Think-tank for action on social change

Stories of the Pandemic: COVID-19 and Job Loss in Ireland

A TASC social listening project



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About this project

This collection of stories reveals the multiple layers of uncertainty people are facing at the moment due to the COVID-19 public health emergency – and their own reflections on the challenges that may lie ahead. This first, specific collection looks at the experiences of workers and job loss.

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

These first 10 stories were collected via phone interviews over a two week period from the 3 April to the 16 April 2020. This project is on-going, and we are looking for more individuals affected by Covid-19 to share their experiences with us.

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

Introduction

On 21 April 2020, the Department of Employment Affairs and Social Protection (DEASP) announced that there were 584,000 workers in Ireland currently in receipt of the COVID-19 Pandemic Unemployment Payment. This figure rose by 51,000 from just one week prior (14 April 2020)¹. The payment scheme was launched on the 16 March 2020 and was initially set at a rate of €203 euro - the same amount as those on Jobseeker's Allowance². This was increased to €350 a week by the government on 24 March. In short, the scheme is a social welfare payment for employees and self-employed persons who have lost their employment due to public closures as a result of the COVID-19 pandemic. All workers between 18 and 66 years of age who have lost their jobs due to recent COVID-19 restrictions are entitled to the payment, including those who are part-time, students, migrant workers and non-EEA nationals³.

126,000 people, or nearly 22%, of all recipients of the COVID-19 payment work in areas related to "accommodation and food services" or hospitality. Other industries that feature high numbers of employees who have been furloughed include: "wholesale and retail trade" (88,400 people), "administrative and support service activities" (44,300 people), "construction" (77,400 people) and "manufacturing" (36,700 people)⁴. As pointed out by OECD economist Rory O'Farrell⁵, in Ireland workers are twice as likely to be laid off versus kept on the books and paid through the COVID-19 Wage Subsidy Scheme - an additional policy support deployed by the DEASP aimed at assisting employers keep their employers registered in order to help ensure that they will be able to get back to work quickly after the pandemic⁶.

In this collection, we spoke with workers from a range of these sectors about their experiences being made redundant and accessing the €350/week COVID-19 payment. Some were able to obtain the new social welfare payment easily, while others (in particular those who applied in mid-March when the scheme was first introduced) encountered difficulty and confusion. At times this uncertainty was directly linked to the way they felt they were treated by their employer and the perceived lack of support they received after losing their jobs. We also asked

¹ <u>https://www.gov.ie/en/news/041fd1-update-on-payments-awarded-for-covid-19-pandemic-unemployment-paymen/</u>

²<u>https://www.citizensinformation.ie/en/social_welfare/social_welfare_payments/unemployed_people/jobseekers_allowance.html</u>

³<u>https://www.citizensinformation.ie/en/social_welfare/social_welfare_payments/unemployed_people/covid19_pan_demic_unemployment_payment.html</u>

⁴ Same as footnote 1

⁵ https://twitter.com/r o farrell/status/1252511366537261056

⁶<u>https://www.citizensinformation.ie/en/employment/unemployment_and_redundancy/covid19_temporary_wage_s</u> <u>ubsidy_scheme.html</u>

questions in relation to how the loss of income affected interviewees' financial wellbeing and their goals for the future. Some, particularly younger workers who were renting in urban areas, had to move home with parents and family members in order to live. Many contacted their private landlords to ask for support, with varying degrees of success depending largely on the attitude of the particular landlord. This reflects similar outputs that advocate for the need for more targeted and widespread policies and supports for renters and those without mortgages⁷. We also interviewed two small business owners in Dublin and the Aran Islands in Galway, who revealed the challenges the closures presented to their sustainability and security in the long-run. Overall, attitudes and feelings of uncertainty pervaded the testimonies, as workers expressed how they are coping with changes as well as their hopes and fears for the future.

Although this initial collection is based on the perspectives of a small number of workers from around the country, we posit that it marks a critical contribution to on-going debates about worker rights and the need for stronger employee protections in Ireland. The media is flooded with COVID-19 related content on a daily basis. However, bottom-up, on the ground stories of how the virus is impacting ordinary people's lives is something which has received little attention. This initial collection of stories is a modest contribution to addressing this and attempts to capture the mood of workers in Ireland who are currently living through these unprecedented times.

This collection reveals how policies that concentrate solely on the importance of having a job, rather than what the job provides, are inadequate and falsely imply that having a job in and of itself provides longstanding security and wellbeing. This is especially true in the face of unexpected events or shocks, as the current crisis has shown us. As such, it is imperative that the experiences of workers are sufficiently integrated in policy and practice both now and after the pandemic emergency.

Dr Amie Lajoie, TASC Senior Researcher

⁷ <u>https://dublininquirer.com/2020/04/08/amie-we-need-more-debt-relief-not-just-for-homeowners</u>



Connor, 25

Duty Manager, Fitness Instructor, & Full-time Student Limerick

I had been working at my company, a gym at a college campus, for over three years. We were told we were being laid off on Thursday, 12 March, when the government closed the schools and colleges. We were let go immediately and told in a generic email.

I was not happy with how I got let go personally. I thought it wasn't really reflective of the sense of "team" we had in that building. We're not a very large company. We just got a generic email that got sent around to everyone. We didn't get told individually or in person. It was just extremely impersonal and there was no warning. It was just "due to this you are being let go". There was no help, or someone to talk to about what you could do in terms of claiming welfare or trying to get on the COVID payment scheme. There was no transition period where they said "well, this is what you need to do"... or anything like that. It was left to us to figure out by ourselves.

"There was no help, or someone to talk to about what you could do in terms of claiming welfare or trying to get on the COVID payment scheme."

I rent and I live with 3 other working professionals. One of my housemates actually works with me so we essentially lost our jobs on the same day so that's half the income of the house gone pretty much. I think by the next week, the other two housemates had lost their jobs. We rang our landlady straight away after we were let go and we told her the situation we were in and asked her could we pay partial rent in the next payment and possibly the second payment depending on how long this is going to go on for. So, it wasn't an official agreement it was just a verbal agreement but we've agreed to pay less rent. And then, I don't know if we'll have to

make that up when this is over and we are back to normal... or whether she will let that slide, that wasn't talked about.

We were so nervous about getting in touch with our landlady - we are very lucky in the location of the house we are renting here. For me especially, it's very close to work. It means I don't have to buy a car and it is very close to college also. So, really if I had lost this house it would have been pretty detrimental to my way of life.

I did not receive my first COVID-19 welfare payment until Tuesday 31 March, even though I was let go on the 12th (and my wages stopped) and I had handed my form into the local Intreo office on Monday the 16th. It was a nightmare actually waiting to get payment – the Intreo office where I had submitted my form told me they had no evidence of me submitting, and I had to reapply once the online application was set up. Every single morning I was spending at least 2 hours on the phone trying to talk to someone and trying to figure out whether my application was in the system or not. I even rang the helpline on Twitter.

It was an absolute fucking shit show, to be perfectly honest – you couldn't go talk to anyone and no one had any information to give you and you are now going on two weeks with no money. I was still paying rent, electricity bills, heating, WIFI in a house that I couldn't live in because I couldn't afford to feed myself up there. I moved home to get mammy's cooking essentially as I could not afford to feed myself – I had to move back into my parents' house for 2 weeks until I got the payment.

Now I am in a position now to pay the bills and pay the rent thanks to the reduced rent and COVID payment. Being a full time student, I'm also paying for my own fees.

A main worry of mine for the future would be saving money. To work a full time job and go to college full time and pay for 6,000 euro worth of fees and rent and pay bills and have somewhat of a social life and a relationship with your very understanding girlfriend... you need to save money, you need to be constantly saving money. And I don't know if that is feasible at the moment. Because obviously this 350 euro is not the wage that I'm used to in terms of what I would of made working full time. So, it is fine at the moment don't get me wrong but in terms of next year in college, my workload is going to increase so I might have to look at taking a reduction in hours next year in terms of work.

In terms of the restrictions they've put in nationally and trying to stop the spread of the virus -I think the Irish government has done well. But, in terms of my experience and the experience of others which are trying to get paid and being laid off... things like this that affect the individual, on an individual level, I don't think it was thought out. I thought what was done was very rushed in. On a national level, in terms of closing the schools and introducing restrictions, they followed the leader basically. It is not as if they invented these policies. They saw what worked and they implemented them and they implemented them sooner rather than later which in my opinion was the right thing to do. But, in terms of the finer details of things they did not really think it out.

I think they are doing as well as they can. Could they do better? Yes, but they could also have done a lot worse.



Bridie, 64

Bed & Breakfast Owner and Operator Aran Islands

I live out on the Aran Islands and I have been running a Bed and Breakfast for the past 36 years. Our season starts at the end of February up until the end of October - the bank holiday weekend. Our business depends a lot on weather, due to it being on an island, because not everyone likes travelling by ferry to the island if the weather is not good. So, really we are depending on fine weather - fine weather makes everything for us. Same as everybody else, but it makes a big difference when you are on an island when you have to travel by ferry.

Now, the B&B is where I live, and it used to my Mum and Dad's house. I love the B&B, I love meeting people. It's not easy; you have to patient and put a good nice smiley face on all the time. But, I enjoy it.

I have 3 staff that helps me but due to the coronavirus, the staff has been laid off and myself, I'm out of work. We had opened at the end of February and we were looking forward to Paddy's weekend but then with the coronavirus we were told about the lockdown and nobody was able to come to the island. Actually, islanders didn't want tourists coming to the island; it's not that we dislike tourists, but everybody was afraid just in case of the old people living on the island might get it and it all started there.

The 15th of March was my last booking coming into the house. The whole month of April has been cancelled. From the 15th March, all the bookings for March were cancelled, April was all cancelled and May - there's only a few left for May. Whether that will transpire or not, I don't know. I cannot see it happening. This is true for many other businesses on the island – everything has just stopped, especially those for tourists. The only business that's going on the Island is actually just the local shop.

Honestly, since we had to close, I'm bored. I'm trying to keep myself busy. I'm not used to sitting down and wondering and no incentive to do anything. Whereas when you were busy with the B&B everything would have to be done instantly. Only for the weather is good I would've cracked up because I would go mad inside the house all the time. It's not healthy, it

is not good for you and I'm not used to not being able to work. I'm not one for sitting down for too long. I've no patience for that and I'm not one for television.

Financially, my staff and myself applied for the 350 euro a week payment. I respect it, I welcome it - but when you have a mortgage to pay, where does it bring you? Our business is seasonal and I pay my mortgage 6 months of a year from May until October so I don't know how it is going to be this summer because there may not be any May-October business anyways.

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We received the government 3 months holiday pay for my mortgage which is fine. It will still have to be paid though that's the thing. So, we don't know where we can go after that and if they're going to keep lockdown on the island, we'll have no tourists. And anyway, I cannot see tourists travelling to be honest with you. They'll be afraid. I think really that's the worst thing. I was speaking with a neighbour today and we were saying, you'd be worried about somebody coming into your house so soon because you don't know when that virus is going to finish. The not knowing is the big worry.

I have to say that the application for the social welfare was brilliant; their application form was straight forward. You fill this, you give them the details they were looking for and you posted it and in a week's time, you got it.

This is totally different to the banks. Phone calls upon phone calls upon phone calls and paperwork. It wasn't the easiest, especially if you want to be getting access to an overdraft, and they treat you like you are robbing a bank. It has been just impossible to get someone on the phone, and I can't stand talking to machines. I also am waiting for my insurance company to come back to me because my insurance was due at the end of March and I wasn't able to pay. So, I'm waiting for them to come back to me and hopefully let me know "okay this is what we're doing, you don't have to start paying until such and such a time".

At the end of the day, this is going to put everything upside down for me because I used to have all these things paid during the summer. I used to have nothing at all to worry about only feed myself and pay the electricity and things like that during the winter. But, this winter is going to be totally different.



I was in Australia last year and I moved back to Ireland at Christmas. By the first week of January I had secured the job with a conference and events management company. I started with them the first week of February and I was let go on the 6th March.

I had a feeling that I was going to be let go – it is a small company, four conferences a year would be a big thing for them and would pay 4-6 staff salaries. So, one of them being cancelled is a massive deal, and they all started being cancelled quickly. My manager wasn't in the office a lot as she works from home. She rang at like 2 o'clock on a Friday and was like "oh I'm going to come in, I need to talk to you... if you could see if one of the meeting rooms are empty".

Then I said it to the other staff and they were like "oh she's coming out, that's really weird... Why would she come out at 2 o'clock on a Friday?" and I could just tell. I went out to one of the meeting rooms and straight away she said she had bad news and just said, "we're going to have to let you go, we don't have the work". They were really nice about it they were really apologetic. I had turned down two other jobs in January for them, they had basically come after me like they came back with more money and with better conditions, like more holidays and stuff. I think they felt particularly bad that they had talked me into it that much and then had to let me go.

"straight away she said she had bad news and just said, "we're going to have to let you go, we don't have the work"'. I was a little bit shocked that it happened so fast, I was gone on the 6th March and shit didn't hit the fan until the 12th or 13th so I was feeling a bit like I had done something or wasn't productive enough and they were using this as an excuse because nothing else had happened yet. I left there and then. As in I packed up my stuff and left. They were really nice about it, they were going to pay me for an additional week (until the 13th) and we were all in tears and they said they'd have me back in a heartbeat and they felt really bad that they had dragged me there or whatever. But, yeah that was it. All my colleagues were eventually let go a week later.

I've had this mad hullabaloo getting access to the COVID payment because I was put on the normal jobseekers allowance of 203 euro when I was let go on the 6th even though I was being paid until the 13th...I had to have a back and forth with social welfare in order to eventually be moved up to 350. When the COVID-19 payment came out I asked if I could be transferred over and they said it was the same amount so it doesn't make a difference. Then, it went up to 350 and they were saying that I was let go on the 6th and I was like "well, I told them I was getting paid for the 13th so technically..." They were like the cut-off date is the 13th, you had to be unemployed on the 13th or after it. So, if you were let go on the 10th with no notice of pay, you were just let go and you do not qualify for the COVID. I had to write statements, print them out... I had to drop 3 different letters off to social welfare... I was just lucky I had like a printer at home because everything was closed.

I had to write up and explain that I was let go because of COVID-19 and I feel like I'm entitled to that payment. And then I rang them back 3 days later, and they were like "no that won't work". Then I explained again that I was paid until the 13th so I had to send them my payslip and a letter from my employer so I could say "see, I was employed until the 13th, I wasn't working but I was paid until then". I submitted that and then the social welfare rang and said my jobseekers was to be closed, they were cancelling it and to apply for the COVID-19. So, I did that and then I got an email back saying it has been rejected because I was still on another social welfare payment. It said if this is incorrect please resubmit, so I resubmitted again. Then, I just waited and eventually I got the 350 payment. So, it has just been like this nightmare of back and forth.

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I rent, and all four of us in the house became unemployed and have no income coming in – we are all on social welfare. We contacted our landlord... and asked for half rent or something. I text her first and she didn't text me back and then my housemate texted her and she said she would give us 50 euro off each. And then, some of the other girls text her with our concerns again... it's a ridiculously priced house to begin with. Eventually I got 75 euro off. I mean it's better than nothing but I'm still paying and I still have bills and that that are coming in. She has not said anything about back pay, so we are unsure if we will have to pay that.

But, I think in general the government has done pretty well. I think these restriction measures were put in in good time... hopefully everyone will all be fine by the end of it. When this passes, I hope that people will realise that working from home is a thing. Everyone is working from home now, everyone seems to be working away fine and I think people will just have more appreciation I think for working from home.



Anna, 23 Translator

Dublin

I am from Germany and I have lived in Ireland for 4 years, and recently graduated from UCD. Before I was let go, I worked as a localisation quality assurance tester, essentially a video tester for languages. It's not something you can do in a home office very well. You're not allowed to normally take any work home; you're also not allowed to tell other people obviously what you are working on because obviously the content has not been released and it is all very secretive.

The company I worked for stayed open for a good while - as long as they could essentially and then when everything had to be closed they decided to lay off or temporarily lay off their workers. After the 12th March, we continued working for a good while with more precautions. Then, I chose to stay home at some point - which many people did because I have a flexible contract. So, I'm not required to take projects that are offered to me. I knew that starting on the 30th - which I think was when the official lockdown started - they would also stop working completely. On the 28th, I received a generic email that I had been let go with all the papers and the information.

In terms of my employer, I don't think they've handled the shutdown well. Management from the very top has been looking at what matters to them...they wanted the company to make as much profit as possible. They didn't want to lose that so they stayed open for much longer than maybe they should have for the security of their workers. And the regulations weren't necessarily enough that we had in place and it feels very much that the employees were kind of disposable maybe or their safety wasn't very important so in that was it was definitely handled very poorly.

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I applied for the 350 euro payment and it was fairly straight forward. I was a bit worried of how it would work because I had this zero hour contract essentially and the way it worked out for me was that it was essentially full time but I didn't know if I had to prove that I did have a regular income or something like that. I just made a note of that and it was never really questioned. I did not even receive a confirmation that I would get the payments, it was just transferred to my bank account a week later.

My concerns are that I'm not sure how it will work in the future. What they told me is that they're temporarily laying off everyone, I'm not sure if that is going to change so, if they will take everyone back, when that will be, if it will be whenever it convenes then, or maybe even earlier than it is because it stayed open as long as they possibly could so I wouldn't be surprised if they opened up again as soon as they legally could when really it wasn't safe yet. So, I don't know how it is going to work out in the future.

I try not to worry about it too much because there isn't anything I can do about it right now. I have a little bit of money saved up and this is new for everyone. No one knows what is going to happen if this pandemic continues for much longer and people cannot go to work, then I assume that the government will have to do something with the payment and figure something out there or I don't know - rents will be frozen. You know, it's very hard to predict what is going to happen so I try not to worry about it too much.

In terms of my living situation, I think I'm very fortunate in a sense that I live with two friends. So, I know that it can be very stressful for people to be locked in an apartment or a house with people they don't get along with. At the same time, being completely alone for the entire time can also be stressful and lonely. So, I'm lucky in that regard that I live with people that I actually get along with so I'm not alone. But, I still have my own room if I wanted to be alone and we can manage everything together and try to give each other space at the same time. We can still do things together; we don't have to go online to talk to a person.

In terms of the Irish government, I think they've been doing reasonably well because this is an unprecedented situation so there aren't necessarily any things in place yet and you have to see what happens. I think they did well in declaring lockdown maybe earlier on than other countries did into the pandemic. Maybe learning from other cases it could have been done

even earlier but I think it's... there's always things that could be done better. Especially in terms of rent.

I think it would make a lot of sense to freeze rents and mortgages because people aren't working much - people have either no income or lower income than usual. This is very stressful for them to still have to pay rent and to not be sure whether they can and can also feed themselves at the same time.



Darragh, 24

Sales & Customer Assistant, Work Placement Roscommon

I was working one a work placement as a customer assistant for a car rental dealership. I am currently doing a Masters so the first 6 months was all taught and then the second 6 months was an internship/work placement, and we do our thesis in the evenings and we have a few modules as well. I was on an internship contract. The management trainee programme are the exact same and have the exact same pay, training, opportunities for promotion... it's all the same. It's just two different contracts because I was still in college.

I found out Thursday the 26th March that I was being let go. My colleague in a similar position was let go on the 20th – so when she found out I kind of knew what was coming. As the week went on we were getting busier and busier. We were an essential service so say if someone's car broke down... say a nurses car broke down well she would need a replacement car. Or if any delivery services would need a van, you know it was an essential service. So, we were busy. But then, on Thursday I got a call from my manager's manager. It was my day off, and he came out to my house, he apologised, he said they were desperate to keep me. I think that's why I didn't get let go until the Thursday because they were trying their best to keep me in there because I was sort of doing well. I was putting the head down and working hard. However, I fully understood that so I was just like "it's grand, no bother at all". They couldn't have handled it any better with me.

My contract was due to finish on the 31st July. They wanted me to stay on and I wanted to stay on to sort of progress through. There is a clear line of sight. So, you can see how you get promotions. It was very performance based which for me was very motivational and that really clicks with me. Even though I was only in there for two months, it was so worthwhile.

The guys in the company gave me a letter straight away for social welfare to prove the date my employment ceased and all that stuff and said if there's anything I need to just give them a shout. So, I applied for the COVID payment on the 26th and it was in my account by the 31st March. That was quick, handy. They recommended that you do it online, so I did it online and it was smooth.

When I found out I lost my job the first person I called actually was my landlady. I said look, this is after happening, I have to move home to my family in Roscommon. She took it very well, she's actually a nurse who works in a hospital. She said no bother and that she would get me my deposit back. My rent was due on the 3rd and she told me I didn't have to pay. That was lovely of her. I think she had the compassionate side to her because she was working and could see the hectic side of things.

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In terms of bills, I've been working the last while so I've been able to pay my school fees but I still have some debt and some fees outstanding. Losing my job has affected me but it hasn't affected me compared to how it has impacted others. The 350 euro a week takes such a pressure off. It's a relief almost. I can still pay that back, I'm living at home. Mam and Dad don't want me to pay rent until all of this is over. So, I basically just do a bit of shopping, cook the dinner, do a few chores around the house, mow the lawn, chop wood, all that sort of stuff. They're happier with that than me paying and being stuck. So, on that side of things I'm very lucky to have this fall back option which is great.

Financially, I shouldn't be too far off paying back all my fees. However, what's the story after this time? You just don't know, it's so uncertain. There's not much expenses for me now, it will be a little bit slower paying back my college debt but I'll still be able to pay some of it back. It's affecting me but it could have affected me a lot worse and if I'm smart enough with the financial side, it shouldn't affect me too bad.

In general, we the people have already dealt with a financial crisis and the burden was put on us so it is really reassuring to hear from the government this will not be put on us again. That's reassuring. I don't particularly feel like putting up with a recession again.

In terms of my fears for the future, I'm hoping that when I finish this masters, I put a lot of money into it, a lot of time and effort into it... I hope that it will be worth it and I'm not coming out to no jobs. I'm not too fearful of that I mean a lot of people are still going to be hiring

hopefully. A lot of my friends in Dublin are working from home with businesses and that so they're being affected but not to the extent of others. Hopefully this will just be a hiccup. The main fear is that it will be a long, drawn out recession. I think the government are trying to avoid this by putting in the measures with the helicopter payments and all that. But how long will it take to get back to normal, you know? That's the main thing; just the uncertainty – but you could think about that all day and all night.



Anthony, 31

Operations Manager, Strength and Conditioning Coach

Galway

On the 13th March I was let go from my two jobs – one as a full time operations manager at a fitness facility and the other as a part time strength and conditioning coach. I had been working at the fitness centre for over 8 years; it would be 9 years in June. In terms of my position in management, I assume once the gym reopens I will regain my job and what I had, but the way we have been treated is making me question this. I have spoken to other staff and the likelihood is, most if not all of us will probably return. But, I feel like the trust has been broken now and I think everyone is going to have one eye on the door more than they ever did before.

My colleagues and I were very disappointed with how we were informed we were being let go. It was very much like: this is the notice... we're closing today... nobody gets paid a cent after today. We were told by a first email that came out on that Thursday (the 12th) in the middle of the day and then by Friday morning (the 13th), we were sent a second email basically with a definitive answer saying they were furloughing all hourly staff without pay.

I would've liked to have had a sit down and a proper explanation of where they were coming from and why they were not even contemplating the idea of helping staff for a short time. I thankfully make more than the living wage but a lot of staff don't and live pay-check to paycheck. Also because we closed on a Thursday night, some staff missed out on Friday, Saturday and Sunday hours and all of a sudden was left with no support. When we got let go, the access to COVID payment was a lot different to what it is now. The instant reaction from the company was that "you'll get on the payment" and "you'll be fine, best of luck".

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As a manager I know that they are not a company that operate week to week. They are not relying on this week's income to pay last week's wages or next week's wages if that makes sense. There's a bit of equity there and they obviously keep a fund that they can roll over for times of slow business and stuff like that. Which they obviously contemplated and decided that they would rather keep that money rather than looking after staff for a week or two.

My standpoint would be where is your loyalty? Yes, you need revenue to fund your business and everything else but without staff, you don't really have a company. Without good staff, you definitely don't have a company. For everyone to be dismissed very quickly and not even thought about... I suppose in a way it hurts. It just shows you that they didn't really care about you. I know they don't necessarily have to, they're not your parents or your family or whatever, but a lot of people have all been there at least 2 years so have put a lot of time and effort into the place. To just be tossed aside like they were nobody was quite disappointing.

In terms of getting on to the social welfare payment, it was a bit of an ordeal. I initially handed my form in on the 16th March and I don't think I got a payment until the 30th or 31st. Most of my colleagues all got the first wave of payment and were paid the week before. There were three of us who didn't for some reason. That was a bit of an ordeal trying to find out why we didn't and then we couldn't really get any information. Financially, I am quite lucky and have savings. I had been saving for a mortgage and a house for a long time. I currently have a family loan, which thankfully they have been more than obliging to freeze that. I'm also lucky that my partner is able to work from home so she is still bringing in a regular income which helps to ease the burden and keep the bills at bay. We are saving for a wedding, which obviously has to take a back seat for now.

I am worried for my industry - health and fitness – and how quick are we going to be able to reopen. The theory is that people are exercising now more than ever and will want to get back to gyms and stuff as quick as they can. But, ultimately, these are spaces that people are going to be in a lot of contact, sweating on each other, coughing on each other, how quick is it realistically going to bounce back?

In terms of the government, I suppose I'd like to see the angle change. It's a big opportunity to do something with the health system and make it better. All of a sudden we were able to support our hospitals and make space for the unfortunate people who are getting sick. So, when this is all over are we just going to go back to the same poor system that we had before? I'd like to see that change and make it a more universal and accessible system for everybody. For housing too, not just relying on outside investment. Let's look at the country now and let's invest in the country, invest in our schools, housing, hospitals and all that. Other countries can do it so why can't we? After this, if we are returning to our old ways, we will be licking our wounds for a long time.

After the 2008 crisis, they attacked our low paid workers; these workers ended up paying for the mistakes of the rich. They bailed out the banks and these heavy financial places and it was the workers that had to pay it all back. My fear for this is that that's what they are going to try and do again. I really hope it isn't and that it is distributed more evenly in terms of how the payback is done. It can't just fall on the people again to pull us out of a hole that we didn't put ourselves in.



Gabriel, 23 Barista, English Language Student Dublin

I moved to Ireland one year and eight months ago, because I wanted to learn English. And then I started to like it here. Now I work as a barista, but before I was working as a housekeeper and a kitchen porter. It was a tough time in the beginning, but then it turned out that I love this place, I love living here, even if we cannot work for much, we cannot work for more than 20 hours as students. We don't get high payment, but the money that we make here is enough money to have some luxury that we didn't have in Brazil. Anyway, I was working as an accountant in Brazil. So my goal was learn English here and go back to Brazil and just keep working on my career. That was my main point when I came here.

On the 12th of March, I was told that there was a pandemic and that everything was going to close. I had been working at this place for about 1 year and four months. When the crisis hit, there was a rumour that the company would close, but it was nothing official. Then on the 12th March, someone very important sent a message to everyone saying it was going to be closed and for the information. They created a group on WhatsApp, they said they were going to call and then they gave us some options which would be between staying out of work without getting paid, or getting your holidays paid. At the beginning we had these two options. After one week or two they said we could apply for social welfare to get paid from the government.

At first I took my holidays. But then after one or two weeks they said we could apply for social welfare. I did, and I got like three payments. Today though I went to the post office because I have to go there to get the money, I just came back from the post office and they said there was no money available, like I didn't have anything to get. I am hoping this is just a mistake for the holiday weekend and will be fixed.

I didn't know what to do when everything closed. There were some people who thought to go home, but I was like I have to stay here, if I go back to Brazil I am not going to get payment either and I won't find a job for myself, because there's no jobs now. So I was just like, I'm

going to stay here, maybe borrow some money from somebody. I even talked to my landlord to postpone my rent.

I think everyone here who lost their jobs, they are getting pad from the government. But the problem is that people who just got in Ireland, like one or two months ago, they have no job. They never had a job. They cannot work, they cannot make any money. They cannot study, they cannot do anything. The problem is that they are just paying the money that they brought from Brazil.

Things have really changed with the social distancing measures. I live in a house with 12 Brazilians. Before we had jobs and nobody was at the house all the time, because people had to go to school, go to work, make some money. But now imagine 12 people locked into a house. Everybody is sometimes getting mad, things are getting stressful. We even had fights here because some people make noise, and some just want to sleep. There is a conflict there. But the good point is like we are 12, we can entertain each other, we can have some barbecues, sometimes we cook together, watch movies. We try to keep entertained with each other.

"imagine 12 people locked into a house. Everybody is sometimes getting mad, things are getting stressful. We even had fights here because some people make noise, and some just want to sleep".

I think my main worry is I don't know when things are going to go back to normal. So I keep asking myself what I'm going to do if things don't go back to normal until like September, and the government said the welfare payment will only last 12 weeks. So what am I going to do after that? I'm not going to go back to Brazil, because if I go back to Brazil I will hardly find something to myself, I mean a job. Because there is a crisis there as well, there is a pandemic, there is a lot happening now. So that's my main concern, what am I going to do if things don't back to normal.



Thomas, 35

Proprietor, Hospitality and Food Business Dublin

I work in the hospitality industry. I own and run a few businesses, like restaurants and things. In the past few years I guess it has kind of snowballed. There was a restaurant that opened 4 or 5 years ago and then the take away shop added to that about 1 year in. Then in the past few years there has been a shop as well. In total, on a good week I employ about 20-21 people including myself.

We chose to close due to COVID-19. Basically it came about in a pretty strange way. There was very little government direction on what we were meant to do. Some pubs closed before the government told the pubs to close. In a very similar way, we closed all our businesses before the government asked us to close. Although revenue had fallen, it was not enough to force us to close. We could've kept going. But, we closed because there was a feeling in the street that nothing should be open. And there was a feeling among staff, among myself and my business partners, that there was no way we could stay open either financially or morally.

"And there was a feeling among staff, among myself and my business partners, that there was no way we could stay open either financially or morally".

I expected that I and all of my staff would be covered under the COVID-19 unemployment fund from that exact date we closed, because it was the last day they were paid and the payment application form asked for the date from which we were no longer working. It turned out that this information was ignored and they only started to get paid from the date the application was processed. Which is a very different date (and was a full 2 weeks later). All of my staff including myself were not being paid for almost any day that they did not work due to the company stopping trading in March. That is just money that is missing. It puts people in a very precarious situation. I myself am in that situation where I missed the first 2 weeks of the fund and the second two weeks (which will be weeks 3 and 4 of my unemployment for want of a better word) has just gone out to paying my own rent.

In terms of business outgoings, the biggest thing is rent. We have one landlord for one business reducing the rent, then one saying no rent at all and then we have another landlord saying, well "I expect by the end of the year, all rent to be paid and you're going to have to minimum pay me half of what you owe now". So, depending on the person and how long it goes on, we have to keep paying rent.

Also, it was technically a voluntary closure and because of that I can't claim my business interruption insurance. So, my landlord can't claim my rent through the insurance - instead I've to pay that. I can't claim my profits, utility bills aren't covered while we're closed. Thousands of euros that are not covered by the insurance. And that is purely because the government never said we can't open. They got shy and stopped one step before that. The immediate thing was before I closed I called the insurance company and was like if I close can I claim and they were like no, no, no. And everybody thought eventually the government would close everything. Even with the pubs, they only *asked* them to close. Nothing has been a mandatory closure. And therefore no insurance company will pay out. Now, that for me is a huge oversight. Like a gigantic oversight and it seems to be quite intentional.

My own life is pretty weird right now. I spend a huge amount of my day trying to tie up loose ends. A business essentially just has a load of money going out of it, all the time on direct debit. You pay bins, internet, rent... all of those things have to be set up on a direct debit. So, I spend a lot of the day trying to chase payments that are going out. I pay my music license, for example. I'm not open now so should I be paying the music license so I can have music in the restaurant? There's a lot of things that are kind of paused.

However, there were no pauses given on even the primary utilities. Like water, I'm still paying Irish water at the moment which is obviously government owned. I'm still paying for electricity, all these little things that no matter what you have a bill coming in. Even if you're not open and you don't go to the building, you still have electricity. So, I spend a lot of my time worrying about the future and trying to minimise the damage and make sure that everything will be as retrievable and sustainable as possible when we hopefully do reopen.

To be honest I like to think the future of the company is the future of the staff. If the company closes it's not the biggest worry, it's not the biggest fear of my life, it's not the thing I would dread the most. But, what I would dread the most is having such a negative impact on 20

people's lives. I'm not very sentimental about the company but I'm very sentimental about 20 people I know very well.

Personally, I live in South Dublin where housing is very expensive. I rent a house with 5 other people in Dublin city centre. Effectively, I'm pretty stretched financially myself and I think all of my staff are in a very similar boat. Any food or living expenses they have outside of rent was probably covered by savings, of which some have a lot and some have very little. Obviously my day to day life has a lot of worry in it. A lot of it is just playing out the different permutations of what can happen when we reopen, what different scenarios could unfold, how we adapt to suit it to the business model. I guess we're just in a world of extreme uncertainty now. There's very little government legislation to take away any of that uncertainty.

"A lot of it is just playing out the different permutations of what can happen when we reopen, what different scenarios could unfold, how we adapt to suit it to the business model".



Róisín, 27 Wait Staff

Dublin

I was let go from my job at a restaurant in town around the 13th or 14th of March. I had actually just moved restaurant and I had only been in this job a few weeks. To be honest, I was half expecting it. Just because that's the way things were kind of heading and because I'd only been there a few weeks as well I was kind of expecting that my hours would be cut first anyway.

I had a chat with my employer first because I'm diabetic so I need to be a little bit extra careful with the virus. I had a chat with him because I wasn't really sure if I should be working. They had already told us that they were going to have to be cutting hours the day before this. And he basically said, "I'm not sure I will have hours for you anyway" because the business had gone down by so much. Then, about 2 days later they sent out a message to all the staff that was not on a salary, basically saying that they would have to let everyone go. My employer was actually really good about it. First of all our manager just sent a voice message explaining everything that was happening and then they followed up with an official email with all the letters and everything that we would need for social welfare.

I am a little bit concerned about working after the pandemic. But I think for the most part I'm just kind of waiting and seeing because it's impossible to know... especially working in hospitality... it's impossible to know when things are going to go back to normal. But at the same I've worked in hospitality for like 12 or 13 years at this point so I'm not too worried about trying to find another job if I have to.

I rent in Dublin city. When we were let go my housemates and I did contact our landlady and first of all she just kind of said let me know what you will be able to afford and then we will sort things out. However, I'm the only one in the house that has really lost income because of this. The others are working from home. So, she was kind of like, we can pay less but only for 3 months and then after the 3 months we have to start repaying that. So, for example, if over the 3 months I pay a thousand less, I'll have to repay that thousand after the 3 months.

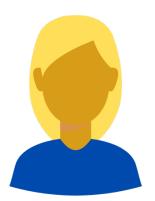
Honestly, I think this is incredibly unfair because I'm pretty sure her mortgage has probably been stopped. And we had to approach her as well. I've heard loads of stories of people being approached by their landlords but we had to approach her and say something.

I was a bit stressed about getting in touch with her because she generally isn't the most responsive landlord anyway. A lot of times we contact her about things and she just never got back to us at all. She got back to us fairly quickly on this once we did message her about it. I was anxious but then again I know they brought in various things to protect tenants now in terms of we can't get evicted for 3 months and stuff like that. So, I knew that that was there but I'm a little bit concerned about what is going to happen when the 3 months is up. I'm sure that if the government doesn't extend the current protections then I don't think my landlady will.

Since losing my job things have been weird because I went from being very, very busy and working loads of hours and always doing stuff to having nothing. So, it took a little bit of adjusting to. About three weeks ago as well I just temporarily moved in with my boyfriend so I've been staying at his so I haven't even seen any of my housemates or anything in weeks. But, honestly I haven't been finding it too tough. I've just been keeping myself busy and trying to find little projects and stuff to do. It is a little bit worrying but at the same time I'm spending a lot less money. I'm not out and about, obvious. I'm fortunate in that my family will help me out if I need to. I'm a little bit stressed but also realise that I'm probably in a better position than a lot of people are.

"it seems a little bit unbalanced that people who own houses don't have to pay their mortgages but people who are renting those houses do".

In terms of the government actions, I think in terms of social distancing and closing things down they have been doing pretty well, actually. I think the only thing I would like to see is more protection for renters at the moment because it seems to be quite limited. Especially since they stopped mortgages, or at least as far as I know a lot of banks have. So, it seems a little bit unbalanced that people who own houses don't have to pay their mortgages but people who are renting those houses do; it's up to the landlord whether they are going to have to pay the full rent.



Clodagh, 23

Skills & Training Coordinator

I live in Offlay and my job was based in Dublin, and I worked as a skills and training coordinator. I would basically organise training sessions for people in the company. I was commuting from Offaly to Dublin every day, it was an hour and half drive. I started with the company in January and as soon as I started into the role, I was very hands on and wanted to get my teeth sunk into it as much as possible. I was on a permanent contract; however, I was in the middle of a six months' probation period when I was let go.

To be honest, I thought there was more of chance of me getting COVID-19 than becoming unemployed because I'm able to work remotely. The Taoiseach said anyone who can work from home, work from home. I was under the impression that I was sorted, I'll get myself setup here at home and I'm grand. But all of a sudden on the 31st March I was told by my manager that there was no point in keeping me working. I didn't see it coming, I was a bit shocked, and I didn't really know what to say.

"on the 31st March I was told by my manager that there was no point in keeping me working. I didn't see it coming, I was a bit shocked, and I didn't really know what to say".

I didn't get any written confirmation that I am temporarily out of work they just told me in a phone call and that was the end of it. My boss text me afterwards being like I hope you're okay and stuff like that so she is nice and she is trying to be supportive. She said she would keep me in the loop and if anything else happens she will be in contact with me but obviously nothing else has happened and I haven't heard from her since.

I was able to get access to the COVID unemployment payment. But it was so unusual. For me, I kind of had prided myself on never signing on to the social welfare. Even during the economic recession, I was 15 and I had my first job and was working. I've seen so much of my extended family be on social welfare before. I've always been trying to build up my CV and work and volunteer, so for me, signing on to social welfare was disheartening and I was like no... is there any way I can work around it? It was fairly straight forward to do, but it was a shock to the system because I've never had to do it before. Also, because it was in such high demand, I was waiting on some confirmation or something – which I never received. Just the money in my account.

When I started working remotely I was thinking happy days because you can throw on a wash and it is done before you're finished work and you can throw dinner in the oven. I also didn't have the expenses of commuting to Dublin and the amount that costs on diesel and servicing the car and everything else. So, working remotely was a real positive for me but then when I became unemployed I was really shocked – because me and my boyfriend are currently saving for a house and when all this stuff about COVID-19 came out they were saying it's going to affect the economic market so we were a little bit uncertain. People were talking about we could go into an economic recession which obviously affects our chances of getting a mortgage, but it also may mean that the prices of houses could go down. We were thinking that this could work in our favour, stay positive. But, now that I'm unemployed I don't know if a bank is even going to look at me.

We are trying to keep our savings. I get paid monthly, so I was paid just before I was let go so I'm trying to cling on to that money as much as possible because I know that to apply for a mortgage you have to show 6 months consistency in saving and in spending. The amount you get on COVID-19 pay is good because it's better than the normal social welfare. But, I still think it will affect what we usually save on a monthly basis. It may mean we won't get a house as soon as we had hoped to.

It's a bit up in the air because I don't know if a bank is going to look at us and laugh us out of there or if they are going to give us some justice or what. Plus, I don't know if I'm going to have to start my probation period all over again when I go back to work (if I get my job back eventually) and if I do, then that will mean that I can't apply for a house until my 6 months' probation is over.

So, there's a lot of uncertainty. Honestly, I can't wait until this is over so I can go and visit my granny. I know people are looking in on her and that really gives me relief that there are other people that are closer and are able to call in to her and I'm forever grateful for the people that are calling in because I can't. It is nice to think that other people are looking out for each other and doing favours for each other and not expecting anything in return as well. That's a really nice thing that I hope that sticks around after this passes.



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