



Poverty and Social Exclusion in the UK

Life on a Low Income in Austere Times

Simon Pemberton, Eileen Sutton, Eldin Fahmy, Karen Bell

September 2014

Poverty and Social Exclusion in the UK

Overview

The Poverty and Social Exclusion in the UK Project is funded by the Economic, Science and Research Council (ESRC). The Project is a collaboration between the University of Bristol, University of Glasgow, Heriot Watt University, Open University, Queen's University (Belfast), University of York, the National Centre for Social Research and the Northern Ireland Statistics and Research Agency. The project commenced in April 2010 and will run for three-and-a-half years.

The primary purpose is to advance the 'state of the art' of the theory and practice of poverty and social exclusion measurement. In order to improve current measurement methodologies, the research will develop and repeat the 1999 Poverty and Social Exclusion Survey. This research will produce information of immediate and direct interest to policy makers, academics and the general public. It will provide a rigorous and detailed independent assessment on progress towards the UK Government's target of eradicating child poverty.

Objectives

This research has three main objectives:

- To improve the measurement of poverty, deprivation, social exclusion and standard of living
- To assess changes in poverty and social exclusion in the UK
- To conduct policy-relevant analyses of poverty and social exclusion

For more information and other papers in this series, visit www.poverty.ac.uk

This paper has been published by Poverty and Social Exclusion, funded by the ESRC. The views expressed are those of the Author[s].

This work is licensed under a [Creative Commons Attribution-ShareAlike 2.0 UK: England & Wales License](https://creativecommons.org/licenses/by-sa/2.0/). You may copy and distribute it as long as the creative commons license is retained and attribution given to the original author.



Authors

Corresponding author:

Dr Simon Pemberton
University of Birmingham

School of Social Policy,
University of Birmingham,
EMAIL: s.pemberton.1@bham.ac.uk
Tel: +44(0)121 415 8025

Other authors:

Dr Eileen Sutton, University of Bristol

Dr Eldin Fahmy, University of Bristol

Dr Karen Bell, University of Bristol

Contents

Acknowledgements.....	5
Rationale, Scope and Aims.....	6
Research Design.....	8
Data collection.....	9
Research sample.....	10
Data Analysis.....	13
Impoverishment in Recessionary and Austere Times.....	14
The Rising Cost of Living.....	14
Cuts to Services.....	15
Work.....	17
Summary: Insecure Lives.....	19
‘Making Ends Meet’: Coping strategies in austere times.....	21
Budgetary strategies.....	21
Minimising expenditure.....	22
Going Without.....	24
Unexpected or Unavoidable Costs.....	27
Summary: The constant struggle to ‘make ends meet’.....	29
Symbolic Injury: Stigma and Disrespect.....	31
Stigma.....	31
Disrespect.....	33
Dissolving Empathy: The intensification of stigma and disrespect.....	34
Summary: The emotional injuries of life on a low income.....	36
Conclusion.....	37
References.....	39
Appendix One: Topic Guide.....	41
Appendix Two: Agency Recruitment Information.....	49
Appendix Three: Participant Information Sheet.....	51
Appendix Four: Recruitment Survey.....	54
Appendix Five: Participant Consent Form.....	57
Appendix Six: Video Release Consent Form.....	59

Acknowledgements

A number of voluntary sector organisations made this research possible. We would like to thank the following organisations for their assistance with recruitment and data collection:

Gloucester Rural Community Council, GL Communities, The Family Haven, CAB Cinderford, One Parent Families Scotland, Bridges Programmes, The Poverty Alliance, Loretto Housing Association, Southside Housing Association, Queen's Cross Housing Association, Gateway Family Services, Sifa Fireside, St Basil's.

We are indebted to the participants who gave up their time and demonstrated considerable courage to openly discuss their lives and experiences. We hope this report and the short films that accompany it will powerfully and accurately reflect our participants' lives, struggles and achievements during the era of austerity.

Rationale, Scope and Aims

Following the ‘credit crunch’ 2007-2008, the UK entered the deepest recessionary conditions in living memory. As the liquidity from the financial services sector came to an abrupt halt, the investment ‘life blood’ of the economy in short supply, numerous companies, including long established high street businesses, ceased trading and consequently, unemployment rates rose to the highest levels since the 1980s. After the initial ‘bailout’ of the banking sector, political attention turned to the growing public deficit and the spectre of public sector austerity came to dominate the policy agenda. This agenda swiftly moved from how best to regulate the financial services industry to the question of the ‘welfare bill’ and the growing problem of ‘worklessness’. From this point, particularly as the Universal Credit Scheme passed through parliament and came to be implemented in various phases, much was said in political and policy debates about the lives of the ‘poor’ and many ‘common sense’ assumptions informed these discussions. However as is often the case, omitted from these discussions were the voices of those people living of low income.

To redress this imbalance, the report aims to document the reality of life on a low income during this period, by affording primacy to the ‘voices’ of those living in poverty. Given the relatively short timeframe that exists between the recession and initial phases of austerity to the present day, it is unsurprising that there is paucity of academic research mapping the lived experience of poverty through this time. However, there are a handful of academic studies published in the initial phases of the credit crunch and recession that begin to detail the experiences of those living on low income, yet little has been written academically in relation to austerity (Athwal, et al., 2011; Batty and Cole, 2010). Having said this the emergent ‘grey literature’ adds more to our understanding of the challenges that people face in relation to specific aspects of disadvantage, such as food poverty and fuel poverty (Cooper and Dumpleton, 2013). Significantly from this literature, a handful of notable studies have begun to document the initial consequences of the public spending cuts (O'hara, 2014). However, it remains that we know little in social science terms, about what it was like living through this period and how the experience of low income differed at this point in time and continues to do so.

‘Life on a Low Income in Austere Times’ sought to provide insights into the lived experience(s) of poverty during the recent recession and the initial throes of austerity and is based on 62 testimonies collected in 2012-2013 in Birmingham, Glasgow and Gloucestershire. In particular the report focuses on the specific features of this period, both political and economic, and how these came to be manifest in the experience of low income. In doing so, we have sought to explore poverty, as a material phenomenon, the deprivation of the necessities of life, as well as a relational phenomenon, that incorporates the related psycho-social impacts of life on a low income. The report draws on ‘what we already know’ about poverty and seeks to

understand the ways in which the lived experience of poverty has changed as a result of recession/austerity and conversely, the ways that it remains constant. Consequently, the report addresses three key themes and in doing so focuses on the following research questions:

Impoverishment: We seek to explore the ways in which the economic context and changing modes of welfare impact processes of impoverishment. Particular attention is paid to the roles of indebtedness, rising costs of living, increasing conditionality and joblessness have either reconfigured or intensified impoverishment.

1. What are the processes of impoverishment in the current context? How are these processes related?

Agency: Within this context, to develop an understanding of the coping strategies households have developed to manage meagre budgets and the constraints placed on these responses through rising prices, debt and the scaling back or loss of public/voluntary services.

2. What coping strategies have been deployed by those living on low incomes in response these processes of impoverishment? To what extent has the resilience of low income groups been compromised by external factors, such as cuts to services, reduction in benefits, the scarcity of credit? What are the emotional consequences of ‘coping’ or ‘resilience’?

Symbolic: In an increasingly hostile policy environment to examine the implications of political rhetoric and media coverage for low income groups, in particular to understand how the stigmas and instances of disrespect impact on individuals.

3. To what extent have the relational aspects of poverty and exclusion been reconfigured? Have these processes been intensified through political and social discourses, everyday interactions and attitudes of others towards those living on low incomes?

Whilst the data presented in this written report takes the form of anonymous quotations, 53 of the 62 participants provided video testimonies. The material collected from these video testimonies has been used to create [four short films](#) that accompany this written report. The use of video methods in academic poverty research is rare and is fraught with technological and ethical issues, yet we believe it offers additional benefits to traditional methods of presentation (Fahmy and Pemberton, 2012). First, video methods are potentially a more powerful means of conveying the lived reality of low income rather than textual and numeric accounts traditionally generated by poverty research. Thus, testimonies offer a means to engage the public and policy makers in the results of poverty research that have not existed to date. Second, whilst a great deal is said about poverty in public debates, the voices of those living on low incomes are rarely heard. Video testimony allows the ‘real experts’ on poverty,

people living on low incomes, an opportunity to voice their experiences and perspectives. Third, recent political and media discourses about poverty and welfare reforms have tended to present those living on low incomes in a negative manner. By presenting participants in video testimony, the immediacy and authenticity of these accounts can challenge popular stereotypes.

It is hoped that the written commentaries presented in this report provide further insights, depth and analysis to complement the vivid testimonies contained in these films. The report is divided into five parts. The first part outlines the research design, including data collection, sample and data analysis – ethical issues relating to the use of video testimony are also discussed. Part two examines the process of impoverishment, particular the pressures exerted through rising prices and falling incomes, and the sense of insecurity that this pressure has given rise to. Part three examines the lengths that our participants go in order to make ends meet; they are engaged in a perpetual struggle to make meagre budgets stretch and eventually this takes its toll on their lives. Part four investigates the ways that our participants are treated by others in mainstream society as a result of their financial status and the impacts these interactions have on their sense of self worth. The fifth and final part discusses the conclusions that can be drawn from the research. Principally we consider the ways in which the lived experience of poverty may have been reconfigured.

Research Design

The research design was informed by the research questions and aims outlined in the previous section. In particular, the research design sought to not only capture the uniformity of

experience amongst our participants, but to offer a range of insights from different social groups impacted by poverty in order to understand the potentially uneven impacts of austerity and recession on these groups. It is also important to note, that the research design does not purport to offer a definitive statement of the continuities and changes in the experience of poverty at this time, but is able to comment on the perception of these dynamics held by the research participants. With these caveats in mind, the research design is presented in four parts: data collection; sample; the consent process; and data analysis.

Data collection

Semi structured testimonies were conducted with sixty-two participants between 2012 and 2013. Each testimony followed a semi structured topic guide. The topic guide was informed by several stages of development. The first drew key themes in relation to the topics of impoverishment, coping strategies and the relational dimensions of poverty from a [literature review](#) of 102 qualitative studies of low income conducted by the authors (Pemberton, et al., 2013). The second, the formulation of questions, prompts and probes were informed by the topic guides of previous studies identified through the literature review. Finally, the topic guide was subject to expert review from members of the PSEUK research team who were not directly involved in this part of the research. Consequently amendments were made to the wording of existing questions and one further question added to the guide.

The final topic guide comprised of five sections (see Appendix One). First, participants were asked to give a biographical account that served to consider the key reasons for their current financial position, in doing so they were prompted to take into account the impacts of the recession, alongside any key life events that they chose to discuss. The second part, encouraged participants to document their day-to-day lives and the issues and challenges that they face in making ends meet. In the third part, participants were given an opportunity to discuss the ways they are perceived and treated by others and how this made them feel. Probes were developed that encouraged participants to identify and discuss particular incidents where they felt stigmatised, disrespected and so on. The fourth part offered participants an opportunity to discuss future plans and aspirations. Finally, participants were given the chance to comment on any issues that had not arisen during their testimonies.

The testimonies were collected in three distinct areas of the UK, in order to capture the potentially uneven and geographically varied impacts of austerity and recession that have shaped the lived reality of low income: Gloucestershire (sub-city with urban and rural centres), Glasgow (devolved policy-making, post-industrial city with high unemployment) and Birmingham (post-industrial city with high unemployment). Twenty-one interviews were carried out in Gloucester with participants from four community organizations providing support for vulnerable families, sheltered housing, debt advice, and neighbourhood support – including help for people living in rural areas. In Glasgow twenty-three participants were recruited from the six participating organizations, which included housing associations,

projects providing support and work shadowing for refugees and asylum seekers, information and support for one parent families, and the national anti-poverty network. Eighteen participants were interviewed from three organizations in Birmingham that were involved with working with people experiencing homelessness and alcohol misuse, preventing youth homelessness by providing accommodation and support services, and helping families to live healthier lives, develop skills and career opportunities and to access statutory support.

As indicated above, recruitment for the study was facilitated through community and voluntary organizations working with people living on a low income in the three fieldwork areas. Participating agencies were purposefully selected as they worked with specific social low income groups and were identified through existing databases, membership listings and other local information. These 'gatekeepers' were contacted by a member of the research team and sent further details about the project and fieldwork procedures (see Appendix Two). Written information about the project was then cascaded to potential candidates as well as an opportunity to discuss the parameters of their involvement with a member of the research team (see Appendix Three). As part of the recruitment process, participants were required to complete a recruitment questionnaire that collected basic demographic details, alongside information about their accommodation and income (see Appendix Four). Eligibility to take part in the study was determined through questions that determined the level of household income and/or the reliance on particular benefits.

Research sample

The data collection was drawn from a purposive heterogeneous sample, so designed in order to capture a variety of perspectives from different low income groups. Details of this sample are summarised in Table One. Sixty-two people made contributions to the study with fifty-three providing video testimonies and nine audio testimonies; of these participants thirty eight (61%) were female and twenty four male (39%). This gender imbalance reflects more generally the difficulties experienced in accessing and recruiting, in particular low paid male workers. In terms of age there is fairly even representation across the age categories used – however, difficulties were experienced with recruiting from 65+ age groups, which may be explained by the intensity of stigma attached to poverty for older people (Scharf, et al., 2002). Finally, in relation to ethnicity, the sample had representation across the minority British ethnic categories, with 15 (24%) participants drawn from non white British groups.

Through the recruitment survey participants also provided basic details on their material and social circumstances. In terms of net monthly household income 37% (23) of participants had an income of less than £500; 26% (16) between £501 and £750; 11% (7) between £751 and £1000; 19% (12) between £1001 and £1500; and just 2% (1) between £1501 and £2000 (3 participants did not complete the income question). Forty-four per cent of participants informed us that a member of their household was in receipt of Housing Benefit; 39% Council Tax Benefit; and 21% received Income Support. Job Seekers Allowance was received by 26%;

Working Tax Credit by 8% and Child Tax Credit by 31% - the same proportion receiving Child Benefit. Sixteen per cent were in receipt of State Retirement Pension and 8% Pension Credit. Disability Living Allowance was received by a member of the household for 18% of participants; 11% received Incapacity Benefit, but only 6% received Attendance Allowance.

Participants were asked about the kind of accommodation they lived in and how they occupied that accommodation. Twenty-nine per cent of participants lived in flats (less than 5 stories); 18% lived in semi-detached houses; 10% terraced houses; 10% in maisonettes; 5% in flats (5+ stories); 5% in bungalows; and just 3% in detached houses. The remaining 17% of participants lived in sheltered accommodation, hotels or supported housing, with one participant (recruited via the organization supporting refugees and asylum seekers) stating that they moved from “home to home”. The majority of participants (63%) were renting their accommodation from a Local Authority or Housing association; and 13% were renting privately. Just 10% of participants owned their home outright, or were paying for it by a mortgage/loan. The remaining 14% were living in supported or temporary accommodation.

The majority of participants (53) were inactive in terms of paid work for a variety of reasons: in full time education, full time carer, unemployed, long term ill, or they were retired. In total, 9 (14%) participants were in full or part time employment. It is not unusual to experience difficulties in recruitment of low paid workers; in the main due to issues of accessibility without obvious services or organisations that this population group draw on. Although it should be noted that a number of participants lived in households where their partner worked in the low paid sector, these participants were also able to offer insight into the phenomena of ‘in-work’ poverty.

Table 1: Sample Composition

Location		Glasgow	Gloucestershire	Birmingham	Total	
Gender	Female	12	17	9	38	(61%)
	Male	11	4	9	24	(39%)
Age	18-24	5	2	9	16	(27%)
	25-34	1	6	4	11	(18%)
	35-44	8	3	1	12	(19%)
	45-54	5	3	4	12	(19%)
	55-64	1	3	0	4	(6%)
	65-79	3	2	0	5	(8%)
	80+	0	2	0	2	(3%)
Ethnicity	White British	17	18	12	47	(76%)
	E European	1	0	0	1	(2%)
	African	4	2	0	6	(10%)
	Afr Carib	0	1	3	4	(6%)
	Asian	1		3	4	(6%)
Work Status	Full time	3	0	4	7	(11%)
	Part time	1	1	0	2	(3%)
	Inactive	19	20	14	53	(86%)
Hhold type	Single person	14	7	12	33	(53%)
	Couple no child u18	1	2	1	4	(6%)
	Couple child u18	3	3	0	6	(9%)
	Single parent no child u18	0	1	0	1	(3%)
	Single parent child u18	5	7	3	15	(24%)
	Other	0	1	2	3	(5%)
Total participants		23	21	18	62	

Consent process

A two stage consent process was designed to ensure participants had an opportunity to review their video testimony prior to public release. All participants prior to interview were provided with an 'Information Sheet' that detailed the aims of the project, the data that would be collected and the ways in which this information would be stored (see Appendix Three). In the first stage, participants who were providing video testimonies gave written consent via the study consent form for the testimonies to be collected and analysed by the research team, with the explicit understanding that they would be offered an opportunity to view and withdraw any video material selected by the research team in a follow up meeting (see Appendix Five).

Following the initial analysis and coding of the video material by the research team, footage selected for future use in the dissemination of the project findings was returned to the participants. Footage deemed to be harmful to third parties or to the participants was removed prior to the follow up visits. Participants were re-contacted via the recruiting organizations and invited to view the selected clips from their interview. This gave participants the opportunity to retract any sections of the recording that they were not comfortable with, so that they could be deleted in their presence. Participants then completed a final consent form which offered them the opportunity to identify the ways in which their footage could be used (i.e. academic publication; project website, reports to policymakers etc.) (see Appendix Six). The research team were able to make contact with forty-two of the fifty-three participants who provided video testimonies. These participants all viewed their edited clips, with only two participants opting to retract specific clips that they deemed too sensitive. Data collected from the remaining eleven participants and that were not viewed by the contributing participant, appear as anonymous quotations in this report and future publications.

Data Analysis

All video and audio testimony were uploaded into the Atlas TI CADAQS package and analysed using a thematic framework approach (Ritchie and Lewis, 2003). A coding frame was developed initially from the themes identified in the literature review and organised into codes and sub codes (Pemberton et al., 2013). It should be noted that the findings of the literature review, which comprised of – albeit with a few exceptions – studies conducted prior to the recession acted as a resource against which analytical comparison could be drawn between pre and post recession experiences. Through the initial coding process, a number of coding categories were amended and removed, as well as others added in particular in relation to the recession (e.g. rising prices; falling incomes; removal of services; intensification of stigma). Following the initial coding process, descriptive summaries of the coding categories were produced, as part of this process some codes were moved into different thematic categories (e.g. powerlessness, insecurity, anxiety and stress were moved from the relational category into the impacts category). A deviant case approach was applied to identify participants who had divergent experiences and perspectives to the ‘majority’ of participants – so that the complexity of lived reality of low income in its varied manifestations could be captured as accurately as is ‘humanly’ possible. Finally, as part of the explanatory phase of analysis, connections between the themes, codes and sub codes were made to produce an overarching and holistic account of the lived reality of low income during this period. In the following sections we present a summary of this analysis that highlights the key findings in relation to the impacts of the recession and austerity on the lives of our participants

Impoverishment in Recessive and Austere Times

Before directly addressing the experiences of our participants in relation to the recession and austerity, it is important to provide some context to these experiences. All participants were asked to detail their personal biographies and in particular to explain which events in their lives most significantly impacted on their current financial situation. These discussions revealed the different trajectories and directions from which our participants enter this period from, thus they are located in contrasting 'vantage points'. All of the participants, with the exception of one, have some experience of either full or part time paid work and many have extensive work histories, almost predominantly in low paid jobs, with a few having worked in relatively well paid skilled manual or clerical jobs. The majority of our participants entered into the recession without work, due to a host of reasons but principally life limiting illness, disability or caring roles; with relatively fewer losing their jobs as a direct result of the recession or the subsequent public spending cuts. This is perhaps unsurprising given the sampling method used, recruiting from voluntary organisations and community groups that work with low income groups. Therefore our sample does not necessarily capture those who have had a dramatic descent into low income, as a result of job loss, house repossession or indebtedness precipitated by the credit crunch. Our sample, consequently, is in the main comprised of participants who were already on the margins, in so far as they were reliant on benefits or worked within low wage jobs – and are likely to have oscillated at various points just above and below the poverty line. Therefore the insights offered from these testimonies reflect these experiences and standpoints. Ultimately, they are well positioned to comment and provide insights into the changes and continuities within the lived experience of low income and the key impacts of austerity and the recession.

The Rising Cost of Living

Life on a low income demands a detailed knowledge of the cost of basic goods and services and our participants were acutely aware of rising prices – as with other studies carried out during this period (Athwal, et al., 2011; Batty and Cole, 2010). Therefore a recurring theme in the testimonies we collected was the impact on already fragile household budgets of the rising cost of living. Without exception participants acknowledged the pressure that was exacted on these budgets through the increases in prices for essential items, basic foodstuffs and in particular fuel. Existing on meagre weekly budgets means that participants are not only more likely to be impacted by rises in such basic items but the cumulative impact of these rises across a number of items represents a significant exogenous shock to household budgets:

'A can of beans when I came in 2007 cost 14 pence, now it costs 33 pence. It has more than doubled in five years...Nothing goes down...'
(Unemployed, Male, Glasgow)

'The cost of living in general has gone up. Obviously fuel...that has had a big impact because I can't afford to heat my home sometimes. We have had times where we have had to sit with no heat, because that's how bad things are. In general it is pretty tough because of what is happening out there and you just can't seem to get by.
(Lone Parent, Female, Birmingham)

'A lot of things have got worse out there, the prices of things have gone up. Everything is just diabolical. Bus fares have gone up, if it wasn't for these paying for my bus pass, I wouldn't be going anywhere. Food has gone up. It is a bad day when I have to go up there at 10 o'clock before the shops shut every night to get the cut price food that is about to go out of date. I have to go to the pound shops and a lot of people have to, because everything is so dear.' (69:7 103-106)
(Unemployed, Male, Gloucestershire)

As the above quotes highlight the rising cost of living presents households with stark budgetary choices, often referred to as 'heat or eat' – which will be explored more fully in the next section. The pressures created by rising prices have been compounded by a corresponding fall or stagnation in the value of benefits and wages:

'Things have always been hard, but since January of this year, it has not been hard it has been impossible, absolutely impossible, I don't know how people survive...it's all benefits, the money has stayed the same, but the cost of living has gone out of the roof.'
(Lone parent, Female, Birmingham)

'Fuel goes up constantly, about 6 months ago it was going up every couple of days when I was going in the garage, our fares don't go up, they stay the same, they go up every three years...maybe 5 years ago, I was clearing £400, £500 a week, now I am down to £200 now.' (Low wage worker, Male, Glasgow)

'Food has gone up, I remember you used to be able to get a tin of corned beef for 95p, and now it has gone up to £1.89. Prices are going up and up, we are struggling to get what we need to get, we are surviving by just keeping our heads above water...My income, they are taking money out of my income, so it is going down...'
(Lone Parent, Female, Gloucestershire)

For many participants, this created a sense of endless and unremitting pressure that has been brought to bear on household budgets, necessitating seemingly never-ending set of decisions to go without or to cut back on areas of often essential expenditure – to which we return in the following section.

Cuts to Services

Despite testimonies being collected in the initial throes of austerity, the impacts of public funding cuts to services were already felt by our participants. For our participants, many of whom are heavily reliant on services, it was commonplace for them to refer to the reductions in both the level and quality of services they access. Many of our participants made use of the services offered by voluntary sector organisations, it is these services in particular that they

observed that had been forced to reduce their activities to a core set of functions, meaning that additional educational courses or advice services were being removed or had already disappeared. Testimonies articulated a picture of contracting provision; it was exceptional that they reported the withdrawal of entire services:

‘With the CAB, its opening times round by us...a lot of the services have gone down.’
(Long term ill, Female, Gloucestershire)

‘I have noticed that they are struggling a lot here, it has not affected me, because they are not letting it affect the clients...’
(Lone Parent, Female, Gloucestershire)

‘They are crucial to a number of people, it is quiet today, but you wait to 12 o’clock and this place will be packed...you get a lot of that here, the sorts of things you used to be able to do but can’t anymore because of the funding...but they do their best.’
(Unemployed, Male, Birmingham)

‘Some of them have closed...I remember that we had a law centre in the city centre...there you could get immigration advice, absolutely free...I know that three months ago this service shut’.
(Part time low wage worker, Female, Glasgow)

A number of our participants observed the pressures created by the increasing numbers of people resorting to these services and in particular those experiencing acute hardship accessing ‘emergency’ services. As demand rises and services close, these pressures have become greater for those remaining services:

‘There are quite a few places that went...like the Salvation Army, you get could a few clothes or something to eat if you were stuck...Birmingham City Mission, opposite the law courts where you could get a meal...that went a few months ago...there are quite a few that have gone recently...In here now, the one day there were 160 that came here at dinner time just for something to eat, and they really struggled.’
(Unemployed, Male, Birmingham)

Participants acknowledged the very fragile nature of many voluntary sector services that continued despite the scarcity of resources largely to the dedication and ingenuity of the staff delivering them. However, many were unsure about how long these situations could be sustained – this caused our participants a great deal of anxiety about the future.

Our participants identified the many ways in which services provided relief and support. In the most basic terms, as prices of basic items have risen, many voluntary services have stepped in to provide ‘crisis packages’ of basic foodstuffs and toiletries or meals at points of acute need. But they also provide opportunities to meet others and for people to create and sustain social networks that offer support and companionship which are often deleteriously impacted by low income. Indeed it is these friendships that for many groups, particularly lone parents and older people counteract the marginalising impacts of poverty:

‘It did effect this place, because we didn’t know if it was going to close down...for some of the mums, they class this as their second home...because you can sit down and relax, your children

can make friends with the other children, you can have an adult conversation you're not talking to your own children all the time, there is always someone you can talk to...whenever one of us has a problem there is always someone to help...it is an emotional service.'

(Lone Parent, Female, Gloucestershire)

Moreover, voluntary services provide an important role in advising low income households to realise their entitlements to benefits and services, as well as enhancing personal development through courses and pastoral support that facilitates many in the return to paid work:

'We have lost an advice worker, we lost him. The cuts have hit everybody. It has had a big impact, because for people like myself, wondering who we can go to and what we can do and all that...'

(Unemployed, Female, Gloucestershire)

'We used to have Connexions almost all over Birmingham, but the last one, I am not sure it is there anymore, was in Five Ways, Broad Street. I was seeing in several different ways that Connexions was helping people, like straight from after school and now they are no longer there anymore, that leaves a lot of young people out there not knowing where to go, because when you leave school to be honest not a lot of young people know what the next step should be...'

(Young Unemployed, Female, Birmingham)

Work

With the exception of one participant, all participants had work histories – these were often extensive. However, many participants found themselves in a cycle of 'no pay, low pay' (Shildrick, et al., 2012), with fewer having fallen out of relatively well paid skilled manual labour or clerical work, as a result of illness, deindustrialisation or to raise a family and were looking to return to work. For many of our participants, they have at various points from 2008 onwards been engaged in job searches and therefore, have direct experience of the difficulties associated with finding paid work during this period. A common experience for those seeking work, was the fierce competition they encountered for low paid work – with a number of participants observing that they were competing against university graduates for the same positions. It was common for participants to apply for numerous positions in a week, often without receiving responses from potential employers:

'When I first lost my job it did, I didn't even get an interview, I was on jobseekers allowance for about seven months, I applied for about 16 jobs a week and I had one interview actually and that was it...but then it was confirmed I was pregnant and I went over to income support, it wasn't great, it was very depressing.'

(Lone Parent, Female, Gloucestershire)

'The lack of work, because it is the recession and a change of government, no-one wants to hire young people, because they don't have the experience and they will show up and not do anything...I have applied for so many jobs and no-one has bothered, no-one has the decency to say 'sorry this time round'... This year, I have applied for 50 positions...cleaning, retail, any job I see in a window I go in and apply...it is just about getting that job.'

(Young Unemployed, Male, Birmingham)

For those participants, who held full time employment, competition for jobs had frustrated their attempts to escape low paid and insecure work they found themselves in. Thus, the ability to move up the 'career' ladder into more secure, better paid work, with improved conditions was not a realistic possibility:

'The company I left, before I came to this one. I tried to get a job, I phoned up about a job it was just a delivery driver, it was just in the Job Centre the day before and I rang up and said to the boy, 'how many applicants have you got in' and he said 'only 150 so far', in one day do you know what I mean! There is no absolutely no chance getting a job you know, especially when you have done the same job for 12 years...'

(Low wage worker, Male, Glasgow)

Given the level of competition for jobs and the position that most employers find themselves in, being able to choose between numerous applicants – those who are already vulnerable within the labour market, with criminal convictions, interrupted work histories, young people with little experience - have unsurprisingly struggled to secure full time paid work. For many excluded from the labour market, the transition back into work is often frustrated by the inflexible nature of the labour market and the form paid work takes. Therefore for those participants with long term health problems, disability, drug and alcohol addiction the contemporary labour market is often unable to provide work that is suited to their individuals needs (Flaherty, 2008a; Scharf, et al., 2002). Moreover, as identified in previous studies (Crisp, et al., 2009; Gloster, et al., 2010), for parents, particularly lone parents the lack of flexible working arrangements, combined with the expense of childcare resulted in their continued exclusion from paid work:

'They are like (the Job Centre), 'there are jobs there with full hours', that is no good to me, because I am on my own with the three boys...there are nae jobs there with the hours that you need, I have just got to watch because of the wee one... I cannae it has got to be part time.'

(10:12 202_101)

(Lone parent, Female, Glasgow)

'There is an idealism, come and get into work, get into work, get into work... but we are not going to help you with childcare, so you are going to get nothing' (14:9 202_104)

(Low wage worker, Male, Glasgow)

Perhaps more fundamentally, the most significant obstacle for re-entry in to the labour market are the current wage levels, with many participants suggesting that low waged work does not pay a 'living wage' (Crisp, et al., 2009; Fletcher, et al., 2008). A 'living wage' for many participants means one that is capable of meeting the costs of private rented accommodation, rising food prices, rising heating costs and transport. Thus many participants who are unemployed and actively seeking work reported being forced to calculate whether they could afford to return to work, by comparing the loss of income from social security payments, housing benefit, council tax discount and so on with the wage offered:

'That is what frightens me, if I work it has got to be sustainable, it has to be enough that I can pay for everything...you need a proper living wage, a real one'. (Part time worker, Female, Gloucestershire)

'I have to make sure the job I am applying for, the money isn't less than I am getting from benefits, I have to make sure it is more than the benefits that I am receiving...'
(Young Unemployed, Male, Glasgow)

'I have gone out and looked for work, but the money that they are offering would just throw me into debt, it wouldn't cover my rent is £450 a month, that is just my rent, the water people they want £1000 a year, council tax whatever that is, and we haven't started living yet, at the moment as we speak my gas is £600 a year, because it is £50 a month, the same as my electric. (Lone Parent, Female, Birmingham)

'Either the money is too low, too low for me to survive on, or they are temporary, or they are out of Gloucester... There are loads out of Gloucester...you want one in your area, so yes I am being flexible, when I say I will travel 10 miles from where I live, but if it is upto 10 miles from where I live, the money has got to match it. I have seen a job in Cheltenham, which is right up my street, only two days a week... and when I weighed it up for the pro rata money, I thought 'no, it is not going to be worth my while'...because of the travel costs...so these are the deciding factors'.
(Part time worker, Female, Gloucestershire)

Whilst many of our participants expressed an overwhelming desire to return to paid work; they also feared the financial consequences. The transition from benefits to paid work represents a risk with dire consequences for those with meagre household budgets, benefits become a 'life raft' to which individuals cling (Daly and Leonard, 2002). The perception of risk is heightened and substantiated by the difficult experiences of insecure low paid work that many of our participants held.

Summary: Insecure Lives

Life on a low income inevitably is precarious; without sufficient income it is difficult for individuals to assert control over important aspects of their lives. Yet, living through recession and the initial phase of austerity has only served to heighten these feelings. A pervasive sense of insecurity was without exception a recurrent theme amongst participant's testimonies. These anxieties could be directly linked to material features of the recession and austerity, with participants increasingly required to operate on the finest of financial margins due to the rising cost of living and falling incomes, meaning that there is little opportunity to build 'contingency' funds to deal with unexpected expenses. The precarious financial situations that our participants find themselves in are further exacerbated by the removal of services that they once could rely on for support and advice. For those reliant on benefits, the threat of sanctions and re-assessment, combined with the political rhetoric and reforms to the social security system was a constant source of anxiety and uncertainty. Similarly, for those in low paid work, the temporary nature of this work, and in particular for those on 'zero hours' contracts contributed to the sense of insecurity that dominated their lives. As one participant remarked '*security isn't being gradually taken, it is being ripped away...*' (Low Paid Worker, Male, Glasgow).

‘Making Ends Meet’: Coping strategies in austere times

The previous section identified the pressure points that have been brought to bear on those living on low income, as a result of rising costs, falling incomes and cuts to services. With this context in mind, in the following section we seek to understand the ‘coping strategies’ that are deployed to make meagre budgets stretch as far as possible, with a specific focus on the ways that recession and austerity have hampered these strategies. Naturally, our discussion focuses in the main on the financial decisions people are forced to make in relation to expenditure and household resources, however, we also note the importance of networks, as well as emotional resources that are deployed to deal with life on a low income. Thus, ‘coping strategies’ are viewed here not simply as ‘getting by’ financially but as a means to deal with the emotional strains exerted by low income. The discussion of ‘coping strategies’ is somewhat stylistically presented in a linear fashion to best convey the processes of financial decision making, yet social reality is more complex and messy than this, where possible these complexities are acknowledged. Moreover, it is important to remember that our participants have very different life histories and trajectories into low income, and, consequently for some of our participants’ particular budgetary strategies are simply not an option for them. Therefore, we seek to draw out some of these commonalities, whilst noting divergence in resources and social capital that influence the ‘coping strategies’ selected.

Budgetary strategies

We found very little that differed from previous research in terms of the kinds of budgeting strategies that our participants deployed to ‘get by’, for example ‘bill juggling’, ‘minimising expenditure’, ‘going without’ were all commonplace (Flaherty, 2008b; Kempson, 1996; Kempson, et al., 1994; Saunders, et al., 2006). What is striking about our findings are the extent to which people are ‘cutting back’ and ‘going without’ some of the most basic items in order to make ends meet. Moreover, we also highlight the ways in which these strategies have been frustrated by the meagre budgets people are required to manage, the removal of services and the lack of crisis loans to offer assistance at points of unexpected or unavoidable expense.

As with previous research, the testimonies revealed that some people are better than others at managing their finances, however, living on a low income necessitates ‘financial literacy’ in ways that those living on higher incomes are not required to demonstrate (Kempson, 1996). Thus, the testimonies of our participants demonstrate the inventive and strict financial management that is required to live on a low income. Participants were often able to recount forensically the prices of basic goods and the expenses they incur down to the exact penny.

Quite simply, life on a low income necessitates adept financial management and restraint, otherwise the consequences are severe.

Participants demonstrated a variety of ways to manage their income and expenditure. Some reported fastidiously documenting expenses; whilst others allotted particular sources of income to specific expenditure (e.g. income support to food shopping, child tax credit to bills). However, a number of participants reported that the meagre and uncertain nature of their incomes means that 'planning ahead' is not possible, instead they are forced to exist from 'day to day':

'I don't go to big supermarkets anymore...Mostly, I get it a day or two days at a time, but I am eating meals that I shouldn't be...I am going into shops and I am looking at prices and I can't afford that.' (Long term ill, Male, Glasgow)

'I go to the local shop, where they have the cheapest offers on and that is how I live, I do not have the money to do a bulk buy, I literally live for the day' (Retired, Male, Glasgow)

To put this into context, it was commonplace for participants with children to report after bills having £40 a week to spend on food shopping, with single participants reporting having £10 a week remaining to buy food. This means that for many of our participants, 'there is no slack' in weekly budgets, nor room for error or the ability to plan ahead. Living from 'day to day' made many feel as if their lives were unnecessarily chaotic and out of control, yet they had little choice to do anything other than exist on this short term basis.

Minimising expenditure

Many of our participants referred to striving to reduce all forms of expenditure to the 'bare minimum' or the 'basic necessities'. The 'bare minimum' often equated to those necessities that were required for effective physiological functioning. Therefore, in many cases expenditure was reduced to a point where it could not be cut any further:

'I can't minimise them anymore (expenses) than I have. I very rarely buy clothes because I can't afford them. Food, is a bare minimum, I live on my own anyway, so I have a roll in the morning and a meal at night. My living costs aren't that dear, £140 that takes in gas and electricity and that sort of thing, so my outlay from my wages is for a meal and a roll in the morning.'
(Low Paid Worker, Male, Glasgow)

Many participants described themselves as a 'bargain hunter' or admitted to 'shopping around' for the cheapest items, more often than not relying on discount or charity shops. This necessarily involves going to great lengths to minimise expenditure. In the supermarket, participants talked about buying the 'cheapest brands', buying food that is reduced as it is about to go out of date, or waiting for 'two for one' deals. At various points, for a number of our participants even deploying these strategies, they still could not afford to buy food and they were forced to rely on food packages from food banks or community organisations. Few participants were able to spend on leisure activities, in particular parents reported having to

be inventive to ‘entertain’ the children, using public amenities to organise activities that incur minimal or no costs at all:

‘I always have to go for cheap options...I have an Asda club card and collect the points. I tend to go when they are doing a sale...sometimes they do buy one get one free and I will get a lot. I go when they do the promotions...’
(Unemployed, Male, Glasgow)

‘I shop differently, I buy supermarket own brands rather than brands, if things are reduced because they are on their sell buy dates and put them in my freezer (Unemployed, Female, Gloucestershire)

‘I buy my clothes from a second hand shop, because I can’t go out and buy new clothes, because everything is too dear’
(Unemployed, Male, Gloucestershire)

‘Taking the Kids out and stuff, I have been just, when it was warm, getting the paddling pool out and picnics outside, I either take them to the park with their bikes and take a picnic, going for long walks, instead of going to places that cost, which we can’t do because we haven’t got the money. I just alternate doing these things.’ (Working family, Female, Gloucestershire)

‘I do go to car boots and I do buy them presents if I have got extra money at the car boots, and put them away for their birthdays’. (Working family, Female, Gloucestershire)

A further aspect of minimising expenditure is cutting out or reducing waste to the bare minimum. Participants talked about having to ensure they do not throw food away, making sure they turn lights off or not heating rooms that are unused:

‘We make sure there is no waste, we don’t waste anything...’
(Retired, Male, Gloucestershire)

‘I tend to go for things in tins because they have got a long life on them. Otherwise I buy things that if I don’t use, then they go in the bin. They installed the gas central heating four or five weeks ago, and since then I have only switched it on once’
(Long term ill, Male, Gloucestershire)

‘The electricity...You make sure that every switch is off in the house. Energy saving bulbs... For one, if I leave the house, it is very unlikely that I will forget to switch a light-switch off, because I have got so use to saving the electricity... Say travel, I will pick out how I buy my bus pass on the days, to make sure I am not wasting any days’
(Young Unemployed Female, Birmingham)

From the testimonies we collected, it is clear that minimising expenditure requires organisation and planning. This includes fastidiously collecting supermarket ‘loyalty points’, retaining receipts that have discounts off future purchases, waiting to buy from the supermarket when the discounted food is on display or buying birthday presents from car boots in advance of Christmas or a birthday.

Going Without

Without exception participants reported having to go without things that others in society take for granted in order to ‘make ends meet’. Participant’s testimonies illustrate the real choices that present themselves for those living on a low income today, particularly against a backdrop of rising food costs and energy prices and static/falling incomes. Many participants described the basic nature of the necessities that they went without, reporting that at specific times of the year they are forced to decide whether to ‘heat or eat’.

Testimonies revealed how difficult it is to maintain a healthy diet on a low income. Participants described being unable to afford to buy fresh food and for many the advice to ‘eat five portions of fresh fruit and vegetables a day’ was an aspiration they could not achieve. Instead they were reliant on frozen or tinned processed foods that were cheaper and kept for longer, minimising the potential for waste. For some participants with long standing health conditions that required a specific diet were unable to afford the foodstuffs necessary to manage these conditions:

‘I can’t buy the nice branded stuff...basic budget brands...I tend to go to Iceland a lot because they do a lot of things for a pound...it tends to end up being a lot of rubbish food, processed stuff, things I don’t want to be eating and things I don’t want my kids eating, but we have no choice really because it is cheaper’.

(Lone Parent, Female, Gloucestershire)

‘They say you should eat 5 a day, I am lucky if eat two a day I will admit it, because everything is so dear in the shops today’.

(Unemployed Male, Gloucestershire)

‘I eat crap and I have caffeine to keep me going, that is very much the way it is on benefits’.

(Lone Parent, Female, Gloucestershire)

‘With the health issue I have got, I need a special diet, I cannot afford to have that diet...’ (Lone Parent, Female, Birmingham)

It was not uncommon for participants to report routinely ‘going without’ a meal in the day, usually lunch in order to cut food expenditure maps onto the picture of food poverty detailed in other studies (Cooper and Dumbleton, 2013). A few participants suggested that they maintained their energy levels through the consumption of caffeinated energy drinks – which unsurprisingly had led to a series of adverse health consequences.

Many participants were unable to buy new clothes, for those who were able to buy clothes they were invariably reliant on budget brands, such as Primark or Asda, which they reported to be poor quality. In most cases, testimonies suggested that participants were reliant on family/friends ‘hand me downs’ or on buying clothing from charity shops. A number of participants went without shoes that were waterproof, as they were not able to afford replace shoes that had developed holes or splits. Therefore, these participants were forced to use carrier bags to line their shoes or reported avoiding going out when it was raining:

‘Clothes is a big thing, the kids are always growing and they need shoes and things, that is hard. So they go without that... they just have to make their other clothes last, although they may be short or tight, they have to make them last...’

(Lone Parent, Female, Gloucestershire)

‘Simple things like clothing. I don’t buy new clothing, it comes from donations here or the charity shop’ (Lone Parent, Female, Gloucestershire)

‘Stupid things...I was walking around with my boots they had holes in them, so I had to put carrier bags in them, because I couldn’t get new ones.’ (Lone Parent, Female, Gloucestershire)

For some of our participants not being able to afford to present themselves in new clothes and maintain a level of appearance that they were comfortable with, served to erode their confidence in social situations and many reported this as a reason for not socialising.

For many, cutting back inevitably meant being unable to socialise or take part in ‘customary’ social events and activities, many participants were able to recount the few times in recent memory that they were able to afford to go out with friends and family. Whilst this was common across most social groups, lone parents in particular, reported the most severe examples with many not having been out socially for several years, due to the availability and costs of babysitting:

‘I don’t go out...the last time was probably eight years ago, that I went out socially’

(Lone Parent, Female, Birmingham)

‘..when you have no job and obviously you have very little money in your pocket it affects you in every field. When I was working I would go down the pub and have a couple of pints and a laugh with my mates. You would feel happy in the morning and you go to work. Now, I can’t do that anymore, so I have lost all of my mates. I can’t afford to go to the pub’.

(Unemployed Male, Birmingham)

‘I used to like going down the football, to watch the Villa, but I can’t do it on jobseekers. I need to keep away from thinking about going to watch the football and think about other stuff....and there are other things when my mates phone me up and ask whether I am going up Broad Street and I can’t afford it...I probably last went out 4 months ago’.

(Young Unemployed Male, Birmingham)

Being unable to go out socially made it difficult for our participants to sustain relationships, many reported a deterioration of the quality and frequency of social contacts as a consequence. Thus for a number of our participants, life on a low income is an isolating and lonely experience.

For those participants who were parents, many reported that their children went without items or activities that their peers took for granted. In fact many testimonies suggested that children went without toys or activities/hobbies that they felt were fundamental to their child’s cognitive and social development

‘I don’t get to take him to the cinema or out bowling or anything like that because I don’t have the money. Wilfie’s life is pretty much stuck in; we play games and things like that. But when

he hears what his friends have done, they have gone to the cinema last night or they have done this or that, it's like 'sorry son we can't'.
(Lone Parent, Female, Birmingham)

'My daughter has never been on holiday, in fact she has only had two day trips to Weston'
(Lone Parent, Female, Gloucestershire)

Despite the fact that parents talked about the items/activities that their children went without, in order for them to have at least some of the toys or to participate in the hobbies that their peers take for granted, many parents reported 'going without' basic necessities:

'I will do myself without anything to give my wee'uns, because they are my wee'uns, they are my world'.
(Lone Parent, Female, Glasgow)

'I do make sure she doesn't go without. I go without everyday for my daughter, if it means me not buying something, so that she can have something...'
(Lone Parent, Female, Gloucestershire)

'I don't eat in the day, so that I know that I have got enough money at the end of the week to buy food, my boy can eat all the time. I have dinner with him, because I can't not eat with him, it is not fair.' (Lone Parent, Female, Birmingham)

'I have been in the situation, where I have had only so much food that I can only feed my daughter for so many days and I have accounted for that, and I have thought 'well I can't because she will go without'...I have been in that situation, you know going without clothes, basic essentials, really personal essentials that I have needed. (Lone Parent, Female, Birmingham)

As the quotes above suggest parenting on a low income requires significant sacrifices that encompass often foregoing basic necessities, so that their children may have items or participate in activities that otherwise household budgets would not be able to meet.

Ultimately, to exist on the bare necessities, to constantly strive to minimise expenditure, takes self discipline. Many of our participants' testimonies made reference to the necessity of discipline and the struggle to avoid breaches of self restraint, as expressed in terms such as 'treating yourself' 'or 'buying yourself a luxury' that may compromise fragile budgets:

'I rarely go into town, and if I do go into town, I know what I am going for, I don't 'shop'...I know what I am getting and I won't get any more than that...I even ensure that I have the correct amount of money with me...I try to avoid having too much money on me... I am boringly disciplined, but you have to be, you can't afford to go out and fill the basket, you have to be sensible about it...' (Retired, Male, Glasgow)

'The bare minimum, you do have to budget and plan ahead a lot more, you can't buy things that you fancy buying in terms of food and you can't buy toiletries, the branded stuff that you would like. I think just getting to grips with the reality that you do just need to buy the bare minimum and only buy stuff when you need to buy it.' (186:8 303:104)

'Going without' is often a painful and difficult process. In order to manage going without items/activities that many within society take for granted, participant's testimonies reveal strategies, whether they are conscious or unconscious, that serve to mitigate or manage the

reality of going without. Most commonly, it is clear from these testimonies that participants shape their preferences and choices to match their financial circumstances – as identified in previous studies (Hill, et al., 2009; Scharf, et al., 2006). Thus, for some participants, particularly older people this involved some form of ‘denial’, when they claimed that they had ‘never wanted for anything’, despite the very basic nature of the items and activities that they went without and the regularity with which they went without them. For others, the fact that ‘going without’ had become a common and seemingly permanent feature of their lives led them to resolve themselves that it no longer affected them, with participants insisting they had ‘got used to it’. Similarly, some parents seemed to suggest that their children acknowledged and accepted the restrictions that low income imposed on their lives, often not requesting items/activities that they might ordinarily have done, with one parent remarking that her children ‘don’t know any different’ if they receive Christmas or birthday presents that are bought at a car boot sale, rather than new.

Unexpected or Unavoidable Costs

It is certainly the case that even the most carefully planned and managed household budgets are susceptible to exogenous shocks (Hill, et al., 2009; Naji and Griffiths, 1999). As our participants testimonies demonstrate an unanticipated expense, and not necessarily a large expense, can place already fragile budgets under extreme pressure. A number of participants identified instances where household finances were stretched to breaking point, particularly when vital household items required repair or needed to be replaced:

‘I like to be quite organised...I have everything written down (expenses)...obviously there are things that get in the way, like emergency things, like the washing machine breaks down or things like that, I don’t have anything to fall back on, I have to move it all around...maybe cut back on the food shopping.’ (Lone Parent, Female, Gloucestershire)

‘I am dreading the day my deep freeze packs up, I have had it 15 years and it does tend to ice up occasionally, they are not that expensive probably over £100 but you can’t guarantee it will break down when you can afford it.’ (Unemployed, Female, Gloucestershire)

‘Well I am struggling, different things have cropped up, my iron has packed up, I have got to find the money for a new iron...the digi-box is not working as it should, I have to get another digi-box for the telly’ (Unemployed, Male, Birmingham)

Participants’ testimonies not only referred to the difficulties of managing unanticipated expenses, but also highlighted the times of the year that placed greater pressure on their finances. Perhaps predictably Christmas was identified as a particular pressure point, but other points in the year bring additional expense included for example, friends/family birthdays, the beginning of the school year or the summer holidays:

‘My son is starting pre-school, so he is going to need a school uniform, so I will get cheap ones from Asda...My nephew is also going to senior school, so for example when we went for the induction day, I could only get one jumper because they were £20 a jumper, and you had to pay

£20 for a rugby shirt, I think it worked out as £65 for a tie, jumper and a rugby shirt...’ (Lone Parent, Female, Gloucestershire)

‘Every year, it comes to the summer and your expenses are more...because my children are at home and they want to go outside, go to the cinema and other things...’ (Unemployed Male, Glasgow)

‘It does get stretched at Christmas and Birthdays, special occasions, when I have got to fork out money...it can be a very tough time’ (Young Unemployed Male, Glasgow)

Inevitably managing unanticipated expenses or points of increased expenditure involved minimising expenditure in other areas and going without. For a few participants who had some slack in their weekly/fortnightly budgets, they were able to put aside small amounts of money in anticipation of periods of additional cost, such as Christmas or Birthdays. Yet for many participants this was not possible, so at points where pressure was exerted on budgets, they were required to find alternative sources of income, usually in the form of borrowing money.

Numerous testimonies made reference to borrowing money in order to make ends meet, to smooth out shortfalls when living expenses rise or unanticipated costs occur. Without exception high street bank lending is not an avenue open to our participants and therefore, none of our participants had access to lower cost commercial loans (Harris, et al., 2009; Stewart, 2010). Instead, where participants were unable to access ‘crisis’ loans – which many reported to be increasingly difficult to obtain – left with no other option but to turn to high cost forms of lending pay day lenders, catalogues, and Provident loans. Others if they had the opportunity would borrow from friends and family, although a number of participants observed that this had become increasingly difficult given the hardship experienced by others that they knew:

‘I went to Provident, high interest...to be honest most places are the same. I am lucky to have a loan being on benefits, a lot of loan companies with cheaper rates, when you are on benefits don’t want to know.’ (Lone parent, Female, Gloucestershire)

‘I have used a payday loan... I was quite impressed, it didn’t cost as much as I thought it would. Although, it was a large chunk out of my money when it was taken out...It was for my MOT.’ (Long term ill, Female, Gloucestershire)

‘I did try going to the social for a loan once and I got turned down, after that I struggle, I have to go into someone’s catalogue and buy a washing machine from there...it is all credit.’ (Retired, Female, Gloucestershire)

‘For the first 5 years of her life that is how we lived, it was like get a Provident loan and then pay that back, and then borrow from family until you get paid. Looking back it was a shambolic way to live your life, but obviously you don’t see it at the time, you are just trying to get by day by day you are not thinking about the big picture, the big picture is the last thing on your mind. Tarding money was a big part of my life’. (Low wage worker, Male, Glasgow)

'I borrow money from my mom... it is difficult...they said make sure you give it us back. They are struggling as much as I am struggling, my dad is working all hours god sends, he is doing night shifts, he is getting up at 4'o clock in the morning just to do the lorry driving, and coming back at half two in the afternoon and he is exhausted. He said that the money he is getting is not enough to cover the bills and fuel and everything, 'we are struggling as much as you'.
(Lone Parent, Female, Gloucestershire)

Borrowing money is a key coping strategy for those on low income to enable them to manage shortfalls in income and to meet unexpected expenses; yet, this period of time has seen low cost opportunities to borrow money – particularly through crisis loans and friends and family – reduce, whilst high interest forms of borrowing have proliferated to fill this void. Inevitably for some participants borrowing money solved one problem, whilst creating another when they had to meet repayments set with high interest rates. Testimonies revealed the 'vicious circle' that ensued from a cycle of borrowing and missed repayments:

'I take it to the red letter all the time. It has got to the point now, that I was so busy trying to juggle, it ended up that it wasn't happening and I was getting into more and more debt. I am now just starting a DAS scheme, right now, it is at the approval stage at the minute to get all the debt out the road...I am drowning... you pay that one you can't pay that one or if you pay that one you can't pay that one, that is just the way it goes on constantly...'
(Low wage worker, Male, Glasgow)

Summary: The constant struggle to 'make ends meet'

Life on a low income requires a constant energy to manage to make ends meet, as well as an emotional resilience to deal with the pressures it creates. Arguably, these pressures have only intensified as a result of the rising cost of living and the meagre household budgets our participants are expected to manage. Participant's testimonies gave a sense of steadily being worn down by the daily grind of life. Testimonies made reference to 'thinking' or 'worrying about' making ends meet. For many, life is perceived to be unrelenting, with many referring to their lives resembling a 'constant struggle' or 'battle'. Participants testimonies highlighted the continual sacrifices that are required to 'go without' coupled with the seemingly perpetual necessity for self-restraint and the perception that there is no 'respite'. This contributed to many of our participants feeling that they were living compromised lives that prevented them from realising their potential; that they were 'existing' rather than enjoying their lives:

'It's a struggle. It's an effort. I get up in the morning and it is the first thing I think of and I go to bed at night and it is the last thing I think of. That's the impact it has, it is difficult'. (Lone parent, Female, Birmingham)

'I am not really able to enjoy life, I am just living at the moment...life is for enjoying, this is the real thing, it is not a test run...and I am not having any fun.' (Lone Parent, Female, Birmingham)

'If you want a wee luxury, even if I am not working I deserve a wee luxury once in a while, everyone needs something to brighten you up, come Christmas time, at my daughter's birthday or granddaughter's, you want to give them a wee something, there is nothing better than giving

someone a present, nothing nicer, but when you have not got the money, or you are scratching around, it is hard.' (Long Term Ill, Male, Glasgow)

These pressures ultimately take their toll. Many of participants reported that their financial situations left them feeling 'stressed' or 'anxious' and that this culminated in a number reporting that they were suffering from depression for which they were prescribed antidepressants. As one of our participants succinctly summarised the deleterious impact of struggling to 'make ends meet' at this point in time:

'Sometimes I can pay my bills and sometimes I cannae, if I have got more than one bill to pay I panic and I don't know what I am doing. I have got tons of paperwork of hundreds of bills and I just seem to get myself into more debt... it all builds up and leads to insanity...People say money burns a hole in your pocket, I say it burns a hole in my head.' (Long term ill, Male, Glasgow)

Symbolic Injury: Stigma and Disrespect

Our participants' testimonies not only made reference to the material aspects of life on a low income, but also referred to the symbolic injury that they experienced in their daily lives. Participants identified the many disrespectful ways in which they are treated and talked to by others, as well as how they are portrayed by politicians and the media, as hurtful and humiliating. Testimonies referred to the many discourses and interactions that serve to stereotype and demarcate them as 'Other', and in so doing creating distance between them and those who have the means to participate in society (Lister, 2003). Again, these findings in one sense are unremarkable, as a growing number of poverty studies identify the stigmatising features of life on a low income (Beresford, et al., 1999; Hooper, et al., 2007; Naji and Griffiths, 1999), yet the testimonies of participants reveal the sense that 'things are getting worse'. More specifically that during this period, the fact that the 'welfare bill' and de facto 'welfare claimants' came to be seen as the definitive social problem of the era of austerity, only served to further heighten the stigma that surrounds 'poverty'. Thus, testimonies reflected on both the frequency and the corrosive nature of the pejorative rhetoric in political debates and how this impacted on the increasing instances of disrespect they encountered.

Stigma

Participants reported many aspects of life on a low income that they found to be stigmatising and made reference to the very 'normal' aspects of daily life that serve to distinguish them as 'other'. The inability to partake in the routine daily activities sets our participants apart from others that they meet. Participants made constant reference to not being able to 'fit in' as a consequence of being unable to afford the latest consumerist trends which play a fundamental part in the 'lifestyles' and 'consumerist identities' that are viewed to be the 'norm' in contemporary British society:

'my boy since he has started high school, he was like can I have this before I go back to school, they want all the designer stuff, I can't do it, the trousers I can get from Asda or whatever, but when it comes to the jacket or the shoes, they want the expensive stuff...I think he feels out of place, he has to conform to what everyone else is wearing, which I don't agree with at all, but obviously he is at that age...' (Low wage worker, Female, Glasgow)

'I don't really dress that nice, because I need the food for my boys, so I think I get treated different maybe because of the way I dress...' (Lone parent, Female, Glasgow)

Many participants' testimonies made reference to the stigma that attached to particular social groups such as lone parents, young people or the long term ill/disabled. Assumed membership of these groups carries pejorative connotations and participants reported feeling 'stereotyped' as a result:

'You always get looked on, 'oh she's a single parent on benefits, oh she is just having children so she can have benefits, or she is just doing it so she can get a council house'. People always look at the negative side of things. I never chose to be a single mom, it is just the way things happened...people still look at you as that stereotype 'oh, she is just a single mum on benefits' and I hate being stereotyped'. (Lone parent, Female, Gloucestershire)

'When you hear about young people, it is always negative, you are stereotyping every young person into one category where they are trouble makers... but it is not always the case, there are positive examples...' (Young Unemployed Male, Birmingham)

It is certainly the case that these group identities are compounded by the most stigmatising identity of all; 'benefit claimant'. Testimonies made frequent reference to the 'stigmas' that attach to claiming, in particular, means tested benefits, that infer recipients are 'lazy' or 'layabouts'. These 'stigmas' were most acutely felt in the act of claiming benefits and services, most commonly through interactions at the 'Job Centre':

'I noticed it the first time I went in the Job Centre. Here is me, a respectable married women and I felt like...I just felt like they thought I was a 'layabout'...' (Part time low wage worker, Gloucestershire)

'My experience of the Job Centre... I was put on the Work Programme and the advice I got there, I was basically told that 'I am one those people who don't want to work' straight to my face...' (Young Unemployed Male, Birmingham)

At this particular point in time, considerable public scrutiny came to be focused on those in receipt of sickness and disability benefits, which led a number of our participants to comment that felt as though they were viewed with greater suspicion by others:

'I think I was I quite lucky with my illness, although you can't see it, I have x rays and angiograms, that show people that 'Yes! He is ill, he may not look it, but inside he is ill'...but if I was getting on the bus with my bus pass you see people looking at you thinking 'another dodger'. Or, if you meet someone for the first time, they go 'what do you do for work? Oh no I am on the sick', they look at you and are thinking 'well lose a couple of pounds and you might be alright'. There is a stigma about being on the sick, if I only had one leg or something like that people would see it and think 'it is a shame the man cannot get a job'. But people are looking at me and think he is healthy enough, he should be working'. (Long term ill, Male, Glasgow)

As alluded to above, the 'stigmas' that surround low income are a complex interaction between everyday experiences - in the interpersonal interactions of our participants with others at work, in the street and in the Job Centre – and, wider societal discourses in political debates and media that promote a series of moral evaluations to frame pejorative social judgements. Testimonies made reference to the selective and distorted portrayal of life on a low income within political and media discourses. In particular, participants made reference to the 'sneering' tone that accompanied media portrayals of the 'poor':

'I think the channel 4 programme about the scheme, I think that was for the rich people to laugh at the underclass...they still follow up the stories in the Daily Record, the girl is pregnant again, the guy is back in jail. It is a circus.' (Long term ill, Male, Glasgow)

'Sometimes it is fine, they understand it is difficult, but their general perception of people, single mothers especially, because the general perception is that they want everything, trying to get an easy life on benefits.' (Lone parent, Female, Gloucestershire)

'When I became a single parent, it was always 'you're a single parent, you're a scrounger, you sit at home doing nothing'. That used to really get to me. We are not all the same...It used to make me feel like I wasn't worth anything...It was through the media, you would read things about it people would be judgmental because you're on benefits.' (Lone parent, Female, Birmingham)

Such testimonies reveal that our participants are not immune to the pejorative identities that media and political discourses ascribe to them – in fact, they were very conscious of the ways that they may be perceived by others. Participants went to great lengths to distance or disassociate themselves from the stereotypes that frame populist understandings of poverty, otherwise when internalised such stigmas can be painful and injurious for individuals sense of self worth.

Disrespect

Alongside 'stigma' participants testimonies revealed the varying instances of disrespect that they encountered in their daily lives. Testimonies made reference to the ways they are spoken and treated as citizens of 'unequal worth' (Lister, 2003). In contrast to the behaviours and groups that are heavily stigmatised, 'worth' in these interactions appears to be constructed through participation in paid work and contributions made as a 'taxpayer', as well as the ability to consume in the ways that are commonplace within mainstream society.

Participant testimonies revealed numerous examples of often painful interactions with friends and family or with strangers in public spaces, which range from a perception that they are being 'looked down on' through to extreme instances of direct verbal abuse:

'I have had it when out and about or going to different places, maybe meeting someone who considers themselves to be one or two rungs up the ladder of the class system...you can get people who work in shops or restaurants and they look at you like, 'what the hell are you doing in here? It's horrible.' (Low wage worker, Male, Glasgow)

'The church gave me a voucher so that I could do some food shopping. The women on the till looked at me as though I was disgusting'. (Lone Parent, Female, Birmingham)

'They look up and down you all the time... you see people coming out of a job, a working area, and you are walking down the road with your cheque and you are going to the post office or whatever and you see them look at you... you get abuse off kids in the street, 'oh your on the social'. (Unemployed Female, Gloucestershire)

'People think she is on benefits she will be alright. The guy who fitted my T.V. to the wall, charged me £70 even though he is my friend...I did try and say can you do it any cheaper, he said 'no sorry, I need it'. He said 'you are alright anyway, it is not your money anyway, it is benefits money, it is my tax money anyway'. (Lone parent, Female, Gloucestershire)

Similarly participants discussed varying instances of disrespect that they experience when claiming benefits and accessing services. Some participant's testimonies revealed extreme

forms of verbal abuse and bullying behaviours that they had either experienced themselves or had witnessed other claimants experience at the hands of those in authority:

‘I went to sign on when I was 16, when I lost my first job....It was an older man mid fifties, he called me ‘one of the wee fucking scumbags hanging around sponging off the social’ ...that was my first ever experience of the social at the time...for just giving my details...if you had a tracksuit or a cap that was you labeled straight away’ (Low wage worker, Male, Glasgow)

‘Everyone is treated like dirt at the employment agency...I have seen people treated with absolute contempt, because of the way they are dressed, but those people are homeless. I have seen people told that they have to go to a different office, miles away, when they are stood there trying to explain they have no mode of transport or bus fare, ‘but that is not our problem’. I have seen people bullied, and the worse thing is that you can’t even speak up because you’ll be next. It has been an education.’ (Lone parent, Male, Gloucestershire)

A more pervasive and common experience is the sense that our participants are being ‘processed’ through the social security system without real recognition of their situations and views. A number of participants made reference to being made to feel like ‘number’ rather than a ‘citizen’:

‘You are treated like shit, you are treated like dirt, they get their money at the end of the month, they do not care about you, you just sign on, you are just a number to them.’ (Unemployed Female, Gloucestershire)

‘There was some work being done on the front of my building and they were paying me by giro cheque at the time...This particular giro hadn’t turned up, what I hadn’t realised was they hadn’t been able to access the door. So I phoned up and told them it hasn’t come and would they like to cancel it. The next day it came...bearing in mind it was nine days late and I was on my arse. I thought what I will do is take it to the office and walk into town, I will take the baby in the pram, she is 6 months old. I took it to the guy on the desk, he took the giro cheque, I asked if there was any chance they could arrange payment that day, he kept me all day waiting and said ‘you won’t be able to cash your cheque today, because we didn’t send an email and so on’, I said ‘but it has been ten days, I need to buy baby milk’...but do you know what he really enjoyed that’. (Lone Parent, Female, Gloucestershire)

It should be noted that whilst the testimonies of our participants revealed disrespect to be a near universal experience, a few participants discussed more positive experiences. These participants perceived that they presented themselves in a very different way to other claimants, in particular that they attempted to be ‘professional’ in their dealings with Job Centre staff. Such an approach requires confidence and self believe that many of our participants suggested that they lacked.

Dissolving Empathy: The intensification of stigma and disrespect

It is difficult to state with any certainty whether or not during the era of recession and austerity that the stigmatising features of life on a low income or instances of disrespect have worsened. However, it is certainly the case that it is the perception of our participants that the stigmas relating to poverty and the disrespect they have experienced intensified as a result of this period – a claim given greater credibility by similar findings in previous studies (Baumberg, et al., 2012). The testimonies of our participants alluded to a ‘perfect storm’,

whereby the pejorative images and stigmatising features that circulate not only in the news media, but also on ‘entertainment’ television shows such as the ‘Secret Millionaire’, ‘Wife Swap’ and ‘Jeremy Kyle’ combined with the tone of the political debates at this time around the introduction of Universal Credit and the ‘Bedroom Tax’, had filtered into the public conscience and impacted their daily lives. Some of our participants noted that this coverage and these debates appeared to give ‘licence’ or ‘permission’ for those within mainstream society to ‘hate’ or ‘denigrate’ the ‘lifestyles’ of those living on low income:

‘It has got worse, you can tell it has got worse...because of the recession, because of the media, they make things so out of context...they focus so much on the ‘lazy’ people, they do not show the positive outcomes...’ (Low paid worker, Male, Birmingham)

‘I think it is gradually getting worse and worse. For example, the Universal Credit and stuff coming in, it has given the public who don’t understand the benefits system the pedestal to say ‘oh look they are finally capping this because of how much people are sponging’... Some media voices or outlets are using that and that is already giving some people the soap box to say ‘they are finally doing something’... I think that is changing the way people talk about it and making it worse. (Low wage worker, Female, Birmingham)

‘The way society looks at it if you are on certain benefits or on a low income, you are not as equal to everyone else. You are put into a category, that person is on benefits, so the moment you walk through the Job Centre door, they don’t have to respect you...’ (Young Unemployed Female, Birmingham)

More specifically, the ‘workers vs the shirkers’ rhetoric that has dominated media coverage of issues relating to low income and political debates surrounding Universal Credit has entered the lexicon of daily life. Many of our participants’ testimonies referred to instances of verbal abuse that they were subject to, which appear to be framed by this rhetoric with reference to ‘taxpayers’ paying for the benefits that our participants receive. Some participants referred to the divisive nature of this rhetoric, serving to exacerbate existing fault lines within their own communities that they had personally observed:

‘It has got really bad. Some neighbours opposite they are in exactly the same situation as you are, but they still stick their nose up at you. You are just fighting a dead battle... It has got worse, it has got really bad now, wherever you go now you hear people say look at these ‘dole bums’...’ (Unemployed Female, Gloucestershire)

Our participant’s testimonies reveal a sense that the empathy demonstrated for those living on low income is being rapidly eroded – and that this contributes to the increasing levels of disrespect they experience. Many participants perceived the growing levels of inequality to further detach the ‘haves’ from the reality of the lives of those on a low income. This detachment, as our participants perceive it, has seen understanding for the struggles and challenges faced by those living on a low income dissipate:

‘This is how the other half live, I would like to get one of these people and just say ‘look, this is how the other half live’. I don’t think they would last a day. They don’t realise what is happening in the real world. They are in a little world of their own.’ (Unemployed Male, Gloucestershire)

'They don't realise that some people are actually starving themselves because they have no money.' (Young Unemployed Female, Gloucestershire)

'It depends on the individual...some don't appreciate what they have got, they do take it for granted...They don't realise how bad it is for some people on low income, they think that these people get by, that they manage. It seems to me that they do not think too much about it, I think they think that 'I am ok' sort of thing...not everyone is the same, it is just in general that is the impression I have had from people'. (Lone Parent, Birmingham, Female)

Thus individualisation from the point of view of our participants, means that mainstream society becomes focused on their own lives and concern for others has steadily evaporated and is replaced with an indifference towards the plight of the 'poor'.

Summary: The emotional injuries of life on a low income

The stigma and disrespect endured by our participants were internalised resulting in a variety of emotional injuries. Perhaps the most insidious feature of stigma and disrespect is that people on low incomes are made to feel they are to blame for the situations in which they find themselves. Almost universally, our participants expressed the 'shame' they experience as result of not being able to fulfil the social expectations that attach to particular roles, such as parent, partner or sibling. Moreover, testimonies demonstrated the palpable emotional 'pain' felt through the 'embarrassment' that results from ordinary day to day encounters when shopping, when out with friends or at family occasions:

'I do get embarrassed, because half way through I always have to say to the check-out lady, 'can you tell how much it is?'. That is quite embarrassing. I have had to put a couple of things back, that is really embarrassing, because I have not had enough in the bank. But I tend not to make eye contact when I know that I am going to get embarrassed, I tend to look elsewhere and keep my head down, I am not looking at their facial expression.' (Lone Parent, Female, Gloucestershire)

In order to manage the injury caused by embarrassment, many of our participants withdrew from social networks to avoid having to admit publically that they could not afford to participate in particular activities - this serves to further marginalise and isolate those living on low incomes.

Many participants talked about feeling degraded or demeaned by many aspects of life on a low income – particularly their reliance on the financial assistance friends and family, especially the receipt of means tested benefits and services. A constant process of degradation culminates for many of our participants in a sense that they are worth 'nothing'. A process clearly explained by one of our participants:

'I was out with my brother, his granddaughter and her friend, and we were in some shops. The two girls were getting things and he said to the girls 'buy whatever you want', and he was buying things. I was standing at the back. Later he said to me, 'I am sorry about that' and I said 'what?', he said 'I didn't realise how bad you felt, they were buying and I was buying, I didn't mean to make you feel bad that you didn't have the money' I tried to make him feel better, I said 'It

doesn't matter, it's one of these things, it's not your fault that I have got the bad health and cannot work'. Inwardly, I was shattered, I felt really, really low. I thought have I sunk to this, I have worked all my life, and I have sunk to the level that I have to stand back and I can't get anything' (Long term ill, Male, Glasgow)

The point is there are numerous instances in their daily lives that our participants referred to where they are 'shattered'; ultimately these experiences serve to erode self esteem. The continual denigration that our participants report militates against developing the confidence and emotional reserves required to change the circumstances that impact their lives.

It would logically follow that the intensity of the emotional injuries that are a feature of everyday life on a low income intensified as a result of the increased stigmatisation and disrespect our participants reported. It is not possible to reach a definitive conclusion in this regard. Nevertheless, it is clear that our participants testimonies reveal a further pressure, albeit an emotional rather a material one, that they sought to navigate at this point in time alongside the practical struggle to make ends meet.

Conclusion

When we pose the question of 'what changed?' in relation to the lived experience of low income during the era of austerity, these changes are perhaps best summarised as being qualitative rather than quantitative in nature. Indeed, it is important not to overstate the extent to which the lived experiences of poverty have changed. As one would expect much of what our participants report in their testimonies resonate with previous studies. The nature

of poverty has not changed, but the extent of deprivation and the intensity of the associated emotional injury seems to have increased. Our participants' testimonies suggest that the lived experience of low income has manifested in three specific ways during this time: pressure; insecurity; marginalisation.

First, life on a low income austere times has brought even greater material pressures, as the cost of living rose at a point where wages and benefit rates either stagnated or in many cases, fell in real times. Unbearable pressures have been exacted on already fragile household budgets – there is often 'no slack' in these budgets to deal with the unexpected, the only choice left is to 'go without' and our participants reported regularly being deprived of the very basic necessities. The point is many of our participants have found themselves caught in a 'pincer'; at the point where they have needed them the most, the social networks and services that our participants would ordinarily rely on as a means to deal with the realities of low income are unravelling. Thus, the friends and family that once were able to loan money are facing similar hardship, or, the voluntary services that provided support and assistance are either creaking under the pressure of demand or being withdrawn as result of funding cuts. It is understandable that many of our participants referred to the seemingly constant pressure that is brought to bear on their lives.

Second, our participants' testimonies made constant reference to the sense of insecurity they felt. The meagre nature of our participants' household budgets means there is no reserves to build in contingency funds that may be drawn on times of crisis. The precarious nature of their financial situation dominates their overarching sense of insecurity. This is compounded by the fact that our participants are unable to exercise influence over the fundamental aspects of their lives and the key decisions that affect them, feeding the sense that they have lost control. For those receiving benefits and services, the continual threat of sanction and re-assessment provoked continual anxieties and concerns, which was overlaid with the constant speculation over 'welfare reforms' that circulated in the media at this point. Similarly, for those in low paid work the precarious nature of their tenure and the lack of workplace representation further feed the sense of insecurity. Many of our participants, have moved between the low pay sector and the benefits system, and therefore their lives are perpetually impacted by the uncertainties these fields produce.

Third, the pejorative political and media portrayals of life on a low income significantly impact the lives of our participants. These serve to shape attitudes towards our participants and influence instances of disrespect they are subject to on a daily basis. Increasing economic inequality is accompanied by a spiritual separation, where the empathy and understanding displayed to those living on low income continues to erode, giving rise to a greater sense of dislocation for our participants from the rest of society. This is further compounded by the need for many living on low income to withdraw from social relationships to avoid the shame

that results from the public revelation of their poverty. The raised intensity of stigma at this point has only served to further marginalise those living on low income.

Our participants provided testimonies that articulated biographical accounts, yet presented together, structural narratives emerge that reveal the underlying dynamics that shape the lived experience of low income at this point in time. It is accounts such as those included in this report, from the ‘real experts’ that should shape our understanding of poverty and offer the means to address the structural issues that determine processes of impoverishment. Current policy approaches focussed on behavioural change are far removed from the reality of Austerity Britain articulated here.

References

Athwal, B., Brill, L., Chesters, G. and Quiggin, M. (2011)*Recession, Poverty and Sustainable Livelihoods in Bradford*. York: Joseph Rowntree Foundation

Batty, E. and Cole, I. (2010)*Resilience and the Recession in Six Deprived Communities: Preparing for Worse to Come?* York: Joseph Rowntree Foundation

Baumberg, B., Bell, K. and Gaffney, D. (2012)*Benefits Stigma in Britain*. London: Elizabeth Finn Trust

Beresford, P., Green, D., Lister, R. and Woodard, K. (1999) *Poverty First Hand: Poor People Speak for Themselves*. London: Child Poverty Action Group

Cooper, N. and Dumbleton, S. (2013)*Walking the Breadline: The Scandal of Food Poverty in 21st Century Britain*. London:

Crisp, R., Batty, E., Cole, I. and Robinson, D. (2009)*Work and Worklessness in Deprived Neighbourhoods*. York: Joseph Rowntree Foundation

Daly, M. and Leonard, M. (2002) *Against All Odds: Family Life on a Low Income in Ireland*. Dublin: Institute of Public Administration/Combat Poverty Agency

Fahmy, E. and Pemberton, S. (2012) 'A Video Testimony on Rural Poverty and Social Exclusion', *Sociological Research Online*, 17 (1): 2

Flaherty, J. (2008a) "*I Mean We're Not the Richest but We're Not Poor*": Discourses of "Poverty" and "Social Exclusion". PhD, Loughborough University

Flaherty, J. (2008b)*Getting by, Getting Heard: Poverty and Social Exclusion in the Borders. Listening to the Voices of Experience*. Glasgow: Poverty Alliance

Fletcher, D., Gore, T., Reeve, K., Robinson, D., Bashir, N., Goudie, R. and O'Toole, S. (2008)*Social Housing and Worklessness: Qualitative Research Findings*. Norwich: HMSO

Gloster, R., Casebourne, J., Culshaw, S., Mava, L., O'Donnell, A. and Purvis, A. (2010)*Lone Parent Obligations: Early Findings of Implementation as Well as Experiences of the Income Support and Jobseeker's Allowance Regimes* Norwich: HMSO

Harris, J., Treanor, N. and Sharma, N. (2009)*Below the Breadline: A Year in the Life of Families in Poverty*. Ilford, Essex: Barnardo's

Hill, K., Sutton, L. and Cox, L. (2009)*Managing Resources in Later Life: Older People's Experiences of Change and Continuity*. York: Joseph Rowntree Foundation

Hooper, C., Gorin, S., Cabral, C. and Dyson, C. (2007)*Living with Hardship 24/7: The Diverse Experiences of Families in Poverty in England*. York: Frank Buttle Trust

Kempson, E., Bryson, A. and Rowlingson, K. (1994) *Hard Times? How Poor Families Make Ends Meet*. London: Policy Studies Institute

Kempson, E. (1996) *Life on a Low Income*. York: Joseph Rowntree Foundation

Lister, R. (2003) *Poverty*. Cambridge: Polity Press

Naji, A. and Griffiths, N. (1999) *Rural Perceptions*. Swindon: Kennet Citizens Advice Bureau

O'Hara, M. (2014) *Austerity Bites: A Journey to the Sharp End of Cuts in the Uk* Bristol: Policy Press

Pemberton, S., Sutton, E. and Fahmy, E. (2013) *A Review of the Qualitative Evidence Relating to the Experience of Poverty and Exclusion*. Bristol:

Saunders, P., Sutherland, K., Davidson, P., Hampshire, A., King, S. and Taylor, J. (2006) *Experiencing Poverty: The Voices of Low-Income Australians. Towards New Indicators Ofdisadvantage Project. Stage 1: Focus Group Outcomes*. Sydney:

Scharf, T., Phillipson, C., Smith, A. E. and Kingston, P. (2002) *Growing Older in Socially Deprived Areas. Social Exclusion in Later Life*. London: Help the Aged

Scharf, T., Bartlam, B., Hislop, J., Bernard, M., Dunning, A. and Sim, J. (2006) *Necessities of Life: Older People's Experiences of Poverty*. London: Help the Aged

Shildrick, T., MacDonald, R., Webster, C. and Garthwaite, K. (2012) *Poverty and Insecurity: Life in Low-Pay, No-Pay Britain*. Bristol: Policy Press

Stewart, T. (2010) 'Addressing Financial Exclusion among Families Living in Poverty', *Journal of Poverty and Social Justice*, 18 (2): 185-192

Appendix One: Topic Guide

2012 Living Standards in Britain Survey

Phase II Qualitative Research

‘Understanding experiences of low income during recession’

TOPIC GUIDE

INTRODUCTION

My name is XXX and I am a researcher at the University of Bristol. Firstly I would like to thank you for agreeing to take part in an interview for our study. Before we begin I'd like to start by saying a little more about the research. There's a lot of talk about poverty, deprivation and social exclusion in the media and politics. Journalists and politicians have a lot to say about it, but we want to find out more about what life is really like for people who are living on a low income, especially as we are going through a period of recession at the moment. So today I'd like to ask you about your day to day life, the everyday problems that you face and the way that you cope with these problems.

I understand that some of the issues you might want to talk about today might be quite personal or sensitive but I want to assure you that we will treat this discussion as confidential. We will be putting together a report based on what is said in the interviews but we will not use your real names anywhere in the transcripts or report.

If you want to stop the interview at any time just let me know.

PART I: Processes of Impoverishment

Life History and Significant Life Events

I'd like to start by asking you to tell me about your life up to now.

Q I:

a) So if you could first tell me about how you came to be living here in XXXXX?

b) Could you tell me about the most significant “life” events that have happened to you in your life so far?

c) Could you tell me about events that have had an impact on your financial position?

d) How has the recession impacted on your life?

Prompts (such as...):

Education (qualifications; problems/difficulties; training opportunities)

Employment (redundancy; job loss; retirement; unemployment; cut in job hours; cut in salary/wages; lack of jobs in area; moving for employment reasons)

Finance/income (benefits changes; benefits disputes; debt problems; credit problems)

Bereavement (loss of partner/child/parent/sibling/close friend)

Relationship breakdown (divorce/separation; adjustment to living alone; disagreements with family/partner/ friends)

Health/disability (illness; longstanding/chronic illness; disability; accident/injury)

Caring responsibilities (child/partner/family member; difficulties with childcare/getting help with caring responsibilities)

Crime (Victim of crime/attack; involved in/accused of crime; convicted of crime/imprisonment/on remand)

PART 2: Coping Strategies

I would now like to ask you more about the kind of things that you do in your day to day life to be able to ‘get by’ financially.

Q2: What kind of things do you need to do to make sure that you make ends meet?

- a) Do you have a weekly budget? Can you tell me about how you make these decisions?**

- b) How do you minimise your living expenses?**

- c) Do you ever prioritise which bills you pay?**

- d) Have you ever had to borrow money? Who did you borrow from?**

- e) Have you found it much harder recently to be able to manage? (job loss/redundancy; higher costs; benefit changes/cuts; service cuts; servicing debt;)**

- f) How does it make you feel that you manage to live on such a low income? (proud that you are able to budget; constant struggle)**

- g) Do you always feel like this? (is it easier sometimes than others? if so why?)**

Q 3: Do you ever go without things that most people take for granted?

Prompts (such as....)
<i>Clothing</i>
<i>Meals</i>
<i>Electrical appliances (TV, CD player, home computer, refrigerator)</i>
<i>Heating your home</i>
<i>Leisure and social activities (visit friends and family, a meal out, exercise, going to the pub)</i>
<i>Saving for a “rainy day”/emergency</i>

Q 4: Do you ever have problems in meeting your responsibilities to your parents, children, partner or friends as a result of a lack of money?

Probe (Are you able to?):
<i>Visit your parents/relatives as often as you would like?</i>
<i>Visiting or helping your parents/relatives during a crisis?</i>

Q 5: Do you think people underestimate what it takes to 'get by' on a low income?

Prompts (for example...)
<i>What is involved in budgeting scarce resources?</i>
<i>The level of benefit payments you receive</i>
<i>The things you go without</i>

Q 6: Do you think that having to get by on a low income has had an impact on your well being?

Prompts (such as...)
<i>Physical ill health</i>
<i>Stress</i>
<i>Anxiety</i>
<i>Depression</i>

Q7: Who would you turn to in a crisis?

Probe
<i>Who would help (Family/friends/neighbours/organisation)</i>
<i>Kinds of support: (Lend money to you?; Childcare?; Give you a lift to an appointment? Practical support around the house/garden?)</i>
<i>Do you find it difficult to ask for help? (differences – family/friends/Local Authority services/charitable organisations?)</i>

Q 8: Are there services or agencies here locally where you can get help if you need it?

Probe:

Have there been cuts in your local services recently? What impact have these cuts to services had on your life?

PART 3: Relational Aspects

I would now like to ask you some questions about how you feel personally about living on a low income and about the way that you are treated by other people.

Q 11: Do you ever feel that you are treated differently by other people because of your financial situation?

Q12: How are you treated by people who are in positions of authority ? (benefits officers, employers etc.)

Q 13: Do you ever feel embarrassed in front of others because of a lack of money?

Prompts (such as...)

The clothes you wear (you, your children)

The brands you buy (you, your children)

An inability to participate in social events

An inability to buy things for your children that their friends have

Inviting family/friends around to your home

Q 14: How do you [did you] feel when you receive [received] services or benefits payments?

Probe

Have these services or receipt of benefits ever made you feel embarrassed?

Contributed to low self-esteem?

Q 15: Do you feel you have any control over decisions affecting your life?

Prompt

Can you think of examples when others have made decisions which affect your life?

Your housing situation

The benefits/services you receive

Your child's education

The healthcare you receive

How does that make you feel? (stressed, anxious, worried about the future, insecure)

Q 16: Do you think that people living on low incomes are fairly represented in the media or by politicians?

Prompt

Lazy?

Feckless?

Benefit scroungers?

Responsible for their own situation?

Level of benefits?

Have these become more negative recently?

How does that make you feel?

PART 4: Summing up

Q 17: What are your hopes for the future? Do you think your aspirations have changed over time?

Q 18: Could you tell me the aspects of your life that you are most proud of?

PART 5: End of Interview

Thank you very much for agreeing to speak with me today. Hearing about your experiences and your views is very important for our project.

Q 19: So before I go is there anything else that you think is important that we should consider when we are making our report?

So thank you once again for taking part in a research interview for our study. The information that you have provided will be very useful when we put together our report. Just to remind you we won't be using your real name anywhere in the report. We will send you an invitation to the event that we will be holding when we launch the findings and I'll look forward to seeing you again then.

Appendix Two: Agency Recruitment Information

Project Outline for Agencies

This research will document the experience of low income by enabling a cross-section of less well-off people to document their experiences or record testimonies.

Aims and objectives

The research aims to raise the profile of poverty and social exclusion in local, regional and national policy making.

By working with local partners the research seeks answers to the following questions:

- What are the main issues faced by less well-off people living in different areas in Britain during the current economic recession?
- What are the routes into and out of poverty?
- What are the strategies adopted by people to be able to cope with living on a low income?
- What are the consequences of poverty for people living in Britain today?

Why participate?

Although a lot of research has been done on measuring poverty in the UK, much less is known about people's personal experiences of living on a low income. More focus is especially needed on the views of those living in poverty themselves – for example, in relation to lack of voice, disrespect, assault on self-esteem, shame, stigma, and denial of rights. The project team are sensitive to these issues, very experienced and able to operate with high integrity.

By gathering testimony on these topics directly from those living in poverty, this project will challenge the invisibility of poverty in public debates, and in decision-making and service provision.

How your organisation can help

The project team is contacting a wide variety of community and voluntary organisations working with client groups vulnerable to poverty in three areas of the UK (Gloucester, Birmingham & Glasgow). We are hoping that your organisation will be able to support this project in the following ways:

- By providing a means of access in recruiting potential participants - either directly or indirectly as appropriate
- By providing follow-up advice as appropriate to research participants in order to help them access further services, opportunities and support

In return we will of course acknowledge the support and co-operation of all organisations associated with the project. Your organisation will also receive an invitation to the launch event as well as a complimentary copy of the study report and DVD.

Cont over...

What happens next?

A member of the project team will aim to talk to you soon to determine if your organisation may be able to take part in this research undertaking.

In the meantime it may be worth considering whether this research may be relevant to any of your clients – and perhaps ‘sounding out’ the project with them.

How will the research be done?

The project team will seek participants through various community and voluntary organisations and service providers who have relevant experience of working with people vulnerable to poverty. These include:

- Older people
- Families with children
- Young adults (18-24)
- People with disabilities or limiting illness
- Unemployed and under-employed people
- Minority ethnic groups

The fieldwork will consist mainly of one to one interviews with participants. These interviews will document participants’ life histories and their everyday experiences of living on a low income. We are especially interested in their day to day coping strategies; the impact of the current economic climate and in particular cuts to services, reduction in benefits and the scarcity of credit. We will also ask participants to talk about their personal feelings and the way that they feel that they are perceived by others.

We hope that the majority of participants will agree to their interview being recorded by video camera. They will then be given the opportunity to review their personal footage before it is included in the study DVD.

A number of participants living in the Gloucester area will be invited to record a video diary of their experiences. They will first be instructed in how to make a diary by a member of the research team.

When all the material has been edited participants will be offered the opportunity to view the selected clips from their interview/diary and give them the opportunity to tell us if they would like us to take out any sections of the recording.

The main research output will be a DVD multi-media report, which will be distributed to local, regional, and national policy makers. A launch event will also be hosted to disseminate the findings.

Contacts:

University of Bristol:

Dr Simon Pemberton
School for Policy Studies
University of Bristol
8 Priory Road, Bristol BS8 1TZ

E: s.pemberton.1@bham.ac.uk
T: +44(0)117 9546772

The *Living Standards in Britain* Survey is funded by the UK Economic and Social Research Council (Ref: RES-060-25-0052). The Principal Investigator is Professor David Gordon (University of Bristol).

Appendix Three: Participant Information Sheet

INFORMATION FOR PARTICIPANTS VIDEO TESTIMONY

What is the purpose of the study?

In May 2010, the UK's largest ever research project on this topic was launched. The project aims to update and develop our understanding of living standards in our society today. The survey will increase our understanding of living standards and poverty and social exclusion in the UK and how these have changed over time.

Who is funding and conducting the study?

The study is funded by the UK Economic and Social Research Council. The project is a partnership between the University of Bristol, Heriot-Watt University, The Open University, Queen's University Belfast, University of Glasgow, the University of York, the National Centre for Social Research and the Northern Ireland Statistics and Research Agency.

How will the study be carried out?

The study involves two surveys. First, a sample of UK households were surveyed in Spring 2011 about their views on the necessities of life in our society today. The main Living Standards Survey will then be conducted with a sample of 4,000 households. Both surveys will be conducted by the National Centre for Social Research and the Northern Ireland Statistics and Research Agency.

As well as the survey we will be carrying out around 70 interviews with people living across the UK. In these interviews we would like to find out more about what life is like for people who are living on a low income in the UK today. We would like to ask people about their day to day lives, the everyday problems that they face and the way that they cope with these problems.

This is where you come in.

Why have I been invited?

You have been invited to take part in this study because we want to get the opinions of members of the general public aged 18 and over who are living on a low income. We think that it is important to hear about the experiences of people from different parts of the UK so your views are very important for our research. The project will produce a DVD report that will be

Do I have to take part?

Taking part is entirely voluntary. If you agree to take part in one of the interviews for our study we will ask you to sign a consent form to show that you have agreed to take part. You are free to withdraw from the study at any time, without giving a reason.

What will happen to me if I take part?

If you decide to take part in the study you will be asked to complete a face-to-face interview in a location convenient to you. The interview will last around one to one and a half hours. We would like to record the interview on a digital camcorder, so that your experiences can be included in the DVD report. You will be asked to agree to the interview being recorded on the consent form.

In the interview you will be asked to think back and tell us about your life so far and about your experiences of living on a low income. We will also ask you to tell us about how you cope with everyday problems. We understand that some of the questions might cover sensitive issues, but our researchers are very experienced and have worked on projects of this kind before, but you can ask to stop the interview at any time if you wish.

When all the material has been edited you will be offered the opportunity to view the selected clips from your interview. This can be done in two ways, either: i) a member of the research team visits you and shows you the edited footage: ii) a copy of your edited interview will be sent through the post. The researchers will then check that you have been able to review your footage and give you the opportunity to tell us if you would like us to take out any sections of the recording.

As a way of thanking you for your participation you will receive a one-off of £20 in the form of a supermarket gift voucher. This gift will not affect your other income or any state benefits you may receive.

Will my taking part in this study be kept confidential?

When we are analyzing the data from the study it will only be seen by the research team and it will be stored securely according to the regulations of the University of Bristol and the Data Protection Act. You will be given the opportunity to see the edited footage that we may use in the study DVD and to take out any sections that you do not wish to be included. At the end of the study video footage will be made publicly available and there will be a link to DVD footage on the project website. A copy of the DVD footage will be stored at the archives of the Economic and Social Data Service: <http://www.esds.ac.uk/qualidata/>. In accordance with current data sharing practices all personal data will be removed, in addition to any sections which the researchers regard as sensitive.

This study has been reviewed and approved by the Research Ethics Committee of the University of Bristol Faculty of Social Sciences and Law.

What if there is a problem?

If you have any concerns or queries about any aspect of this study please do get in touch with: Dr Eileen Sutton, School for Policy Studies, University of Bristol, 8 Priory Road, Bristol, BS8 1TZ (Tel: 0117 3310931)

Where can I get more information?

Further information about the surveys will be made available via the project website. If you would like to be kept in touch about this study please visit: www.poverty.ac.uk/

Appendix Four: Recruitment Survey

ABOUT YOURSELF

Before you take part in our research, we'd like to ask you some questions about yourself so that we know something about the people taking part. *What you tell us will be confidential at all times. Your name and address will not be given to any third parties and will not be used in any work arising from this project.*

1.1 Could you tell me about who lives in your home?

Please fill in the grid below for ALL adults and children usually living at your address.

Person	Sex	Age	Relationship to you
1 Yourself			Not applicable
2			
3			
4			
5			
6			
7			
8			

1.2 Could you tell me about what kind of accommodation you live in?

Please tick ONE only.

House - Detached	<input type="checkbox"/>	Flat - less than 5 storeys)	<input type="checkbox"/>
House - Semi-detached	<input type="checkbox"/>	Flat - 5 storeys or more)	<input type="checkbox"/>
House - Terraced	<input type="checkbox"/>	Maisonette	<input type="checkbox"/>
Bungalow	<input type="checkbox"/>	Other (please specify)	<input type="checkbox"/>

1.3 How do you occupy this accommodation?

Please tick ONE only.

- | | | |
|---|--------------------------|-------|
| Own outright or buying with mortgage/loan | <input type="checkbox"/> | |
| Renting from council or housing association | <input type="checkbox"/> | |
| Renting privately | <input type="checkbox"/> | |
| Other (please specify) | <input type="checkbox"/> | |

1.4 Could you look at the list below and tell me whether anyone in your household gets any of these benefits at the moment

- | | | | |
|---------------------------------------|--------------------------|-------------------------------|--------------------------|
| Disability Living Allowance | <input type="checkbox"/> | Maternity Allowance | <input type="checkbox"/> |
| Attendance Allowance | <input type="checkbox"/> | Child Benefit | <input type="checkbox"/> |
| State Retirement Pension | <input type="checkbox"/> | Housing Benefit | <input type="checkbox"/> |
| Pension Credit | <input type="checkbox"/> | Council Tax Benefit | <input type="checkbox"/> |
| Jobseekers Allowance | <input type="checkbox"/> | Working Tax Credit | <input type="checkbox"/> |
| Industrial Injury Disablement Benefit | <input type="checkbox"/> | Child Tax Credit | <input type="checkbox"/> |
| Incapacity Benefit (incl. ESA) | <input type="checkbox"/> | Any other NI or State benefit | <input type="checkbox"/> |
| Income Support | <input type="checkbox"/> | | |

1.5 Please look at the list below and tell me which group your net household income comes into each month. By 'net income' we mean after tax, national insurance and other deductions but before you spend anything.

- | | | | |
|--------------------------|--------------------------|---------------------------|--------------------------|
| A Less than £500 | <input type="checkbox"/> | D £1,501 to £2,000 | <input type="checkbox"/> |
| B £500 to £750 | <input type="checkbox"/> | E £2,001 to £2,500 | <input type="checkbox"/> |
| C £751 to £1,000 | <input type="checkbox"/> | F £2,501 to £3,500 | <input type="checkbox"/> |
| D £1,001 to £1500 | <input type="checkbox"/> | G More than £3,500 | <input type="checkbox"/> |

1.6 Do you have a current UK bank or building society account which you have access to? Please tick ONE only.

- Yes No

REVIEWING YOUR FILM

When we have edited the video footage from your interview or diary we want to give you the opportunity to have a look at your film so that you can ask us to take out any sections that you are not happy with. We can do this in two ways:

- 1) We can send you a DVD copy of your video footage by post so that you can watch it at home. One of our researchers will then telephone you to check if you are happy with the footage.
- 2) We can come and visit you in your home to show you the footage and you can tell us about any sections that you are not happy with and we will take them out.

Could you please tick one of the boxes below to let us know how you would like to review your video footage and complete your details so that we can contact you?

Please send my DVD by post

Please arrange a visit to my home so that I can review my DVD

Name:

Address:

.....

.....

Post Code

Telephone number

Appendix Five: Participant Consent Form

PARTICIPANT CONSENT FORM – VIDEO TESTIMONY

Please tick the boxes below to show that you consent to the following:

- | | | |
|----|--|--------------------------|
| 1. | I confirm that I have read and understood the information sheet about the above study. I have had the opportunity to think about the information, ask questions and have them answered satisfactorily | <input type="checkbox"/> |
| 2. | I understand that my participation is voluntary and that I am free to withdraw at any time, without giving any reason, without my rights to access services being affected | <input type="checkbox"/> |
| 3. | I agree to take part in making video testimony for this project and consent to the University of Bristol keeping a record of and processing my personal data for research purposes, for so long as this research is being undertaken. Once the research is complete, the University will destroy my personal data | <input type="checkbox"/> |
| 4. | I understand that the personal data provided by me will not be used for any other purpose and that the University of Bristol will not disclose my personal data to any third parties | <input type="checkbox"/> |
| 5. | I confirm that I am willing for the research team at Bristol University to look at the footage I have recorded and decide which sections should be included in the project. I will be given the opportunity to view and comment on my own video recordings and decide if I am willing for my contributions to be included in the DVD | <input type="checkbox"/> |
| 6. | I understand however there will be no obligation on the part of the University of Bristol to include any part of my recordings if the editors deem the results are in some way unsuitable for the project | <input type="checkbox"/> |
| 7. | I understand that DVD footage may be made publicly available and there will be a link to DVD footage on the project website | <input type="checkbox"/> |
| 8. | I understand that at the end of the study copies of the DVD footage will be stored at archives of the Economic and Social Data Service. | <input type="checkbox"/> |
| 9. | I understand that I will receive a £20 shopping voucher as a one off gift payment as thanks for my participation in the project | <input type="checkbox"/> |

Name of participant	Date	Signature
---------------------	------	-----------

Name of person taking consent	Date	Signature
-------------------------------	------	-----------

Respondent ID (office use only):

