are conditioned by their pre-existing resources. To capture family strategies, interviews were structured in two parts: (a) an in-depth semi-structured interview to collect background information, and (b) the ‘event interview’, to enquire about the resources and strategies employed to respond to a recent event that has harmed family finances. Event interviews are a hybrid method combining timeline construction and resource identification, allowing for a long-term view of family responses to shocks. This approach facilitates a detailed understanding of how families mobilise and combine resources over time, distinguishing it from traditional semi-structured interviews that may lack this temporal depth and specificity. Event interviews emerge as a useful tool to study families’ responses to events, financial or otherwise. The method elicits a more detailed recollection of resources and responses to events than is usually achieved through traditional interviews. The timeline element assists in capturing family circumstances before, during and after a specific event. Enquiring about a specific event also focuses the conversation and allows us to better understand ‘resilience’ processes without obscuring the complexity of interrelations that result in vulnerability. By framing the questions around a specific recent event, we also aim to distinguish family responses to events from the family financial position before the event. This is important, as families may be using different strategies to make ends meet prior to the event that guides the interview, particularly if they were already experiencing financial difficulties. For instance, Salma, one of the interviewees, is subletting a room as a saving strategy, but then needs to make additional adjustments to cope with a new shock. While we carefully attend to these nuances, we recognise that events can be interrelated and boundaries blurry.

To be able to assess how household strategies are shaped by existing resources and trajectories, we categorised households according to the duration and severity of deprivation, scoring households on both domains and combining the scores. Longer and more severe periods of deprivation received higher scores than shorter and less severe forms of deprivation. Distinctions between categories are of course not clear-cut and reflect both a specific point in time and the information respondents shared with us. While other classifications are possible (Edmiston, 2024), the categorisation is however a useful tool to interpret the results of our diverse sample.

Low vulnerability ($n = 9$): These are families who are close to the poverty line and whose experiences of financial strain are relatively brief. While they experience financial difficulties, financial strain does not affect their capacity to cover basic needs. This group comprises the majority of Spanish-origin respondents.

Medium vulnerability ($n = 9$): This category is made up of families that present a mixture of risk and protective factors. In four cases there are ill or disabled people in the household. Some families in this category are recent migrants. Unlike the high vulnerability group, all medium vulnerability families have at least one full-time worker or receive pensions or other transfers, and several have tertiary education. These factors allow them to avoid extreme poverty at the time of interview, albeit they still struggle financially.

High vulnerability ($n = 11$): These are families who experience persistent deprivation. Their profiles are consistent with known markers of poverty, such as large families with several young children, or disabled or ill members. All have migrant backgrounds, although some arrived as children, and several lack the right to work. They lack the protective factors discussed above.

In collecting and analysing the data, we respected participants' perspectives, as these inform their narratives and responses to problems. We asked interviewees to identify an event that caused economic stress. We used a purposely broad and respondent-led definition of a 'critical event', provided it impacted family finances and caused difficulties to make ends meet, as it is the focus of our research. Previous experiences of vulnerability may inform how families perceive events, yet we do not observe a systematic variation in the nature of events identified by families with varying levels of vulnerability. That said, two events were reported by only the most vulnerable: reductions in food aid, and evictions. While events vary in terms of type and intensity, they were all associated with increased economic vulnerability, and the resources used to respond to them were similar.

There was variation as well as commonalities in the events identified by respondents. Some linked their difficulties to a specific point in time, such as an illness or job loss. Others described chains of events that had a cumulative effect. For instance, some families linked current difficulties to the COVID pandemic,

the 2008 housing crisis or past personal events such as divorce or an illness. Their narrative underscores how some events can cast a forward shadow, eroding a family's ability to adapt to new challenges (Deckard and Auyero, 2022). A minority of participants discussed general economic vulnerability without identifying specific turning points. This was more common in the highly vulnerable group, whose narratives describe persistent vulnerability linked to a precarious labour market position, substantial care needs and/or limited access to support. Labour market conditions, housing and access to public funds are key determinants of vulnerability among all respondents. We discuss these mechanisms in more detail in the next section.

The analysis proceeded as follows. Two team members coded the interviews. Some codes were pre-defined based on the research questions and pre-existing evidence, while others emerged from the data. For instance, we did not explicitly seek information on the pandemic or inflation, but they emerged as themes and thus were added to the list of codes. For each family event, resources and strategies were identified.

5. Findings

Each family experience is unique. However, several stressors emerge as shared experiences, shaping the background in which change and adaptation occur. Respondents' experiences are framed by the cost-of-living crisis, increases in housing costs and, more indirectly, the aftermath of the COVID pandemic. The high cost of living is a key source of difficulty for respondents, including for those families who a priori may appear more protected, as illustrated by Clara, a mother of two in a two-income family. Clara was on care leave to care for a disabled child, while her husband worked full time. She described her situation and that of families around her as follows:

I mean, at this point, what we see in the neighbourhood, particularly people in my . . . right, that we both work, we are not [entitled to benefits] I mean, they do not consider that maybe we pay the mortgage, and after I pay out-of-school activities, school meals, and everything else, I mean, what's left for food is minimal. (Clara, 47, low vulnerability)

Despite having two salaries and being among the least vulnerable families in the study, Clara's family still struggled financially to the extent that saving was not possible. In fact, following an unexpected medical expense, she started working some hours in an undeclared job to be able to make ends meet.

Housing costs also appeared as a key stressor for most families, either as a trigger or as a contextual factor adding financial stress. Several interviewees lived in

Table 2. Responses observed.

Aim	Specific response
Reducing expenses	Reducing essential and/or non-essential items Bargain hunting
Increasing income	Increasing labour market participation Applying for benefits
Using existing assets and resources	Relying on savings and planning for the future Requesting informal support Using public services Contacting social and community organisations Housing responses

poor housing conditions including squatting, dark and damp housing, and overcrowding. While housing is not a key focus of the current article, high housing costs and poor conditions directly affect living standards and shape the opportunities available to them, particularly for the most vulnerable, as shown in the quote below from a family that was staying in irregular accommodation.

We said we would look for a flat but imagine, I am looking for a flat that costs 800 or 900 euros? Now he is unemployed, how do I pay for that flat? (Dalia, 37, extreme vulnerability)

Finally, COVID and specifically the labour market and income impact of the pandemic and contention measures appeared in all timelines. Spain was one of the countries more severely affected by the COVID pandemic and it applied strict contention measures, including a strict lockdown, between March and June 2020. All families report effects of COVID on their employment and savings, with some losing employment and others benefiting from the new social protection schemes. In the following sections, we discuss some of these impacts in more detail and reflect on how the wider social context interacted with their specific conditions to shape the risks and opportunities available to families.

5.1 Responses to financial shocks

We find three main responses that families display when faced with financial shocks: these are actions aimed at reducing expenses, increasing resources, or using public and private assets and resources (Table 2). We briefly characterise each of these below.

1. Reducing expenses

Reducing expenses appeared as the first response for most families. All families described reducing costs as a key way to respond to a critical event. The reduction of expenses implied *reducing consumption* of essential and non-essential

items (e.g., buying cheaper food options, reducing protein intake, delaying medical appointments), as well as efforts to maintain consumption but reduce costs such as *bargain hunting*, buying second-hand clothes or doing home repairs. Both mechanisms were often combined in an effort to reduce costs. Reducing food consumption was remarkably common across the board, as families tend to cover housing expenses and bills first. When reducing expenses, children's needs were prioritised, a finding that was consistent with the literature on intra-household allocation of resources (Lanau, 2022).

2. *Actions aimed at increasing income*

Most families sought to increase their income by relying on the market, the state or a combination of the two: 26 of the 29 families in the sample were working, albeit with varying intensity. Seeking to increase labour income was a common response to financial shocks, be it by working additional hours in their regular job or doing odd jobs, often in the informal economy (e.g., cleaning or home repairs).

Benefits could complement or replace labour market income. The majority of participants received some form of means-tested support, chiefly subsidised school meals, as well as small grants from the local authority or from charities, the latter being the only form of support available to undocumented migrants with low resources. Only a few families were accessing the national or regional minimum income schemes. Some had applied but had it denied, while others had not applied. Finally, a few families received contribution-based benefits such as carer's leave, unemployment or parental leave.

3. *Using existing assets and resources*

Families relied on both public and private assets and resources to adapt to changing circumstances. Most participants had limited wealth, except for small savings and three families owning homes with mortgages. However, *saving and planning behaviours* were observed across the board. Families with more resources reported long-term planning to achieve their goals, for instance buying or renting a flat or having a child. Saving and planning are also key features of many migratory experiences. Even the most vulnerable engaged in financial planning for daily needs, consistent with research showing that families in poverty often carefully manage expenses (Lister, 2004). Some used small saving strategies, like setting aside change to buy necessities later.

The extended family was the main source of *informal support*, with almost all interviewees receiving some assistance such as gifts, loans, coverage of regular expenses such as shopping or school fees, or labour (e.g., care). Support from friends and neighbours was less common and less intense than family support.

Finally, in some cases families required rather than provided support. This was the case of Nicole, discussed later in this article.

Public resources including *services and public-access spaces* (parks, family areas, public libraries) were often cited as providing respite to families and improving their quality of life. All families relied on public healthcare, and the majority attend public schools. ECEC facilities and out-of-school services also feature prominently in some family narratives.

Neighbourhood and community organisations complemented other forms of support and played an important role for those families who needed to cover basic needs (e.g., food, clothing, basic furniture) but for different reasons were not receiving support from social services. Access varied depending on availability and funding.

Housing responses were the least common, with only two families implementing primarily housing strategies. The lack of affordable housing was a major stressor, with families wishing but unable to change accommodation. Several interviewees have requested social housing but only one family had obtained it, while another was in temporary accommodation following an eviction.

5.2. Different sized belts

Resources and assets have a direct effect on family responses to events. At the same time, shocks can drain resources, limiting options for the future: savings get exhausted, families may have limited resources to share and so on. The cases in the following section illustrate how these differences in initial conditions frame what is possible for families.

Additionally, starting conditions can also alter the economic and personal impact of responses aimed at reducing expenses or increasing income. For families like Daniel's, who had a 'larger belt', the combination of stronger initial resources and effective adjustment mechanisms, such as family support and mortgage renegotiation, allowed them to tighten their belt without compromising basic needs. The purchase of their apartment, facilitated by family assistance, served as a key initial resource that not only stabilised their housing situation but also enabled them to negotiate a lower mortgage rate during a critical moment. This adjustment was essential to maintaining their financial stability during the period of difficulty. The reduction of expenses was often discussed in terms of adjusting or 'tightening the belt'. This 'tightening', however, had different meanings that are grounded in families' previous experiences and resources. For some this adjustment meant reducing non-essentials such as outings to balance the books. If extreme, these reductions could have a negative impact on

well-being, as explained by Maria (42, low vulnerability), who discussed how 'not doing anything out anymore' affected her social life and mental health.

For the most vulnerable, reducing costs directly affected basic needs, which had a strong negative impact on families while not improving their economic circumstances. This was sometimes linked to rising costs, as in Karima's interview:

Everything is very expensive (...) if in the supermarket before we got 1.5 kg of fish, now we get only half a kilo. (Karima, 40, high vulnerability)

In terms of strategies addressed at improving income, working additional hours was often a successful strategy to make ends meet, although it had an impact on family life, as it often meant working weekends or long hours. In contrast, the effectiveness of odd jobs as a strategy to avoid deprivation was variable and depended to an extent on opportunity and contacts, which were in turn shaped by cultural and social capital, as well as other financial resources. For example, Clara above was able to cover additional expenses by taking on additional work to complement their double income:

Two days a week I need to go for two hours to clean a parking (...) [I accepted this job] when my son got dental brackets ... to feel more comfortable ... and because the washing machine broke. (Clara, 47, low vulnerability)

Clara got this additional work through a recommendation from a neighbour. The hours allowed the family to face unexpected expenses by complementing their existing income. This work enabled them to make ends meet. In contrast, for Camila (51, high vulnerability), who had to quit her irregular job as a carer because of a medical condition, taking additional work did not result in an improved financial outlook. Camila contributed to the family economy by selling home-made products. The income from these sales was irregular and barely altered the family economy, which was very tight.

Finally, the role of benefits on family strategies varied according to the nature of benefits as well as family needs. Contribution-based benefits such as unemployment protection, paid parental leave or carer's leave were key in smoothing the impact of unexpected events on the finances of families with stable labour market trajectories. The most vulnerable families and those with complex care needs relied on means-tested benefits that for some were the only regular source of income. For those families, means-tested benefits were insufficient to avoid severe economic difficulties.

Benefits such as free school meals or the recently implemented 'child complement' played a role in reducing hardship and, for those closer to the poverty line, enabling planning. School meals played a double role by decreasing financial

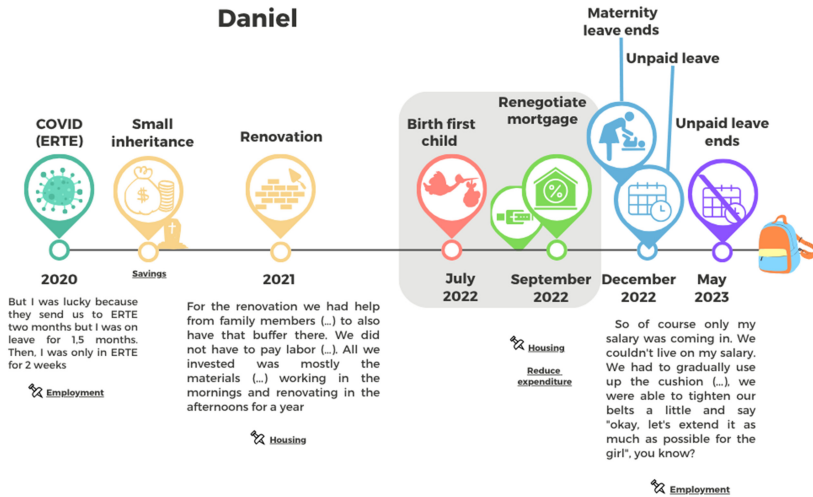


Figure 2. Daniel, 35 years old. Low vulnerability. Events in grey.

strain while also directly ensuring children's rights (O'Connell *et al.*, 2022). In contrast, migrant-origin families and those who cannot access formal support systems rely on charities, who cover some of the gaps of the benefit system, as illustrated by Salma's case below.

The descriptions and examples above show how apparently similar responses, such as reducing expenses, can have different meanings and implications for families according to their initial circumstances. To further explore variability in family responses to events, the next section discusses the strategies implemented by families with different degrees of vulnerability through three illustrative cases.

5.3. Family strategies, resources and poverty trajectories

All families responded to trigger events by deploying strategies that combine multiple responses. The strategies that families implemented varied according to the resources available to them. In this section, we introduce three cases that are representative of the strategies implemented by families with low, middle and high vulnerability categories.

Low vulnerability: Daniel

Daniel's (35) was one of the least vulnerable families interviewed. Figure 2 shows the trigger events identified by Daniel, childbirth and rising interest rates, highlighted in grey. The timeline also reflects responses to the events as well as information on earlier family circumstances. Selected citations are provided that reflect Daniel's narration.

Daniel lived with his partner and baby in a mortgaged apartment bought with family help. Their story was one of making ends meet by deploying a range of saving and mutual support strategies. Daniel's timeline shows a balance of resilience and precariousness also observed in other families in the low vulnerability category. While the birth of the baby and his partner taking unpaid care leave was a planned family decision, it required financial effort as shown in the final extract in the timeline.

Rising interest rates compounded the situation. Fortunately, they were able to negotiate a new mortgage. A range of protective factors, including public sector employment, family support and their ability to renegotiate their mortgage, meant that in their case 'tightening the belt' required chiefly reducing non-essential expenses (eating out, socialising) and using up their savings. Public services and transfers also played an important protective role. During the pandemic Daniel was able to benefit from temporary compensation (ERTE) and sick leave, which meant his salary was barely affected. Additionally, their child secured a spot in a public nursery this year, ensuring a (more) affordable option for ECEC.

Daniel's family experienced a period of economic difficulties around the birth of their first child. As a response, they implemented multiple responses (adjust their expenditure, use their savings, renegotiate their mortgage, rely on public services) to make ends meet as their income dropped. Their situation reflects that of other low vulnerability families, who are typically making ends meet, but with limited margin to save. These families often have some scope to adjust their expenses (larger belts) and cushion the impact of negative events through other resources such as increased labour income or family support.

The social protection system plays a key role in stabilising family incomes. In the roughly 36-month period described in his timeline, Daniel benefited from sick leave and paternity leave. He was also covered by temporary compensation during COVID (temporary regulation of employment, ERTE in Spanish). Daniel's case is also a good example of the capacity of the benefit system to smooth the impact of negative economic events for those who have contributed.

Middle vulnerability: Nicole

Nicole (22) was born in Honduras and moved to Barcelona as a child. She is married and has a 3-year-old daughter. Both she and her partner work in non-qualified occupations. In her interview Nicole identified three turning points that each required adjustment and illustrate how a chain of events can compound pre-existing difficulties (Figure 3). Two events occurred closely together: their daughter's birth, just before the pandemic, and an income loss as their business did not survive lockdown. These two shocks led the young couple to move in with the husband's family, a family of five who also needed to reduce expenses.

Nicole

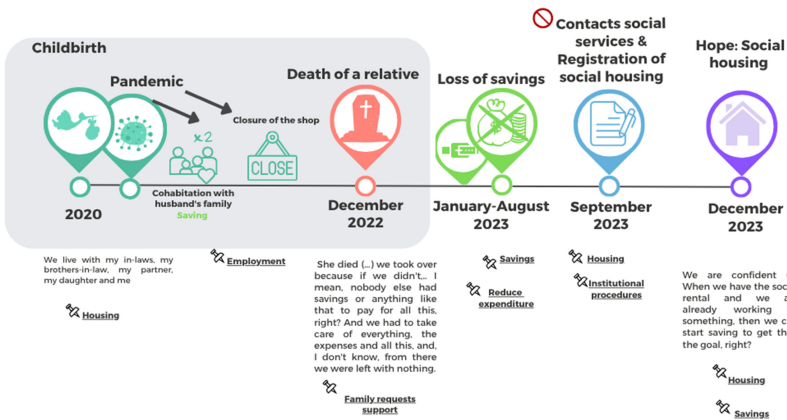


Figure 3. Nicole, 22 years old. Medium vulnerability. Events in grey.

In that time, by working full time and carefully controlling expenses, they saved towards a rental deposit. However, in 2022 the couple had to use their savings to pay for the costs associated with the death of a family member. No one else in the family could help financially. Nicole explains that they had to further adjust expenses. They were able to cover basic needs such as food and bills but cut out everything else. Their housing plans were also delayed. Nicole contacted social services to enquire about food aid, but she did not qualify. She is frustrated at the situation but remains active. A friend suggested she apply to social housing. Initially she thought other families may need it more than them, however after losing their savings and with increasing housing costs, she now sees this as the most viable option to housing independence. While the waiting list is long, she is optimistic.

Nicole's story reflects a trajectory of erosion. Nicole and her husband both worked and initially, by limiting non-essential expenses, were able to save some money. However, each shock required adjustments (using savings, cohabitation, reducing expenses) and progressively eroded the young couple's ability to cope. Their situation was compounded by reduced access to family and public support compared with families in the less vulnerable group. Family was a source of financial support for Daniel, but not so much for Nicole. While she used co-residence as a saving strategy, its potential financial benefits were offset by sudden death and associated costs. Other elements such as their labour market status, legal status, knowledge of the system and so on also shaped the young couple's opportunities. While both Daniel and Nicole were in young two-income couples with some ability to save, their wider resources were very different and, as shown in the timelines, shape their experiences.

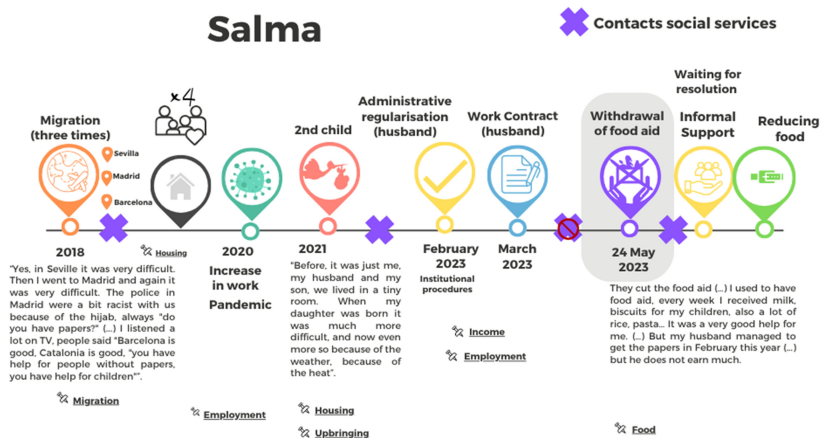


Figure 4. Salma, 39 years old. High vulnerability. Events in grey.

High vulnerability: Salma

Salma (39) and her husband lived with their two children in a shared flat with three other families, each occupying a room. They moved to Spain from Morocco in search of a better standard of living in 2018 (see Figure 4). During the interview Salma described multiple difficulties, including language and communication, administration and registration procedures, regularisation, health, employment, and rent. When asked about a specific event, she mentioned the end of the food aid they were receiving from a local charity. Salma described the anguish she felt when she struggled to buy necessities such as nappies and milk, and finally, the sacrifice of always putting the needs of her children first, to the extent that items like cheese are an unaffordable luxury.

Salma's starting point severely limited her margin of action. She had been in contact with social services and local charities since moving to Barcelona. The family balanced charity support and her husband's irregular income in the underground economy. For families like Salma's, migration significantly constrained their belt size by limiting access to formal labour markets and public benefits. These structural barriers left them reliant on informal support and charity, with little room for belt adjustment. This contrasts with migrant families in the medium vulnerability group, where connections to their country of origin or advanced educational backgrounds sometimes enabled better adjustment mechanisms, such as securing remittances or remote work. During the COVID pandemic she worked as a cleaner, but since having her second child she exited the labour market. Recently, her husband secured legal residency and shortly after an employment contract, which triggered the end of food aid. The minimum-salary job remained insufficient to meet the family's needs, even

though they were living in a single room. Recently she had applied for local aid for children in poverty, but she would not hear back for a few months. At the time of the interview, the family relied on help from a local community worker who provided them with leftover food.

With two young children and no family to help, Salma had little room for manoeuvre, and her belt was much smaller. This lack of visible options was common to other high vulnerability families, who often at the time of the event were already implementing multiple adaptation strategies. Basic needs were sometimes unmet, particularly for adults as they tend to delay their own food, clothing and other necessities to cover children's needs. For these families, social and community organisations and reducing expenses (or going without) were the main levers available. This was particularly the case for families without access to the formal benefit system. Some families in receipt of means-tested benefits also fell into this category. While benefits granted some stability and the ability to plan, the amounts could be insufficient to cover needs.

6. Discussion and conclusion

This paper examines how families respond to financial shocks by leveraging a range of resources and strategies. Family responses to events must be studied in the context of their pre-existing resources and experiences, as these condition current responses. By reflecting on the range of resources available to them, including networks, public services and so on, we highlight how different resources are utilised and combined.

Our findings illustrate the experience of living on low income in Barcelona today, challenging popular representations of the poor as passive. We have focused in one of the demographics that is most exposed to poverty: families with children. Families in the study actively manage their resources to respond to negative events, exercising agency under (sometimes very) restricted conditions. They respond to changes in economic circumstances by combining three mechanisms: activating saving behaviours, seeking to increase income and relying on pre-existing assets and resources. In line with previous findings, we observe that when faced with economic difficulties, reducing expenditure is the most common response (Dagdeviren and Donoghue, 2020; FOESSA, 2022). Reduction in food expenditure is surprisingly common in the sample and is by no means restricted to the most vulnerable, as many families have little scope to reduce other expenses or increase incomes. Furthermore, strategies like saving and expense reduction are by themselves insufficient to make ends meet, not least because families often have low incomes and thus a very limited saving capacity. As a result, families need to combine multiple resources and implement careful

economic management strategies that often require considerable adjustment and effort.

The long-term view illuminates how protective and risk factors unfold over time. By comparing the experiences of families with varying resources and trajectories, summarised here through the notion of vulnerability, we are able to explore the mechanisms by which family strategies are shaped by past trajectories and resources. Families with more resources often have more leeway to adjust, for instance by reducing expenses, compared with those in more vulnerable positions. The findings underscore how migration shapes the interplay between belt size and adjustment. Migrants often face structural barriers, such as restricted labour market access or exclusion from public benefits, which reduce their belt size and limit their adjustment capacity. However, heterogeneity within migrant experiences—such as the presence of transnational ties and resources or varying legal statuses—illustrates the complexity of migration's impact on vulnerability trajectories. Lower vulnerability families like Daniel's also tend to benefit from a range of protective factors, including access to social protection, family support and a more stable labour market position, that allow them to effectively respond to and overcome financial shocks. While they experience in some cases serious difficulties, generally the efforts made in terms of employment, savings and so on are sufficient to avoid prolonged financial strain. Their situation is in stark contrast to high vulnerability families such as Salma's. These families often have limited margin of action. As a result, efforts to manage financial shocks, chiefly through cutting costs, are often insufficient to overcome financial difficulties, while negatively impacting well-being. The most vulnerable families also often report unsuccessful attempts at securing additional resources through labour, family or public support. In the middle we find those families with a mixture of protective and risk factors. Here we often observe trajectories of erosion where resources are depleted over time, reducing the range of options available. Once savings are used or family support relied on, they cannot always be easily refilled. Similarly, some responses, such as reducing housing costs through cohabitation, are available only once. As families implement such responses, their ability to respond to further events decreases. This process of erosion, consistent with the notion of cumulative disadvantage (Deckard and Auyero, 2022; Lubbers, Small and García, 2020), can be the result of both family events and external shocks. External events such as the pandemic or the 2008 recession have a substantial impact on families that is felt years later as they erode their ability to adapt in the future. At the time of interview, insecurity is accentuated by high housing costs as well as inflation affecting costs of food and basic needs. In studying families' responses to events a long view is necessary, as their ability to adapt is conditioned by previous resources and experiences.

A long-term or trajectory view is also essential to capture the effect of multiple events and trajectories of erosion. Nicole's is perhaps the clearest example. If we look only at the time of interview, Nicole's responses to the death of a relative are using savings, reducing expenses and applying for social housing (while working full time). Taking a longer view, as we have done here, shows previous actions taken (e.g., opening a business, sharing housing) that shape the range of options available. Overall, the longer view highlights the multiple ways in which families respond to financial shocks and the impact these have on both their finances and their well-being. Thanks to the combination of a timeline with resource identification and the inclusion of both successful and unsuccessful actions, event interviews are a useful tool to explore both agency and its limits.

Our results are at odds with recent research on the impact of the 2008 recession that proposed a more severe impact of the crisis on the 'new poor' who, it is argued, have more difficulty adapting to negative economic conditions (Dagdeviren, Donoghue and Meier, 2017; Revilla, Martín and de Castro, 2018). We do find some evidence of adaptation in that the most vulnerable families are more likely to be connected to support services and community organisations than those with more resources. Longer periods of economic strain do tend to result in more knowledge of the system. However, this knowledge does not translate in enhanced ability to respond to difficulties, as less vulnerable families can often implement more effective strategies (e.g., formal social protection, family support, savings) to mitigate the effect of negative events on their living standards. Those who experience prolonged periods of vulnerability, in contrast, tend to experience processes of erosion where their resources progressively dwindle. Different sized belts translate into different impacts.

A large proportion of the families interviewed had migrant backgrounds. Migrant families are overrepresented in the most vulnerable category, while Spanish-origin households dominate the less vulnerable group. Migration processes can affect the economic as well as social and cultural resources available to families. That said, we find substantial variation in experiences of migration, with some families able to mobilise family and cultural resources in order to ease the migration process. For those, the migratory process may involve temporary financial strain, rather than a source of sustained vulnerability. Longitudinal methods would allow further exploration of different migration pathways.

We discussed above the limited capacity of the Spanish benefit system to support families in meeting (children's) daily needs (Cantó, Gradín and Del Río, 2012; Daly, Cerrillo and Leon, 2023). In our sample, contributory benefits often effectively smooth the impact of shocks for those with stable labour market attachment and two workers, but they are insufficient for those with unstable labour market trajectories and/or a single worker. Furthermore, some of the less

vulnerable families also rely on charity and community organisations, as their incomes are above the benefit threshold and in some cases above the poverty line, but still insufficient to make ends meet. The recent introduction of child supplements has the potential to alleviate the situation of this group. For several of the least vulnerable, when available, benefits provide a stable income that can enable planning. Difficulties in access to benefits remain a key barrier for effective poverty reduction.

Furthermore, means-tested benefits are insufficient for families to cover basic needs in Barcelona, a situation that is compounded by inflation and rising housing prices. Even those on disability benefits need to complement their income with other earnings, saving and support strategies. The important role of welfare provision on family experiences and responses highlights the need for comparative studies and studies in less researched contexts, such as Southern Europe, to understand families' responses to crises under different contextual conditions.

Despite economic growth, the long shadow of the COVID pandemic and the 2008 recession still shape families' opportunities and resources. This is compounded by rising housing and living costs, particularly in large cities such as Barcelona. The deepest forms of disadvantage are often associated with irregular migratory processes. These families often depend on charities to secure basic resources. Charity support, while vital, is often insufficient to avoid severe deprivation. That said, the public healthcare and education systems play a fundamental role in providing basic needs for children. Their role often goes beyond direct provision of healthcare and education, as they tend to connect families with other services and support organisations. Some of the less vulnerable, but still struggling, families also rely on charity and community organisations when their incomes are above the benefit thresholds but still insufficient to make ends meet. Past experiences of financial hardship further shape families' ability to respond to current challenges. Families with prior exposure to economic crises or financial instability tend to rely more on learned strategies, such as managing limited resources and accessing informal support networks. However, the extent of this impact varies, and some families may have developed better coping mechanisms owing to factors such as social capital, legal status or transnational ties. All in all, welfare provision plays a pivotal role in the strategies that families with children implement to respond to adversity. Beyond the very necessary expansion of minimum income schemes, there is a need for policies that address the multidimensionality of poverty by ensuring service provision.

AI use disclosure

AI was used to check the clarity of the text.

Data and code availability

The data collected for this study are not publicly available owing to ethical and privacy considerations. However, anonymised excerpts or summaries may be provided upon reasonable request and in compliance with institutional ethical guidelines.

Declaration of interest statement

The authors declare no conflicts of interest related to this research.

Ethical approval

This study was approved by the Commission on Ethics in Animal and Human Experimentation at the Autonomous University of Barcelona (reference number CEEAH 6366). All participants provided informed consent prior to participation, following the ethical guidelines established by the committee.

Funding

This research was conducted as part of the project Child Poverty and Neighbourhood Opportunity Structures: Managing on Low-Income in Barcelona, which received funding from Ajuntament de Barcelona (Barcelona City Council). The funder had no role in the study design, data collection and analysis, decision to publish, or preparation of the manuscript. Funded by RYC2021-030963-I support financed by MICIU/AEI/10.13039/501100011033 y por el FSE+.

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