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Family fortunes: an intergenerational perspective on recession.

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Abstract
This paper draws on longitudinal qualitative data from a study of family dynamics arising from the arrival of a new generation. The paper begins by outlining a conceptual framework for exploring historical and economic events through the accounts of families. We then outline some of the very different ways that individuals responded to questions about the recession, reflecting both their distinct generational positions as well as their relative exposure to risk. How the credit crunch is experienced varies considerably according to the situations of individuals and families, with meaning created retroactively. The way in which individuals narrate their situations depends in part of the kinds of stories that members of the family tell about themselves and their relationships, as well as the less conscious family dialog that lies behind these. Through an in-depth longitudinal case study we show how family narratives change over time in response to events, suggesting how events in the present resonate with the unresolved legacy of events in the past.

Introduction
Research that is both longitudinal and cross generational brings with it the promise of capturing the relationship between historical, generational and biographical time as well as documenting responses to significant events as they happen (McLeod and Thomson 2009). Karl Mannheim argued that generations bear the imprint of historical time through the shaping of dispositions and values during childhood (Mannheim 1952). Yet although we are shaped within a temporally defined landscape, this is structured by a range of generational units – reflecting distinct social locations. For Mannheim, these combine to strike an ‘accidental chord’, or the zeitgeist that defines the spirit of the age. Some generations have a more powerful cultural presence than others, and Mannheim distinguishes between passive and active generations, the latter operating consciously as a generation for rather than in itself, and having influence beyond its own boundaries. Although it is possible to discern distinct historical generations, these generations exist in
constant conversation, focussed on a negotiation of the present. This is perhaps most evident within families where power, resources, care and responsibility are constantly reconfigured within the present. Understood in genealogical rather than historical terms, generation can be conceptualised in terms of a continuous series, or as a vehicle for transmission and transformation of resources over time and space.

Research in the life history tradition encourages us to understand families as a key site of change, where historical and social forces are lived out as family dramas. A focus on the stories of individuals within families provides a sense of the positive interplay of choice, chance and serendipity through which possible destinies open up and close down (Bertaux and Bertaux-Wiame 1997: 82), and which contribute to the social mobility processes that are the ‘metabolism’ of society (Bertaux and Thompson 1993: i). It is at the level of the family that it becomes possible to grasp the interaction of the social and the psychological, and to gain a sense of the dynamic character of those processes we tend to relegate to the passive category of ‘social reproduction’. Isabelle Bertaux-Wiame (2005) writes about the perspective produced by family case histories as allowing us to understand family trajectories as being ‘conditioned by resources’ rather than simply ‘determined by constraints’. Resources of all kinds must be transformed in order to be transmitted, something that she conceptualises as ‘the transmission of equivalents’ - where ‘the rejection of the past [...] enables the heir to take possession of something that was actually passed on to him’ (2005: 93).

Life history research into families also alerts us as to the ways in which experience is condensed and communicated over generations. Concepts such as family scripts (Byng Hall 1995) can help us to understand the way that narratives may echo down the generations. Yet families forget as well as remember, and we have to look beyond the manifest stories that families tell about themselves, to gain a sense of the latent content that constitutes the family dynamic. Here we can turn to Rosenthal’s concept of the family dialog which captures the unconscious emotional forces that makes certain narratives compelling and others impossible (Rosenthal 1998). The ways that families collectively narrate their experiences both bear the imprint of their historical origins, and constitute negotiations between generational investments (Bjerrum Nielsen and Rudberg 2000).
Researching the recession as it happens

Alain Badiou has argued that the meaning of an ‘event’ can only be accessed retroactively. Between the external ‘event’ (which he characterises as an ontological rupture without symbolic meaning) and an internally constituted ‘destiny’ there must be something like ‘subjective reciprocation’ (2007: 38). Longitudinal methods provide a way of documenting how individuals and groups encounter and respond to new circumstances. The salience of events which appear to be historically and/or biographically significant, can be revisited over time, with successive accounts revealing how meaning is reworked and recast in new contexts (Thomson et al. 2002, Holland and Thomson 2009).

The Dynamics of Motherhood study is a longitudinal investigation of family life, through the vehicle of intergenerational family case histories (Thomson and Kehily 2008). The study began with a diverse group of 12 women pregnant with the first child. The arrival of a new generation was mapped from the perspective of different family members, including the mother, grandmother and significant other. Six of the 12 case studies were followed over a further two years, involving repeat interviews with key informants and an observation of a ‘day in the life’ of the mother and child. We have continuous data on a core set of families from 2005 until 2009. The coincidence of the 2008 credit crunch with data collection provided researchers with an opportunity to explore the impact of a serious economic crisis on family life, both in terms of immediate perceptions and reactions, and in terms of a slower working through of its implication. Families were asked to explicitly comment on the impact of the recession in interviews conducted in 2008/9 as part of a strategy to collate comparable data across the wider Timescapes sample, yet discussion of family fortunes and how they change with the arrival of a new generation had been part of the research from the outset. In this paper we explore what can be gained by considering the recession from the perspective of different families, and reflect on the ways in which economic fortunes are understood within families.

Narrating change from generational and social locations

The new parent’s generation
Our study design has involved us in capturing individuals in the transition to parenthood, initially through 62 interviews with expectant first time mothers, and then through 12 family case studies, six of which were followed beyond the initial 12 months after birth. Our case study mothers ranged in ages between 16 and 48, born between 1956 and 1989, and as such cannot be understood as belonging to the same historical generation, even though they shared a life event at a common historical moment. In our analysis of the initial interview data set we identified the ways in which, despite many other axes of difference, age operated as the master category through which women narrated themselves as mothers, with the youngest talking about their impending birth as marking the ‘end of childhood’, the oldest talking in terms of ‘the last gasp of fertility’ and the middle age group talking in terms of ‘effective biographical planning’ (Thomson and Kehily 2008). The middle age group 26-30 were most numerous (both in our sample and the general population) and can be understood as broadly reflecting a generation (Mannheim 1952). Having a child opens a new time horizon for new parents, one that is forged through the opportunities available to their children. This then also fixes the end of their own childhood, providing destination point for their own journeys of social mobility and a point for comparison between generations (Thomson 2008).

In our study we documented the intensive form of home-making engaged in by new parents, which can be understood as a material expression of this moment within social mobility processes. The kinds of resources that parents had for this work varied dramatically over our sample, from attempting to access independent public housing, moving out of shared rented accommodation in a more privatised housing situation and various forms of ownership – sometimes deeply implicated with the finances of parents. ‘Moving’ was a common subject of conversation in antenatal interviews, involving projections into the future in terms of finding areas with good public services (including schools), proximity to family support and environmental features seen to contribute to a good childhood (fresh air, nature, safety, links to own childhood). Antenatal interviews were generally dominated by the complexity of balancing the competing demands of family life and childcare with the need to earn money or maintain career trajectories. For some families, new parenthood brought about a much closer entanglement with their own parents, driven by logic of pooling resources. This might involve the exchange of care and housing, as well as financial and moral support. The extent to which this was
seen as possible or even desirable depended on many factors including proximity to family, the quality of relationships and resources.

We only followed 6 of these new mothers through the credit crunch and ensuing economic downturn, and the ways in which they talked about these events varied considerably. Those who were most economically marginalised (the Hale\textsuperscript{ii}, Thompson, and Arben families) appeared to deny that the recession had any major impact on their lives, assuming that life would continue to be a struggle. They at least had the well honed survival skills necessary for hard times, unlike those who were used to privilege. Dependence on benefits offered some continuity for the future; however these families were also dependent on low paid and insecure work which they recognised would be negatively affected by the downturn. Family members did not tend to express concern about losses in terms of savings or value in property as they tended to not have these assets. The fortunes of one low income family appeared to have been enhanced by the economic crisis in that they had become involved in debt collection, a growing industry in a downturn. In general, these kinds of accounts of everyday struggle tended not to be drawn against a broader social and historical landscape.

Among those with more comfortable circumstances (the Fortunes, and Woolfs) we found more clearly articulated anxieties about the impact of the credit crunch. Both these families enjoyed the benefits of secure employment within the public sector, and their concerns were focused on the downturn in the property market and the consequences of this for constraining their ability to move house. As older parents, the Woolfe’s and the Fortunes had memories of the recession of the 1980’s, and this afforded them a particular perspective on the current economic crisis. Kay Woolfe for example explained that the recession of the 1980’s taught her about the dangers of debt, which she has subsequently avoided. Jamie Fortune has a nostalgic view of the badlands of Thatcherite Britain recalling the excitement of squatting and DIY culture, and he jokes that at least the current crisis will result in some ‘good music’. As cautious older parents, who have avoided debt, they were in relatively secure positions from which to watch and narrate the unfolding of the crisis. However, in the Wagland family, employment was perceived to be less secure and security in later life depended on the value of property and interest on savings. This family, discussed in detail below, expressed high levels of anxiety about the future.
The great/grandparents generation

When families are considered over multiple generations, questions of migration and mobility become visible (Brannen et al. 2004). Migration formed part of several families’ histories, and such movements further complicated how families narrated loss and change, cutting across generational identifications. For example the moment of dramatic downward social mobility occurred for the Thompson family in their move away from Zimbabwe in the 1990s which the grandmother describes in terms of ‘leaving with three children and four suitcases’. Against this stark image current credit crunch pales in significance. For the Hales family a complex and ongoing pattern of chain migration between the Caribbean and the UK means that more than one national economy is always in play in the family fortunes, multiplying possibilities as well as risks. So family members talk about returning ‘home’ if work dries up in the UK. For the Fortune family, loss of property in Germany after World War 2 was compounded by the perils of running a small business in 1980’s Britain, making the current crisis a new manifestation of a recurrent motif within the family’s narrative.

The grandmothers interviewed in our study were born between 1928 and 1966, and great grandmothers between 1922 and 1945. Again, we cannot collectively understand them as constituting a historical generation, even though they share many experiences within the present. For the youngest grandmothers, the arrival of a new generation might coincide with their own active mothering, and the negotiation of boundaries of responsibility and control were the focus of attention and could be a source of tension. Where new parents had already achieved some form of economic and social independence from the family of origin, then the arrival of a new generation could mark a new connection with grandparents, and grandmothers commented for example on rediscovering their daughters at this moment. For the oldest of the grandparents the arrival of a new generation could be seen as coming frustratingly late. Ideally this might coincide with retirement and a freedom from the demands of work, but also with a loss of bodily efficacy, energy and health. The eldest of the grandmothers in our study worried about having the energy to offer proper childcare, and expressed some concern that their own dependence might coincide with the dependence of young children.
The way in which grandmothers and great grandmothers responded to the credit crunch depended largely on their situations. Those most comfortably off, were also acutely aware of the way that the economic crisis might impact on the fortunes of their children. The Woolfe grandmother for example regretted that her children, though comfortable, would not be able to afford the kind of homes and lifestyles that she and her husband had enjoyed – seeing this as a barometer of the decline of the relative economic standing of public sector professionals. Younger grandmothers, who were still working, understood the implications of the credit crunch in terms of foreclosing their own opportunities for retirement, the value of assets and savings and the potential solvency of their children. The arrival of a new generation inevitably brought new time horizons, with questions of care and dependency beginning to feature in an increasingly salient way for the oldest generation within the family. For some families the economic crisis did not impact acutely on these imagined futures, whether this was because of the existence of secure economic resources or their absence. But in at least one family, the existence of a collective family strategy meant that the fates of all family members were entangled in such a way as to create significant anxiety. In the next part of this paper we look in detail at the situation of this family, the Waglands.

**Family narratives and social mobility – The Waglands**

<table>
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<tr>
<th>Great grandmother</th>
<th>Rosie</th>
<th>Born 1922</th>
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<tr>
<td>Grandmother</td>
<td>Patricia</td>
<td>Born 1945</td>
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<tr>
<td>Mother</td>
<td>Tina</td>
<td>Born 1969</td>
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<tr>
<td>Daughter</td>
<td>Saffron</td>
<td>Born 2005</td>
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The Wagland family case study is made up of interviews with great-grandmother Rosie (who was born in 1922), Grandmother Patricia (an only child born in 1945), Tina (born in 1969) one of two daughters who in 2006 became a mother herself to Saffron. The family has been involved in the research since 2005, which has involved four research encounters with Tina, and two each with Rosie and Patricia. This analysis draws on the case history (a form of iterative narrative analysis that captures and relates family narratives over time from different family members (Thomson 2010 forthcoming)).

The Wagland family were identified at the outset of the study as middle-class and relatively comfortable. Before the credit crunch we identified a ‘feminist’ family script
which is echoed by the key female protagonists, and which emphasised the struggle for female autonomy through work, bettering the self and creating self-sufficiency. Within this narrative the grandmother Rosie occupies a complex position. She is recognised for her work ethic, taking opportunities when her daughter is older to work in a local department store and in later life her voluntary charity work. Yet her daughter and grand daughter also narrate her as the one who ‘failed’ by embracing domesticity and allowing her role as a mother to consume her energies and ambitions. Her daughter Patricia presents herself as the antidote to Rosie’s passivity. Although she settled down and married early, she reinvented herself after divorce as an entrepreneur, starting a range of her own business enterprises alongside accountancy work, and attempting to secure her own retirement and her (then) teenage children’s future through investments in property. Her daughters are also highly invested in working identities, and Tina is somewhat ambivalent about mothering. Tina, aged 36 when we meet her, works full time and her sister works part time in financial services. She and her sister have husbands who run their own small businesses. Patricia’s partner also has his own business that Patricia helps him run.

The family finances are highly interdependent. Patricia bought a house as a pension investment that would also enable her daughter to progress up the property ladder. Having recently moved to a retirement flat Rosie has also given her granddaughters the residue of the sale of her house. Patricia’s generation is the focus of agency within the family, and she explains that she has forgone a possible future of leisure and coupledom (a place by the coast) for a future dedicated to family, in which she helps her daughters manage and plan their futures and organises her mother’s move to more manageable accommodation within the neighbourhood. Although she works full time she is an active grandmother, and sees her home as the family home and a place where her grandchildren see as their own and where she must go out of her way to ensure parity between her daughters and her grandchildren. Patricia is however wary of giving too much time to supporting her daughters through providing childcare, as she recognises how difficult it might be for her to re-enter the labour market after taking time out. The prospect of not working and having to let go of her entrepreneurial drive is very challenging. At this stage we understood the family script as emphasising endeavour, a belief in work and a prizing of female autonomy.
Once the ‘event’ of the credit crunch had taken place, it was possible to discern some changes in the family narrative, which themselves enabled us to glimpse a longer family history and something of a more latent family dialog (Rosenthal 1998). Perhaps the most remarkable shift is in terms of a story of downward social mobility within the family that had previously been indiscernible to researchers. This is articulated most clearly by the grandmother Rosie who explains that her husband’s father had been badly affected by the great recession of the 1930’s – when his family had lost a business and several homes, reducing him to a life of hard work as a wage earner. This was not an account that had been shared with us before by Patricia or other family members. She explains

‘And its much harder to come down isn’t it?... they had the house down by the sea and another one…where the business was. But everything went and they had nothing. So you, he had a very very hard life, very very hard working person. And Patricia is like that. As were we all are’.

In this comment we gain a rather different understanding of the work ethic that shapes destinies within the family, understood as a response to loss and an attempt to regain the imagined privileges of the past. That this family dialog usually finds expression through a feminist ‘can do’ philosophy, emphasising the dangers of relying on men economically is also very poignant. Not only does the credit crunch reconfigure the dependencies within the family, but it also provides the researchers with access to new understandings of the family case.

In this post credit-crunch interview Rosie explains that the economic climate was constraining the family considerably. She explains that ‘we all’ have serious concerns about the viability of the businesses run by the partners of Patricia, Tina and her sister, given that they are in ‘non-essential’ areas. She also reports that Patricia is considering cutting down on her hours in order to ‘protect’ the girls’ ability to work, and predicts that there would be ‘no more children now’. In these post-crunch interviews both Rosie and Patricia vent their frustration with the way that the economic crisis has disrupted their expectations and plans for the future, reducing interest rates on savings and depleting the value of property. They juxtapose their own careful self sufficiency with images of welfare scroungers and immigrants who are happy to ‘come over here’ and ‘take what is ours’. In an interview in the autumn of 2009 Tina reveals an increasingly precarious
family situation. Her sister’s job is under threat from redundancy, her own husband is looking to relocate his business to a better location and the business that Patricia and her partners run together has also seen a slow down over the past few months. The one positive note is that Patricia has gone some way to realise her dream of retirement by the coast, buying a caravan for holidays rather than the planned cottage.

Each generation of the Wagland family can be understood as expressing the spirit of their time. Rosie’s life was shaped by the experience of the second World War: struggle, perseverance and an investment in the future. Patricia, born at the end of the war, is a baby-boomer, desirous, adventurous and aspiring – a feminist and an entrepreneur. The cultural reference point that Tina draws on to explain her lifestyle and that of her close peers is the popular American sitcom *Friends*. She embraces working motherhood as part of this ‘lifestyle’, yet is ambivalent about the drop in her standard of living that follows. Rosie, Patricia and Tina are also members of an intergeneration chain with its own unique story shaped by history, generation and biographical circumstance. The current recession is an event that creates real effects that must be responded to. At the symbolic level it is an event that must be incorporated and responded to subjectively, and which resonates with earlier events and their consequences. By capturing family narratives, and the ways in which these change over time, it becomes possible to gain insight into the complex processes through which families make history and history makes families.

**Conclusion**

In this paper we have explored the ways in which the credit crunch of 2008 can be understood through the lens of intergenerational and longitudinal family case histories. The paper draws out the place of the economic climate in individual and life histories (noting examples of when and how it is made explicit) and provides an extended example of how one family narrates the economic crisis that they are currently living through. The paper draws attention to the value of a longitudinal method for capturing change as it takes place, providing insight into the retroactive process through which meaning is attributed to an event.

Although we speak about the credit crunch as a singular event, the way that this event is experienced by individuals varies considerably according to the situations of individuals
and families, and the extent to which they are exposed to the consequences of the
resulting recession. Yet the way in which people narrate their situations also varies, and it
depends in part of the kinds of stories that family members tell about themselves, as well
as the less conscious family dialog that lies behind these. Just because individuals do not
speak about the vulnerability of a family does not mean that the family is invulnerable
and vice versa. For some families hard times and survival are the norm and such
conditions do not give rise to comment or self-conscious reflection. Within other
families individuals are comfortable in narrating their fortunes in relation to broader
generational and historical landscapes, and may be highly attuned to potential risk and
loss, and uninhibited in expressing this. Longitudinal methods have the capacity to
provide insight into this complex relationship between subjective and objective well-
being.

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2 Real names have been changed to protect the anonymity of research participants.