

Days of the Memorandum: Understanding Experiences of New Poverty in Greece Using Interpretative Phenomenological Analysis

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Abstract

‘New poverty’, an urban type of poverty mainly affecting the middle class, has increased dramatically over the past five years in Greece following the 2007-2008 economic crisis and the strict austerity measures which were adopted. Focusing on subjective experience and meaning making, this study aims to illuminate how ‘new poverty’ is experienced and given meaning by two individuals living in the wider metropolitan area of Athens. Participants’ accounts were elicited through in-depth, semi-structured interviews and analyzed using interpretative phenomenological analysis IPA. Three overarching themes were identified: the impact of poverty on participants’ lives, the perceived causes of ‘new poverty’ and coping strategies. Participants focused on the all-pervasive nature of poverty and its impact on their physical and psychological well-being. They mainly identified the cause of poverty to be associated with socioeconomic factors, favouring economic/structural explanations. Ways of coping with poverty included receiving financial assistance from parents and engaging in social comparisons. The findings are discussed in relation to extant literature.

Keywords: New poverty, economic crisis, Greece, IPA, qualitative.

Background and Research Question

‘New poverty’, ‘relative poverty’, ‘material deprivation’ and ‘social exclusion’ are all widely used terms coined to describe one of the most pervasive problems in human societies across the globe: the fact that a significant proportion of the human population lacks the means to acquire and sustain a socially accepted minimum standard of living.

Despite extensive research, a widely accepted, all-encompassing definition of poverty appears to remain as yet elusive. One approach to measuring poverty is in terms of a poverty line, below which, a given household or individual is classified as poor. This threshold represents

'the minimum expenditure required by an individual to fulfill his or her basic food and nonfood needs' (Haughton & Khandker, 2009). For example, in 2008 the World Bank updated the international absolute poverty line to \$1.25 USD a day (Ravallion et al., 2008). The European Union, on the other hand, adopted a relative definition of poverty, according to which

'the poor shall be taken to mean persons families and groups of persons whose resources (material, cultural and social) are so limited as to exclude them from the minimum acceptable way of life in the Member State in which they live' (EEC, 1985).

The latter is more in line with Amartya Sen's pioneering work in poverty research. According to Sen, approaches to poverty which focus on a narrow concept of material poverty are problematic as they fail to distinguish between choice and constraint, or, in Sen's terms, 'functioning' and 'capabilities'. Poverty is, thus, conceptualized as the deprivation of capabilities ranging from more basic ones to more complex social achievements (Hick, 2012). Sen acknowledges that people have varying needs and that different levels and types of resources are required to achieve the same standard of living. Burchardt and Vizard (2011, cited in Hick, 2012) proposed a list of ten capability dimensions including both 'material' and psychological dimensions such as physical security, education, health, identity and self-respect. Although there is still no unanimous agreement on a list of capability dimensions that would comprehensively capture a person's needs (Hick, 2012), Sen's approach offers an attractive framework to poverty analysis, as its conceptual focus is not restricted to material needs and income thresholds, but offers an attractive framework to poverty analysis which captures all layers of disadvantage experienced by the poor including those relating to a person's psychology, which have often been neglected in traditional poverty research.

The psychological toll of poverty is such that cannot be easily discounted. Feelings of insecurity and fear about the future as well as low self-esteem are a consistent finding in poverty literature (Underlid, 2005; Tuason, 2008). An important concept here is the 'self': numerous theories of the self emphasize its relational nature and the importance of appreciating the socio cultural context in which it is embedded (e.g. Mead, 1934; Goffman, 1959; cited in Hollway, 2012), allowing researchers to shed light on the psychological impact of poverty. According to Hollway (2012), *'...the self should be a central concept in any psychology that purports to understand human behavior.'* (p. 126). Social devaluation, for example, commonly experienced by the poor, has been associated with feelings of guilt and shame which threaten the self-esteem resulting in unfavourable psychological outcomes (e.g. Tuason, 2008; Madianos et al., 2011; Underlid, 2005).

Several categories of beliefs have been suggested to explain the origin of poverty. Bullock (2004), for example, identified four main causal explanations of poverty: individualistic, family/fatalistic, economic/structural and prejudice/structural. A consistent finding is that the poor tend to attribute poverty to external factors and circumstances beyond their control, whereas individualistic factors are underplayed (Economou et al., 2013; Shek, 2004). In societies, however, where welfare provision is practically non-existent and individuals do not expect government to accept responsibility for alleviating poverty, perceived causes of poverty tend to be rooted in family/fatalistic factors (e.g. Tuason, 2008).

Coping with poverty has been associated with a variety of coping strategies: having a positive outlook on life (e.g. Turale, 2001), getting financial assistance from relatives (e.g. Tuason, 2008) and comparing the self with less fortunate others (e.g. Todd & Worell, 2000) are some of the coping strategies employed by the poor. Drawing on the early work of James (1890, cited in Hollway, 2012), who argued that the self-concept develops through social comparisons, poverty researchers see social comparisons as an important coping mechanism in maintaining or improving self-esteem (Baumeister, 1996; Diener & Fujita, 1997 cited in Diener et al., 1999). Will (1981, cited in Baumeister, 1996), for example, proposes that

individuals engage in social comparisons with 'less fortunate others' so as to protect and increase self-esteem.

Furthermore, Underlid (2007) emphasizes the context-bound nature of poverty and proposes that poverty should be studied in the socio-cultural context in which it occurs. In Europe, despite the European Commission's commitment and efforts to fight poverty through the implementation of the European 2020 strategy, the economic crisis, which has plagued Europe since 2008 and decimated the economies of several member states, has led to the worsening of living conditions for an ever-increasing proportion of the European population (European Commission, 2010). Greece has been at the epicenter of the 2007-2008 economic crisis since 2009 when fears for an uncontrolled default led to the imposition of strict austerity measures in return for two bailout loan packages and a debt restructuring deal (famously called in Greece 'the Memorandum'), monitored by the so-called 'troika' of lenders, namely, the International Monetary Fund, the European Central Bank and the European Commission (The Economist, 2010). The financial crisis and the subsequent austerity measures plunged the country's economy into recession. In 2011, 31% of the Greek population (Euro area average: 22.6%) were at risk of poverty or social exclusion, while 15.2% of the population faced severe material deprivation (Euro area average: 6.6%). Compared to the European Union (Euro area) average, which remained stable between 2010 and 2011, the share of people living in households with very low work intensity increased in Greece by 4.3 percentage points (Eurostat, 2010). At the time of writing, unemployment rates continue to escalate (27.4% in the first trimester of 2013 according to the Hellenic Statistical Authority, 2013) and poverty appears to have become a major social problem in a formerly affluent society, which, in 2008, boasted a rating as the 27th largest economy in the world (Madianos *et al.*, 2011).

The type of poverty encountered in Greece is different to absolute poverty, which is normally found in developing countries and tends to be intergenerationally transmitted. It takes the form of a new urban type of poverty precipitated by a variety of negative –quite often reciprocally interlinked- factors, such as unemployment, over-indebtedness and over-taxation. 'New poverty' dramatically increased in Greece following the economic crisis and resulted in a marked change of circumstances for Greek people, especially those in the middle class range. For these 'new poors' employment is not an adequate protective net against poverty, as low earnings, long periods of unemployment or involuntary part-time employment mean that they cannot easily escape the vicious cycle of poverty (Balurdos, 2012). Underlid (2005, 2007) used the term 'relative poverty of affluent welfare states' to describe the variant of poverty that exists in affluent welfare states and rejected the terms 'new poverty' or 'modern poverty'. In Greece, however, 'new poverty' has become a widely accepted term (Balurdos, 2012) as it connotes the transition from a previously affluent state to the widespread financial hardship that followed the economic crisis.

The consequences of the economic crisis and the sudden impoverishment of the Greek population have been the subject of a substantial body of scientific literature. However, a significant proportion of these studies have been carried out by economists (e.g. Lyberaki *et al.*, 2010) or social care scientists (e.g. Zavras *et al.*, 2012), whereas psychology-oriented studies have mainly looked at the impact of the economic crisis on mental health (e.g. Economou *et al.*, 2013). In this body of literature, articles tend to adopt a quantitative approach whereas qualitative articles focusing on the experience of poverty are conspicuous by their absence.

The present study, adopting a phenomenological perspective, seeks to illuminate the subjective experience of 'new poverty' in Greece and hopes to fill a void in the qualitative poverty research corpus. Its phenomenological standpoint draws on the work of Jonathan Smith, founder of interpretative phenomenological analysis (IPA), a research approach that is rapidly gaining momentum and popularity. According to Finlay and Ballinger (2006 cited in

Pringle et al., 2011), IPA is ‘a variant of phenomenology’, being committed to the detailed examination of a phenomenon as experienced and understood by an individual in their unique life world. Smith et al. (2012) argue that IPA is underpinned by three major philosophical approaches: phenomenology, hermeneutics and idiography. It is phenomenological in that it draws on the work of Edmund Husserl, the founder of phenomenology, who proposed that the study of human experience should seek to focus on the way in which the world is perceived as it appears to consciousness (The Open University, 2012). Husserl coined the term ‘intentionality’ to describe the relationship between ‘noesis’ (the process of experiencing) and ‘noema’ (what is being experienced). Husserl originally proposed that adopting a ‘phenomenological attitude’ requires a reflexive move or, a stepping outside or ‘bracketing’ of our natural attitude (‘epoché’ in Husserlian terminology), namely our presuppositions, biases and taken-for-granted assumptions (Langdrige, 2007). IPA is hermeneutic, as it attempts to interpret personal meanings. According to Smith (2004), the IPA researcher engages in a double hermeneutic ‘trying to make sense of the participant trying to make sense of their personal and social world’ (p. 40). IPA is also strongly idiographic in that it is committed to the detailed examination of a particular experiential phenomenon as experienced and understood by a particular individual in their unique lifeworld (ibid.)

Drawing on core concepts of these philosophical approaches, the present study seeks to explore the way in which key features of human existence influence participants’ subjective experience of poverty. Smith (2004) argues that ‘IPA studies usually deal with [...] significant life transforming [...] events’ (p.49). It is therefore, expected that it will make a valuable contribution to furthering our understanding of the experience of ‘new poverty’ in the context of the Greek economic crisis, which signified a major transition in life for a large proportion of the Greek population

Research Question

How do people living in a metropolitan area in Greece perceive and make sense of their experience of ‘new poverty’?

Method

Design

The present study aims to explore participants’ conscious, lived experience of ‘new poverty’. As the focus of the study is on personal experience and meaning-making, phenomenological analysis is the most suitable approach. A central concern of this study was to privilege participants’ own accounts as well as elucidating latent aspects of their lifeworld. Interpretative phenomenological analysis, underpinned by the theoretical approaches of phenomenology, hermeneutics and idiography (Smith, 2004), was used to focus on both description and interpretation of participants’ experience.

Data Collection Method

Separate semi-structured, in-depth interviews were employed to elicit participants’ subjective experience of ‘new poverty’. This method is consistent with the phenomenological approach and allows for hidden meanings and themes related to participants’ subjective experience to emerge (Smith, 2004). An interview schedule was prepared to help the researcher structure the interviews and set a loose agenda. Smith et al. (2012) find interview schedules beneficial as they allow the researcher to anticipate potentially sensitive issues and frame questions in an appropriate manner. They further distinguish between different types of interview questions and advice against the formulation of broadly-framed, over-empathic or manipulative questions. Interview questions were, therefore, formulated with this guidance in mind. An

opening question was used to ease participants into the subject matter of the interview. The interview schedule was used in a flexible manner so as to follow participants' concerns and what was personally significant for them and to allow the researcher to become immersed in their unique lifeworld. The interviews, each lasting approximately half an hour, were recorded using a digital audio recorder.

Analytical Procedure

The interviews were verbatim transcribed and each line numbered. The transcripts ran to a total of 815 lines, which approximated to 65 minutes of total interview time, and generated rich, detailed data on participants' experiences. The analysis was carried out by the researcher, a 39-year-old female student, as part of a social psychology course.

Each transcript was first separately analysed; however, in the final analysis transcripts were treated as one set of data. The analysis was guided by the phenomenological notions of 'epoché' and phenomenological reduction, the latter comprising three processes: description, horizontalization and verification (The Open University, 2012). The analysis was carried out as follows: first, the recordings were listened to several times so that the researcher familiarised herself with participants' accounts. The transcripts were then read and initial notes made. At this stage, all data was treated with equal value (horizontalization) and causal explanations were avoided (emphasis on description). Following a second reading, initial notes were re-worked into emergent themes with the researcher drawing upon psychological concepts and abstractions relevant to the research question. The transcripts, in line with phenomenological theory, were further analysed at a deeper level in terms of the four structures of the lifeworld: temporality, spatiality, embodiment and intersubjectivity (*ibid.*). Smith *et al.* (2012) see this process as a 'synergistic process of description and interpretation' involving an attempt to reduce the volume of detail without compromising the complexity of participants' accounts. The themes were subjected to verification by cross-checking them against the participants' own words and initial notes. The next stage involved identification of connections between themes and across the two transcripts and the clustering of themes. Points of convergence and divergence between participants' accounts were also noted and taken into account in the clustering process. Finally, the master list of themes was checked against the criteria of 'internal homogeneity' and 'external heterogeneity' as defined by Patton (1990, cited in Braun & Clarke, 2006).

Participants

The two participants who took part in this study were recruited among the researcher's colleagues and acquaintances through personal contact. Prospective participants met the following inclusion criteria: a) articulate adults of sound body and mind; b) not suffering or having recently suffered any physical or psychological conditions or bereavement b) residents of the wider Athens area; c) with an annual income on or below the poverty line; d) had experienced a marked decrease in their financial circumstances since 2009, following the application of the austerity measures; e) willingness to be interviewed about their personal experience. The first two participants who met the inclusion criteria and agreed to participate were recruited. The names of the participants were changed to safeguard confidentiality.

The participant referred to as Sophia, is a 45-year-old, full-time state employee who lives with her husband, a state employee too, and four children aged between 15 and 6 years old. Their annual income, which was reduced by more than 40% following the economic crisis, is slightly below the poverty line for a family of six.

The participant referred to as Christina, is 33 years old, currently unemployed and a mother of two pre-school boys. Her husband had been unemployed for two years before finding a full-

time job but was made redundant again a few days before the interview took place. Their annual income is far below the poverty line for a family of four.

Ethical Considerations

A number of ethical issues had to be addressed in this study. For safety purposes, participants were recruited among colleagues and acquaintances. As an additional measure of precaution, prospective participants were asked to report health or mental health conditions: those belonging to a vulnerable category or with reported physical or psychological conditions were excluded. The gender and age of the participants' was recorded but any identifying data were changed to protect anonymity. No financial rewards were given. Prior to the beginning of the study, the researcher explained what the study would entail and participants were urged to ask questions. Before signing the informed consent form, it was explained that they had the right not to answer a question, to withdraw at any point from the study and have their contributions destroyed. Both interviews took place at participants' houses, in a separate room but with other people in the house. At the end of the interviews participants were debriefed and questions answered to the best of the researcher's ability.

Analysis

(i) 'They've shaken the foundations of every aspect of our lives': A central feature in both participants' accounts is their day-to-day struggle to make ends meet. Although they acknowledge that they don't spend less money on food compared to what they spent before the crisis, other aspects of their life, such as health and education, have been markedly affected by the sudden drop in their income. Christina narrates an event when her husband needed a pair of new shoes but had no money to buy one. Searching through the old stuff they kept in the basement, he found a pair of old army shoes, which he was happy to wear. She says:

'...they looked like trainers and also happened to be quite trendy at the time. [laughs] And my husband thought it was quite funny and we laughed about this, yet it was part of our reality he couldn't buy shoes [...] 'cause then we wouldn't have money for the children...' [lines 98-105]

In the above extract, what starts out to be a funny story, ends in the bitter realization of their poverty and the difficult choices they have to make between satisfying their most basic needs and having money for the children. Prioritizing children's needs is a recurrent theme in both participants' accounts. However, Sophia, appears to be more concerned about the difficulty of having to provide for four school children and considers the size of their family as a disadvantage. For her, buying their daily bread is a challenge and she unavoidably contrasts the needs of her large family with those of smaller ones:

'And our supermarket bills are huge. We need about um three litres of milk every day whereas a smaller family would not normally need um more than one litre, one and a half.' [lines 160-163]

Even personal interactions have to be re-considered in the face of the new financial circumstances. Meeting friends who do not live within walking distance is not easy, as there is not enough money for petrol. Both participants regret not being able to meet their friends often:

'It feels like they've put a price on friendship and socializing and it's turned into a commodity we can't buy any more.' (Sophia) [lines 60-64]

Trying to make sense of the new situation, Sophia describes their social life in terms of financial jargon: when money is barely enough for their everyday needs, the ‘cost’ of socializing appears too high to bear. The way in which she construes interpersonal relationships as a ‘product’ shows how poverty has literally permeated every aspect of their lives:

The psychological impact of poverty also features strongly in participants’ accounts: for both of them, the experience of poverty brings fear about the future. Stress over making ends meet is fused with feelings of sadness and insecurity. When prompted to talk about their financial situation, both participants use strongly emotive, metaphorical speech conjuring images of distress:

‘At Christmas I went to buy presents for the kids [...]. And I couldn’t take this scene from ‘the Titanic’ out of my mind [...]. We are going down[...] I had this this sunken feeling [...] (Sophia) [lines 131-150]

‘...we’re sinking as a country...’ (Christina) [line 80]

‘...I feel like I’m stuck in a swamp a financial swamp. It’s very tough.’ (Christina) [lines 393-394]

Sophia, whose children are older and realize that their financial circumstances have changed, is worried about not living up to her parental role expectations:

‘I feel I’m disappointing them in a way [...]. The younger ones offered us their pocket money once [laughs]. It made me cry [pause]. Because it’s it’s parents who normally pay for things [...] parents are supposed to take care of their children [pause]. So it’s uhmm you feel sort of a failure.’ [lines 105-114]

Throughout the interview Sophia appears to be overwhelmed by feelings of failure and guilt, which the above narrative eloquently illustrates. Unable to protect her children from poverty, she feels her parental identity threatened, which invokes feelings of powerlessness and disappointment. In the eyes of Sophia, it’s ‘the families with children, not the rich ones’ [lines 118-119] who suffer the consequences of the economic crisis.

(ii) ‘It started with the economic crisis’: Despite the fact that attributional style questions were not included in the interview agenda, both participants spent a considerable amount of interview time talking about potential factors that led to their impoverishment; it was, therefore, decided that causal attributions should feature in the analysis. Participants’ accounts about the economic crisis were merged with narratives regarding poverty so that both themes came to be viewed as inextricably intertwined and featured interchangeably in their answers.

Both participants appear to be disillusioned with the political and economic conditions in Greece and they frequently report feelings of anger and disappointment. Sophia traces the origins of poverty back to the austerity measures that were adopted following the lenders’ demand:

‘It started with the economic crisis and the austerity measures that had to be taken [...]. First there was a small salary cut, then another, then a bigger one [pause]. It was a shock really- not knowing when the next salary cut would be. We were so angry about that [pause] them taking our money.’ (Sophia) [lines 11-22]

Later she comes to the realization that the austerity measures have not yielded results and, using strong language, she conveys the intensity of her emotions about what she considers to be a futile effort:

'...the national debt has gone even higher up following troika's help, so I really don't know what we're doing here. They've turned us into beggars for what?' (Sophia) [lines 295-299]

Christina, too, feels exasperated by the government's failure to improve the financial situation and protect them from poverty.

'But what I feel more negative about is that they don't do anything about this [...]. Why would they bother help us? I don't see anyone helping us, it's very unfair...' (Christina) [lines 221-231]

For both Christina and Sophia, poverty is seen as the inevitable outcome of significant changes in their employment circumstances following the economic crisis. A major source of frustration for Sophia and her husband is the fact that, as a result of salary cuts, having two full-time, permanent work positions is not enough to ensure an acceptable way of living:

'...we both have jobs, good jobs [...] it just doesn't make sense, does it? If you can't support your family on two salaries then something is definitely wrong.' [lines 179-183]

'...we work really hard, and most days we work overtime [...]. But still it's not enough [...] to properly support ourselves and our children.' [lines 359-363]

For Christina, work exploitation and unemployment are the main causes of their financial distress. In the interview she makes extensive reference to poor working conditions and work exploitation experienced by her husband:

'At the car park where he worked they exploited him [pause] not just my husband of course but the other employees too. I think the reason he got laid off was because he has a family and they had to pay him more than a younger employee without a family.' [lines 52-58]

'...even if my husband finds a job, then what? We'll still be dependent on some employer who will still be exploiting him [...]. Long working hours, very little money, no compensation for working at night, that's your salary take it or leave it.' [lines 275-277]

Christina's distress over her husband's unemployment seems to be alleviated by the belief that their financial circumstances will not be markedly improved if he finds a job. She is strongly accusatory of employers' exploitative practices and feels that 'the government supports them [...] and so they do whatever they want' [lines 258-260]. Unlike Sophia, she does not expect that employment can improve their life and draw them out of poverty.

Towards the end of the interview, Sophia attempts to frame her experience of poverty in terms of a spiritual dimension. She sees the economic crisis and their subsequent impoverishment as an act of God, as a punishment for being too materialistic and unappreciative of their past life. In doing so, she appears to be trying to delve deeper into herself to find answers:

'I do have faith in God [pause] everything happens for a reason. Perhaps we were too much absorbed in our material life and this, the economic crisis made us think how fragile everything is, how easily you can lose everything in a few months' time.' [lines 377-382]

(iii) ‘I guess we’re just among many others’: In coping with the psychological and material aspects of poverty, participants use a variety of strategies. When asked about ‘new poverty’ and whether they believe that they fit into the ‘new poor’ category, participants’ responses are in stark contrast. Christina at first denies being in poverty; later on, however, she identifies with the ‘new poor’ category but states that she prefers not to think about it.

‘It doesn’t sound nice of course, like the term ‘below the poverty line’ [...]. We don’t think about it [...] How would you feel if you constantly thought about this living below the poverty line? It sounds bad.’ [lines 212-220]

In the above extract, Christina tries to protect her psychological well-being by actively rejecting terms which allude to poverty. Sophia, on the other hand, embraces the concept of ‘new poor’ talking about the ways in which poverty has permeated their lives.

‘You are poor aren’t you when you can’t dream about the future. We’re so so absorbed in making ends meet, get by day by day...’ [lines 311-314]

Financial assistance from their parents is seen by both of them as the most important way of coping with material deprivation:

‘If it wasn’t for my parents [...], we wouldn’t be able to make ends meet [...] that’s the role that most parents play now. Paying for this and that and here’s some money and don’t worry you have us, over and over again.’ (Christina) [lines 289-299]

However, parental help does not come without cost: both participants feel uneasy about getting money from their parents and regret not being financially independent. While Christina is more worried about her parents ‘[having] a say in [her] affairs’ (line 306), Sophia feels that, by being financially dependent, she has failed as a parent:

‘Like I said, you feel you have failed, you feel [pause] inadequate. It’s not nice uhmm not to be financially independent.’ [lines 175-178]

However, later on she accepts parental help as a family resilience strategy which can effectively alleviate poverty:

‘It’s not nice but it’s a way of coping. We have to do what it takes to see us through this crisis. It helps when there are tight family bonds.’ [lines 196-199]

Engaging in comparisons emerges as another way of coping with poverty: Sophia compares herself with ‘people who are jobless’ [line 320], while Christina finds comfort in the thought that there are many other people in a financial state similar to her own. Later, Christina tries to put their current circumstances into perspective by comparing them with their past life:

‘We never had a very high income, it would have got me down if we had gone from a high income to unemployment money. And we have always lived in a small house.’ [lines 175-179]

The thought that she has always had a modest way of life, appears to act as a source of comfort and solace for her as it helps her appreciate that their financial circumstances have not changed markedly.

Discussion

The aim of this phenomenological study was to understand the experience of new poverty in the context of the Greek economic crisis. Overall, participants' accounts revealed a complex understanding of 'new poverty' and varied considerably, but there was also substantial overlap. A central theme was the all-pervasive nature of poverty. They regarded their day-to-day life as a struggle to make ends meet which involved making difficult choices between satisfying core needs. This finding is in line with extant literature, which portrays poverty as a battle of survival involving daily compromises and careful planning of expenses (Turale, 2001; Underlid, 2007; Tuason, 2008).

The results also support Sen's capability approach which sees poverty as multi-dimensional, entailing lack of choice and freedom to exercise different opportunities in life. The results of this study evidenced a restraint of choices across not only material capability dimensions but also psychosocial ones, including family, social life, identity and self-respect, as defined by Burchardt and Vizard (2011). The psychological strain of poverty, for example, was a consistent theme throughout the study. Feelings of anxiety, fear, shame and disappointment - a common finding in poverty literature (Underlid, 2005, 2007; Madianos, 2011) - featured extensively in participants' accounts. Their rhetoric of distress through the use of highly emotive metaphors is characteristic of the helplessness and despair frequently reported by the poor. These negative feelings appeared to impact on participants' sense of worth and threatened their self-esteem, giving support to Sen's approach.

A surprising finding was participants' eagerness to make causal attributions about poverty despite not having been explicitly asked about it. This echoes phenomenological views of the self according to which, the self is 'constantly and actively making meaning out of experience' (Hollway, 2012). Participants generally made external attributions ascribing poverty to the austerity measures taken by the government and to exploitative employment practices, favoring economic/structural explanations. This is consistent with Economou et al. (2013), who proposed that, in attributing poverty to socioeconomic factors beyond their sphere of control, poor people preserve their self-esteem. In this study, however, one of the participants tried to explain poverty in terms of individualistic, dispositional factors, which suggests that attributions may also carry an idiosyncratic element.

The results suggested that, in coping with poverty, participants employed a variety of strategies. Accepting financial assistance from parents was seen as the most effective, albeit shameful, way of coping. This finding supports poverty studies carried out in collectivist societies with limited welfare provision (e.g. Tuason, 2008); however, in individualistic societies with robust welfare systems, it does not feature as a coping mechanism (e.g. Underlid, 2007). Participants frequently compared themselves with other people or with past conditions and imaginary worse-off situations as a way of alleviating distress. This finding can be explained in terms of Michalos's discrepancy theory of satisfaction (1985, cited in Diener et al., 1999) according to which, downward comparisons increase satisfaction and subjective well-being.

A recurrent theme is participants' reflection on the relationship between the self and other people. According to phenomenological theory, the experience of relating to other people (inter subjectivity) represents a fundamental feature of the lifeworld and, used as a heuristic, can help the analysis move to a deeper level (The Open University, 2012). Emphasizing situatedness and intersubjectivity, phenomenologists see the self as produced in the process of lived experiences shared with other people (Hollway, 2012). In the present study, social exclusion and lack of socializing with peers, exploitation faced by employers, familial solidarity and worrying over the fulfillment of parental role emerged as features of the intersubjective nature of their experience evidencing how participants' concept of the self

and sense of self-worth can be shaped through personal interactions. This finding is consistent with Mead (1934, *ibid.*) and Goffman (1959, *ibid.*), who emphasize the importance of social experience and see the self as reflecting the collection of social conventions and roles internalized by the individual (*ibid.*; Hayes, 2000).

One limitation of the study is that, due to the lack of qualitative research in the Greek context, results could only be discussed in light of poverty research carried out in other countries. Although several features of the experience of poverty appear to be cross-cultural (e.g. psychological distress and insecurity), the findings of this study cannot be generalized to other contexts, nor are participants' accounts to be considered as representative of the wider Greek population.

A further limitation concerns the analysis and interpretation of participants' accounts. Living and working in Greece at the time of the economic crisis, the researchers entered the investigation with strong feelings and particular assumptions about the subject matter, which meant that they may have unavoidably interpreted their accounts through the lens of their own experience. IPA acknowledges that the analysis is influenced by the analyst's pre-conceptions and expectations and that the researcher analyses participants' experience from a particular interpretative position adding an intersubjective dimension to the object of analysis (Smith *et al.*, 2009). The phenomenological concept of 'epoché', which refers to the process of the researcher trying to bracket off their 'natural attitude', guided our analysis and was useful in encouraging a reflection on the way in which our personal experience may have influenced data interpretation.

Finally, the writers' personal involvement in the experience of 'new poverty' meant that the analysis may have been guided by hermeneutics centred in empathy. Further research into this field would benefit from analysis guided by a hermeneutics of questioning and critical engagement, which Smith (2004) regards as a deeper level of interpretation.

Appendix A

Table of Final Themes

THEMES/SUB-THEMES	EVIDENCE FROM SOPHIA (Transcript 1)	EVIDENCE FROM CHRISTINA (Transcript 2)
(i) Impact of poverty		
a) Making ends meet	31-33, 41-45, 77-81, 117-122, 155-164, 167-168, 313-318, 323-331, 333-349, 351-354, 390-392	43, 113, 118-120, 180-189, 380-385, 386-392
b) Social life	46-52, 59-69, 81-83, 84-94	136-139, 343-348, 352-358
c) Psychological impact	27-30, 73-74, 105-114, 134-151, 208-209, 218-232, 236-241, 245-250, 311-313, 377, 393-394, 402	80, 86-96, 99-107, 124-135, 248-250, 362-370, 393-394, 313-323

(ii) Perceived causes of poverty		
a) Government&lenders	11-16, 19-22, 115-117, 267-271, 282-291, 294-299	221-236, 242-244
b) Employmentcircumstances/unemployment	178-183, 203-204, 358-364	3-19, 22-24, 47-50, 52-58, 65-67, 250-260, 265-266, 270-278, 326-327, 337
c) Spiritualdimension	251-254, 256-257, 379-385	
(iii) Coping		
a) Protectingtheself	303, 373-374	140-142, 196-201, 204-207, 209-221
b) Parentalhelp	168-173, 184-188, 192-194, 196-199	289-299, 302-309
c) Comparison	164-167, 319-322, 355-357, 369-371	165-171, 174-179, 370-372, 396-397

Appendix B

Interview Schedule

- **Opening Question:** Could you please say a few things about your experience of the economic crisis?
- Could you tell me about a recent experience of yours which is characteristic of the economic crisis?
- How do you see yourself in the economic crisis? Do you feel you've changed as a person?
- Do you feel that families with children are having a harder time?
- Have you heard the term 'new poverty'? How do you feel about it?
- Do you see yourself and your family as belonging to the 'new poor'?
- How do you see yourself in the next few years?

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