



Coping Strategies? Agencies, Budgeting and Self Esteem Amongst Low-Income Households

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Summary

This research paper presents evidence from interviews with individuals living in six deprived neighbourhoods in Britain to examine their agency and mechanisms for budgeting on a low-income. The paper seeks to build on recent studies and models of 'coping strategies' deployed by low-income households in response to the financial constraints that they face (Hooper *et al*, 2007; Orr *et al*, 2006; Lister, 2004; Parker and Pharaoh, 2008; Knies, Burgess and Propper, 2007; Burchardt, 2004; Forrest and Kearns, 1999; Davidson, 2008). The paper advances three key arguments. Firstly, during our research we did not find much evidence of the financial fecklessness often attributed to low-income households, nor did we find evidence of a passiveness or dependency. Rather, the interviews demonstrated the agency, ingenuity and intensive domestic management work required to live on a low-income. Secondly, our research found that, despite their intensive efforts and the severe constraints upon their income and the possibilities available to them, individuals often attributed the difficulties of managing on a low income to a self-critical account of their own deficiencies in budgeting. They also articulated a sense of self-discipline and need for independence, located within 'mainstream' societal values that belie the assumptions of underclass theorists and the notion of cultures of poverty. Thirdly, our research suggests the need to rethink the assumed linkages between low-income and low self-esteem which are based on individuals positioning themselves within a comparative deficit framework to more affluent households. Personal and family life histories provided the most prominent frame of reference through which individuals assessed their contemporary circumstances and cast judgements upon their own behaviour and achievements, not the perceptions or values of other groups in society. The individuals we interviewed did not regard their management of their household budgets as a form of 'coping strategy' or 'getting by' or experience their poverty as an inescapable oppression. Rather, they often viewed their circumstances as an 'ordinary' fact of life and identified continuous possibilities to improve the efficiency of their household management. Although this was based on an internalised self-criticism rather than a focus upon the structural factors impacting upon their poverty, this view often enabled these individuals to retain their self-esteem and to envisage improved circumstances for themselves and their families in the future.

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1. Policy Directions and Previous Studies

In the United Kingdom, the historical development of the welfare state has been characterised by attempts to relate the social rights of citizenship to a realignment of welfare recipients' behaviour and moral status and to enact a distinction between the deserving and undeserving (Marshall, 1950; LeGrand, 1997; Flint, 2008). Since 1997, the New Labour government in the United Kingdom has emphasised active and responsible citizenship in its social, urban and employment policies, influenced by conceptualisations of dependency, passivity and low self esteem as causal factors of urban deprivation. In addition, the focus upon social exclusion is based on a focus upon cultural aspects of poverty rather than mere material hardship and a broadening policy attention to the social dynamics within deprived neighbourhoods and neighbourhood effects. At the individual level, and pre-dating New Labour, policy has sought to challenge a perceived passivity, dependency and low self-esteem amongst deprived individuals (Clarke, 2005; Fraser and Gordon, 1994; Cruickshank, 1996), which in its more extreme articulation is grounded in notions of underclass, idleness, fecklessness and the erosion of self-responsibility and self-reliance (Murray, 1990; see also Blokland, 2007). The essence of this policy understanding is that poverty may be aligned to poor self management (Rodger, 2008: 59) and the policy response is based upon getting the poor to act and to reconfigure their value orientations towards self-sufficiency, agency and enhanced 'technologies of the self' (Cruikshank, 1996; Rodger, 2008; Clarke, 2005; Walters, 1997; Parker and Pharaoh, 2008; Foucault, 1991). These policy understandings and responses shift an emphasis on structural factors to personal critiques of moral or psychological failings (Bourdieu, 1984: 156).

This working paper seeks to build on recent and previous studies of the experience of living on a low-income. Hooper *et al* (2007) identified that poverty meant going without basic goods which others would take for granted and the constant need for prioritising and juggling, in which routine items became luxuries to be saved up for. Hooper *et al* also found that the psychological impacts of living on a low income included a feeling of being trapped without options, guilt about being unable to meet needs (including those of children), a lack of sources of identity and self-worth, stigma and feelings of low social value. Hooper *et al* argued that personal biographies and life histories were important in framing individuals' perspectives of their current social and financial circumstances.

Orr *et al* (2006), Wood and Vamplew (1999) and Davidson (2008) identified the resilience and resourcefulness of individuals living on low-incomes and a striving to keep going and make ends meet. Orr *et al* argued that analyses of poverty do not consider the assets and positive strategies that individuals employ to address their circumstances, and a similar argument is made by Lister (2004) in her work on the agency of those living in poverty. Orr *et al* utilised an assets-based analysis to examine the daily strategies deployed by individuals on low incomes, who may be classified into those surviving, coping, adapting and accumulating and suggested that most families they studied were either just surviving or coping. Orr *et al* also suggested that in many cases it was the actions and attitudes of external agencies which reduced individual's self-esteem. Knies, Burgess and Propper (2007) and Burchardt (2004) explore the impact of individuals' perspectives on their relative financial position on their life satisfaction. Knies, Burgess and Propper, in a study in Germany, found no evidence of relative deprivation at the internal neighbourhood

level impacting on life satisfaction. Burchardt did find that life personal satisfaction was related to the relative position of neighbours, but also that the previous financial circumstances of individuals was an important determinant of current satisfaction, with those living on an unstable income or an income that was lower than a previous period of their lives more dissatisfied than those who had always lived on a low but stable income. All of these studies have identified that personal perspectives and reflections on individuals' current financial and social circumstances are influenced by an individuals' 'frame of reference' (Frank,1997) which is in turn affected by their expectations, aspirations, previous life history and social reference groups (see Burchardt, 2004: 1).

2. A Note on the Research Methods

This paper is based on 180 interviews with residents in six deprived neighbourhoods in England, Scotland and Wales conducted between October 2007 and May 2008 as part of the Joseph Rowntree Foundation's *Living Through Change in Challenging Neighbourhoods* research project. Further details of the research methodology are available in the full interim report for this study (CRESR Research Team, 2009). The broad aims of this study are to identify and examine the connections between the poverty and place, to explore how neighbourhood contexts influence the experience of poverty and to capture the relationship between neighbourhood change and changes in individual and household circumstances. The study is qualitative, using extended semi-structured interviews with residents to explore many dimensions of poverty and place. The study is also longitudinal, capturing change in the lives of individuals through three waves of repeated interviews.

The selection of neighbourhoods was based upon analysis of quantitative neighbourhood and local authority-level statistical data to identify a short-list of potential local authority areas. Interviews with key stakeholders in these local authority areas, analysis of further local data, and visits by the research team to potential study localities were then used in order to finalise the selection of the case study neighbourhoods. The broad criteria for the selection of the case studies included focusing on relatively deprived neighbourhoods, ensuring coverage across Britain and of urban and rural areas and different sizes of settlements. The rationale for the final selection of neighbourhoods was based on identifying three paired neighbourhoods to capture a number of contrasting dimensions of place that will impact on the experience of poverty. The first pair of neighbourhoods was selected to contrast a deprived neighbourhood surrounded by similarly deprived areas (Hillside/Pimlton) with a relatively deprived neighbourhood surrounded by more affluent neighbourhoods (Oxgangs). The second pair of neighbourhoods was selected to contrast an inner-city urban neighbourhood with a transient population (West Kensington) with an isolated rural area with a relatively stable population (Amlwch). The third pair of neighbourhoods was selected to contrast an ethnically diverse neighbourhood (Wensley Fold) with an ethnically homogenous neighbourhood (West Marsh).

The interviews with residents were wide ranging, but the material presented in this paper is based on a section of the wave one interviews that asked participants about their financial management strategies, how they responded to financial crisis and how this impacted upon their personal sense of esteem. It is important to acknowledge the limitations of this research method in illuminating the lives of our respondents. Experiences of poverty may not easily be rationalised by those experiencing it (Allen, 2005: 209) and as Charlesworth (2000: 91) describes, 'beneath the most basic directed intentionality of everyday coping, there is a background context which makes this directedness possible'. However, this context is often enacted in unnoticed practices and concerns that are taken for granted through and are often deemed unworthy of remark (Charlesworth, 2000: 147). This was a feature of some of the interviews conducted during the research presented in this working paper, and is likely to have been exacerbated in a situation where individuals were asked to reflect on personal and sensitive elements of their household financial circumstances in a semi-formal interview with a University researcher whom they had met for the first time.

3. Agency and Intensive Domestic Management

In contrast to populist characterisations of passivity or idleness, and in common with the findings presented in the previous studies discussed above, the individuals we interviewed demonstrated in their budgeting and consumption practices a thorough awareness of their financial situation and an intensive effort to maximise limited resources. In contrast to notions of fecklessness, this involved avoiding 'luxuries' and purchasing cheaper brands and items:

I go food shopping and things like that so you just have to sort of not buy as many little luxuries like go for your food shopping, just get the basics, what you need.

(Females, 20s, Hillside)

The stuff I buy is usually the cheapest make which is on the market at the time. I'm not going to go out and spend £300 on a DVD player when I can buy one for £50 and it's got the same thing, for me anyway.

(Male, 50s, Oxfgangs)

Yeah like I don't buy brand name items, I buy like...like the kitchen paper, beans, all stuff like that, if it's a brand, you know even the bread, I don't buy like Kingsmill or something because it's a pound odd something, we can go through two loaves in two days so do you know what I mean? I tend to shop as cheap as I can.

(Female, 40s, Oxfgangs)

In addition, in contrast to notions of idleness or recklessness, the individuals also demonstrated intensive efforts to budget and to seek out the most economical items:

I have to budget myself so if a bill comes through in the same week that I have to do shopping I have to budget my shopping money to pay whatever bills I've got to pay so the kids, if one of the kids needs new shoes that would have to wait until the following week when I'm not doing a shop.

(Female, 20s, West Kensington)

Before buying something I search thoroughly. And I try to put the figures together...and from my income every month I try to cover the monthly payment.

(Male, 45-64, West Kensington)

This careful budgeting, determination to live within one's means and avoid debt, the difficulty of saving for even limited amounts of money and the fact that for many individuals this could mean going without a desired item for a very considerable period of time, was epitomised in the following exchange:

It's taken me a long time to save up [for a laptop computer]

[Interviewer] How long to get a laptop roughly?

About a year, 18 months.

[Interviewer] And what's the laptop costing?

About £400

(Female, 30-34, Amlwch)

Similarly, and in contrast to populist portrayals of fecklessness or living beyond one's means, the individuals we interviewed were very conscious of the limitations of their budget and the self-discipline and restraint that this required of them. At times, such budgeting and domestic management mechanisms extended beyond the consumption of basic goods to a periodic survival at subsistence levels in relation to food and a sacrificing of important elements of daily existence such as 'a social life':

Yeah, got to [go without certain things]...you can't just say 'well I'll spend that on meself this week' because there's nothing coming in so you can't just do that.

(Female, 20s, Hillside)

When I was getting paid monthly obviously you make sure you've got enough gas, electricity for the month, make sure you've got at least one main meal for every day of that month. Obviously you've got cereals and things like that if you ran out of meals and always make big pots of soup, like your mother did, always on the cooker.

(Male, 50s, Oxfgangs)

We stay in, like when we have a bill I stay in till that bill's paid.

(Female, 70s, Hillside)

We're going to have to stop this now this week [having a drink in the local pub]...because the drink is now getting too dear...so we've all decided that we can't afford it, it's as simple as that.

(Male, 65+, West Kensington)

Sometimes I see things that people have and I think maybe I could have it too but then I think about what I have in my pocket and then I have to control my own needs and desires, all I have to think about is the children.

(Male, Wensley Fold)

I get by without a social life. No, I just get by, if you've only got £45 you're not going to want £60 trainers, you get them for £20, you can buy things cheaper.

(Female, 20s, Hillside)

Many of the individuals were also reluctant to utilise credit as a means of responding to financial problems:

It's tempting [credit loans] when they knock on your door and say 'you're entitled to this' but you think 'no just don't do that.' I wouldn't get into debt really because I'm one that like worries you know, if we need something at home we'll try and save for it rather than get it off the catalogue or get a loan to buy it.

(Female, 30s, Hillside)

The avoidance of credit and debt could necessitate going without basic household amenities, such as a washing machine, for a considerable period of time and required substantial additional household labour and complex management strategies.

If the washing machine packed in I'd do it by hand...I've done it before when she [a daughter] was wee and the washing machine packed in and I done it

by hand for two years...until I got the money together to buy a new one and done it that way.
(Female, 50s, Oxfords)

That's happened a few times [a washing machine breaking down], that's quite an interesting question actually because when it happened to me, when I was living in the flats, I used to wash all the clothes in the bath because you had to pay for the washing machines in the launderette, right, so I just used to boil wash all the clothes in the bath, wring them out by hand, take them to the launderette and they had an electric spinner so I used to do that. Now if my washing machine that I've got now broke down, we'd sort of muddle through but I dunnae see me going out and buying a new washing machine like that.
(Female, 20s, Oxfords)

If owt like that happens [a washing machine breaking down] you just have to work to pay for it.
(Female, 30-34, West Marsh)

The determination to maximise household income whilst retaining self-sufficiency was also apparent in the number of individuals who had undertaken multiple and simultaneous forms of low-wage employment, often combined with child-care obligations:

I'm the cook at the primary school weekdays, then at the weekend I've a cleaning job and I also work in a local pub up the road.
(Female, 20s, Hillside)

It was a big struggle, massive struggle. I used to work a lot on the side, I was on benefits and just to survive I was taking jobs in a crisp factory at two o'clock in the morning till eight o'clock in the morning and getting back home and taking me kids to school and just like that, but they're things that you have to do. I worked in a local chippy [fish and chip shop] and all kinds I've done just to get by.
(Female, 40s, Hillside/ Primalt)

I can remember when I was wee my mum had like five jobs, mum used to take me to work with her, and she used to take my brother so the fact that she's so hard and like all our holidays and stuff my mum, she'd work all these jobs to get all these things for us so it's like if you want something you've got to work for it really.
(Female, 20s, Oxfords)

It is apparent from the interview material that, in contrast to passivity, idleness or fecklessness, these individuals undertook the intensive management and maximisation of their household budgeting, including attempts to purchase goods as cheaply as possible and taking on several jobs. Our findings also support those of previous studies which have identified the financial acumen of low income households and their effective management of severely limited budgets (Parker and Pharaoh, 2008; Hooper *et al*, 2007; Orr *et al*, 2006; Lister, 2004). It is also evident that the agency of these individuals was located within a desire for self-sufficiency that rejected credit and debt as options and required significant restraint, discipline and sacrifice of the self, although the individuals would definitely not see it in these terms (see below). If there is then a culture evident through these interviews, it is very much a culture of necessity and going without (Charlesworth, 2000: 199).

4. Not Trying Hard Enough? Self-Critique in Budgeting on a Low-Income

Individuals' actions are located within 'the moral contours of the social space in which they orientate themselves' (Charlesworth, 2000: 266). Despite the clear evidence of agency, hard work and effective budgeting and domestic management provided above, a striking finding of our research was the extent to which individuals articulated a process of personal critique in which the difficulties of managing a low income were conceptualised as resulting from their own failings or 'not trying hard enough' (Bourdieu, 1984; Charlesworth, 2000; Blokland, 2007: 43, see also Orr *et al*, 2006: 51). This was apparent in their views of their own budgeting skills:

I think if for any reason at all I can't manage financially I think nine times out of ten it's because I've been stupid financially, not because I'm not paid enough. I'm sure I'm paid enough to do what I want, but I've got grandchildren and I spend my money in silly ways [laughs].
(Female, 50s, Hillside)

Probably [I worry about] money but then that's partly my fault as well for just being so unorganised.
(Female, 20s, Oxfords)

I'm worried because if I spend too much I won't have enough and then...it's a natural woman instinct to spend so I'm just trying to get the balance.
(Female, 16-24, West Kensington)

I'm just really terrible at saving money, I just can't seem to do it, there's always something...
(Female, 20s, Oxfords)

Food, clothes, bills, mostly bills at the moment, we're having a really big struggle at the minute with money, but it's my own fault really. I get things on hire purchase...
(Female, 16-24, Wensley Fold)

It does work out cheaper, it depends on how you manage your budget...I mean I am not a great, I'm not a like, I mean people say "how much do you spend on your clothes a month, how much do you spend on your outgoings, on your travel"?
(Female, 30-34, West Kensington)

I don't think the money for me to...I think I need to get myself motivated, so I'm not going to say it was the lack of money and that.
(Female, 30-34, West Kensington)

In this understanding, individuals internalise a self-critical diagnosis of their conduct which identifies a lack of agency or rationality in their financial planning and negates that their budgeting behaviour occurs within the overarching context of a relatively low income:

It's all about budgeting, if you can budget accordingly and live within your means then I personally think you'll be alright, there's no shortage, even if you've got £10 you can make do with £10. It may not be enough but something's better than nothing.
(Male, 16-24, Wensley Fold)

Individuals' self-criticism is often constructed in a comparative sense of inadequacy to the perceived budgeting skills of others:

My best friend, I sometimes think she's better off financially than me. She works the same as me, she does the same kind of job as me, she does the same hours...but I do think that she's better off financially, she's better at handling money than me an' all.
(Female, 30s, Oxfords)

[My wife] she's been really frugal, she's a good wee...we would have been in the poorhouse if it had been left to me.
(Male, 70s, Oxfords)

Although the existing literature makes a generalised equation of living in poverty with low self-esteem, it has not examined in depth the particular mechanisms through which the experience of a low income is actually translated into lower self-esteem. The evidence presented above identifies one such process, through which individuals internalise a personal inadequacy in managing their household budget. This self-perceived inadequacy led some individuals to perceive another social norm-accessing credit, as something that was not for them as they would not have the requisite reflexivity, rationality or management skills, again based on a series of self-deprecating assessments of their own abilities:

I only do the pay as you go schemes [power card meters] so you can't use any more than you pay for.
(Female, 50s, Hillside)

I know people who do take a credit card so they can pay stuff and then like move money about and stuff but that's a bit too complicated for me and I'm so forgetful, I've got such a terrible memory that I couldn't do anything like that.
(Female, 20s, Oxfords)

I never really wanted a credit card, I'm not even tempted because I know that I can be scatty and I know it would be too easy to just slip into the pattern of 'I'll pay it next week.'
(Female, 20s, Oxfords)

These barriers to accessing credit are not those erected by financial institutions (although these certainly exist), but rather through individuals' self assessment of their own likely behaviour. Though Bauman (1998) describes 'flawed consumers', it is these individuals' internalised sense of self-failure to budget that precludes them as perceiving credit as something suitable for themselves.

Charlesworth (2000: 235) argues that 'this is an assertion of cultural identity that is always in bad faith, in that the disposition itself emerges out of an implicit sense of oneself as devalued, or 'not clever'. In these interviews, it is not the primary limitations of disposable income that is identified as the problem. Rather, this income is perceived as providing the potential to be stretched to new possibilities if only the household economy could be managed more effectively.

The absence of a comparative framing of their low incomes as being the central or defining feature of their financial situation results in these individuals defining a series of activities and goods as 'luxuries' that may be gone without or are indulged as guilty, frivolous or ostentatious non-necessities (as also found by Hooper *et al*, 2007). These range from a woman telling her neighbour during an interview that 'you do smoke a hell of a lot of your money' and another interviewee labelling a car as a luxury to items or events that are relatively inexpensive and taken for granted purchases in wider society, including basic ornamentation and bathing accessories:

Although I've got a lot of ornaments and that I'm not really materialistic.
(Female, 60s, Oxfords)

It sounds mad doesn't it but what I try to do is stock up so at least once a week in the month I don't have a huge shopping bill or bills that week...and that week I have little luxuries like bath oils, it's going to sound stupid isn't it?
(Female, 50s, Hillside)

This second quote includes an apologetic framing of the budgeting required to purchase an everyday item. In this conceptualisation, a range of common purchases and events that are central to social interaction and family connection are viewed as demonstrating periodic breaches in the self-restraint or discipline required in budgeting:

I probably spend more than I earn. Mostly shopping, food shopping, clothes for her [a daughter] occasionally, this time [of year] Christmas presents, a night out. I sometimes go for a meal at my mum's, or Chinese or something.
(Female, 20s, Oxfords)

We don't go over the top generally... We don't eat out, we don't go to the chippy [fish and chip shop], we don't have a Chinese takeaway, we don't do that just because I'll say 'I'm not wasting my money on that', it's like no, and I think especially with kids as well.
(Female, 30s, Oxfords)

Because you've got that bit extra I think you tend to spend more and waste more. We tend to go out for meals now.
(Female, 50s, Oxfords)

Purchasing takeaway food or going for a night out become viewed as wasteful. This tension evident between individuals' social and familial obligations (purchasing clothes for children and Christmas presents) and their limited budgets becomes internalised in a process that creates guilt around 'extravagant' expenditure that actually would be widely viewed as a legitimate and indeed necessary social norm. This is evident in the quote above where a woman is apologetic about expenditure on her grandchildren as 'a silly way' to spend money. She is not saying that it is a moral failing to prioritise her grandchildren, rather she illustrates how the self becomes devalued as criticism is turned inwards as an inadequate management of the household budget.

Individuals' perceived personal inadequacies to budget effectively were often linked to a wider internalisation of their personal circumstances and 'choices' over the life course and a further self-critique of their own failings:

Well I've always wanted to buy me own house actually but that never really worked out. I haven't got that high expectations for meself.
(Female, 20s, Hillside)

I've always wanted to drive and never really got on with it.
(Female, 20s, Oxfords)

The need for self-discipline represents a technology of the self in which individuals subject themselves to constant surveillance and self-critique, and particularly for female research participants, was based on a need to undertake domestic labour (Skeggs and Wood, 2009) that demanded a permanent rigour against laziness and inactivity:

Some of the mothers who put their kids in say 'I go home and I sit with my feet up and I watch the telly and have a cup of coffee' but I just feel so guilty doing that because I know that I should make the most of the opportunity and crack on.

(Female, 30s, Oxfords)

It's nice to be off work and relax but I like being, having something to do, to get up.... Because during the holidays I can get quite lazy and it'll take me till lunch time to get ready to go anywhere and I get annoyed with myself but it's just the way I am, I can't help it.

(Female, 20s, Oxfords)

5. Self-Discipline and Social Values

Our research found very little evidence of a distinct ‘culture of poverty’ that would define the existence of an underclass (Murray, 1990) with norms and values different to those of ‘mainstream values’. Rather our research revealed the extent to which the paradigms of domestic economy, employment and self-sufficiency define the orientations and view of the individuals we interviewed. To some extent these are the result of a collective inculcation of traditional working class culture in which one’s value is determined by capacity to work, to bring home a wage and to reproduce the family (Charlesworth, 2000: 240) and the social derision that arises from not ‘pulling one’s weight’ in the world (Charlesworth, 2000: 260). Weber (1930) shows us that a sense of responsibility is not new or something that has been constituted through contemporary social policy discourse. Rather, the idea of duty is something that has always ‘continued to prowl about in our lives’ (Weber, 1930: 181-182) and provided a motive to constant self-control and thus to a deliberate regulation of one’s own life (Weber, 1930: 126). These individuals’ lives are governed by regimes of duty and expectation (Charlesworth, 2000: 80; Blokland, 2007: 31) and through a process of emulation (Tilly, 1998) in which inequality is perceived and experienced within the framework in which individuals internalise a sense of stigmatisation and self-critique that shares assumptions of personal failing and inadequacy as the cause of their circumscribed personal experiences and possibilities (see Blokland, 2007). In this understanding, the need for efficiency and activity in the domestic sphere is strongly linked to a critique of the self and others’ inactivity in the labour market:

You need a job and stuff don’t you to better yourself?
(Male, 20s, Hillside/ Primalt)

There’s people who want to go out and work like and stuff, but there’s a couple who just don’t...you can just tell they’re just lazy, just don’t want to get out of bed.
(Male, teens, Hillside)

I’ll have to try like, there’s nothing else I can do, I can’t go on living on the dole for the rest of me life just because I’ve got a sore back, I could be in work.
(Male, 20s, Hillside)

It makes me feel down and a bit useless sometimes yeah, because they did look into doing other possibilities within my workplace, even from cooking and cleaning and all that type of thing just so that they could keep me on but obviously just because of my back it was a no no and it’s the same pretty much with most jobs, I cannae do a lot of things. The hands are fine, the back’s knackered so where does that leave you? You cannae sit too long, you cannae stand too long, all those type of things.
(Female, 50s, Oxfgangs)

It’s a struggle and you can’t live on the dole and I don’t know how people do it, it’s crap, I think they should get out and work that’s my personal opinion...and it’s boring, the days are boring unless you go for a jog or to the gym and occupy yourself, it’s boring.
(Female, 30s, Hillside)

These views on the desirability of employment are linked to a strong desire for self-sufficiency in which the domestic budget is required to be managed by the self without recourse to others:

Hopefully get back to work...be in a position to be able to fend for meself and me own.

(Female, 50s, Hillside)

I think I'd far rather be independent and there's a lot more satisfaction in spending money you've earned than what's been handed over to you and there's a lot more pride in earning it.

(Female, 45-64, West Marsh)

Maybe our family teach us to pay for oneself, not to ask anyone.

(Female, 25-29, West Kensington)

I didn't have a washing machine and my sister came to visit and she said "You're washing clothes by hand" and I said "Yeh, my washing machine has just broken down so I'm not going to wait for my clothes to pile up"...so she said she would take me out and buy me one and I said "No, you will do no such thing. I will buy it when I can afford one."

(Female, 45-64, West Kensington)

I've got my own daughter, I've got my own house and ideally I should be able to look after myself and not have to rely on my own dad.

(Female, 20s, Oxfords)

I wouldn't have a conversation like this. I try and keep it private and ... I don't want anyone, especially close people to know if you're in dire circumstances or something like that because it's your pride isn't it?

(Female, 50s, Hillside)

However, and in common with the findings of previous studies, it was also evident that support from families was very frequent, even when family members were not living nearby:

I've got family and we're a close knit family even though they're still in [X] and if we've got difficulties we turn to each other first rather than anywhere else.

(Female, 45-64, West Marsh)

This support was often reciprocated by the individuals, and the reciprocal nature of support received and provided was an important justification for individuals in being willing to accept assistance. In some cases friends and neighbours could also be crucial to household financial circumstances:

My neighbour would lend me £10. I do that with her as well. I give it to her Monday, I give her the money. We know each other because we're all on benefits so we help each other.

(Female, 35-44, West Kensington)

I have a circle of friends that if we break down we ring each other "can you come and help?" I've got a friend whose washing machine and her tumble dryer blew up, she comes and does the washing, now that my partner's left his house, we've got a washing machine and tumble dryer to go to hers, kind of recycle.

(Female, 45-64, Amlwch)

6. 'It's Not Like a Death': Coping Strategies and Self Esteem

Previous studies of low income households have often highlighted the sense of despair and hopelessness amongst individuals facing constant financial crisis or precariousness leading to low self-esteem and self-value (Hooper *et al*, 2007; Orr *et al*, 2006). Some commentators have likened this experience to a form of social death (Bauman, 1998) or being reduced to the endless present (Charlesworth, 2000). However, our research indicates that low incomes and economic constraints are not experienced as a form of all-encompassing external repression that weighs down completely upon individuals. Rather, individuals conceptualise continual spaces, even if these are constrained spaces, for manoeuvre in shaping their daily lives. It is the agency and lived strategies and a sense of the possible and achievable and managing in different ways evident in the constant struggle and often intensive planning in individuals' household budgeting that refuses to admit to the impossibility of the resources available, but rather seeks to develop new methods of management and self-restraint to make ends meet:

This is probably the worst off I've ever been but that's okay. I feel okay about it because I've got my head round it, I know what I've got to do, I know how long its going to take and I'm prepared to do it because its my only route to salvation.

(Female, 35-44, Wensley Fold)

On some occasions, this framing of budgeting on low incomes as being achievable could be a source of self-esteem and generated a sense of small victories hard gained:

I saved up for a cooker, yeah I did, I did quite well actually. I was quite pleased with that. I'm glad that I can achieve something, it makes me feel good.

(Female, 50s, Hillside)

I do consider I want to do something and change, I like, as soon as these [children] are in school I want to get back into work because I don't like not working, I worked straight out of school and I've never ever signed on or anything like that, but its a job anyway with these, you don't feel you're being lazy so...sometimes I don't go to bed till midnight.

(Female, 20s, Hillside)

This last quote reveals how individuals could identify a pride and self-esteem arising from their increasing efficiency in managing their domestic economy:

Loan sharks, all things, all done that and now I've sort of pulled myself out of all that so it's like don't live beyond your means now, that's the only way I can... [In the past I would say] 'I like them blinds or I like them curtains, I'm getting them', where now I can still say I wouldn't mind getting them but it might take me three months to save.

(Female, 50s, Hillside)

You learn what you need to buy and what you want to buy is two different things. Like I know how to budget a lot better than I did a couple of years ago.
(Female, 20s, Oxfords)

Although, as described above, individuals' reflections on their household financial management were often characterised by a sense of 'not being clever', there was less evidence that these individuals saw themselves as 'damaged' or being 'condemned' to hardship. The individuals we interviewed did not articulate a moral worth, uniqueness or reflexivity to what they commonly reported attempts at what they termed 'getting by' and 'making do'. Rather in their view, 'that is just the way life is'.

I think it's just like in general, like I wouldn't go over me limit, for me it's just an everyday thing of like how to get by and that, so I don't find it hard.
(Female, 30s, Hillside)

I think you just adjust yourself to whatever you earn. I think if you go by the book you survive. I wouldn't say I'm no rich person and I wouldn't say I'm a poor person. I think we get by with whatever we earn, we adjust ourselves round that figure and plod on.
(Female, 16-24, Wensley Fold)

I think it's just budgeting really, not going daft, because I could quite easily say 'oh I'm getting that' but I think its self discipline really. The way I was brought up was like my mum never used to [spend more than she had] or anything like that.
(Female, 40s, Oxfords)

I go without things quite a lot but I've been brought up that way, but its better to save and get it later. I lost sight of that and I don't know why.
(Female, 35-44, Wensley Fold)

Yeh, we get by, we manage. It'd always be nice to have a bit more money but then that applies to everybody.
(Female, 35-44, Amlwch)

This sense of a 'natural order' also applied to those individuals who did recognise that the parameters of their financial circumstances meant that many attempts at budgeting or saving were likely to be futile, and were therefore less inclined to be overtly self-critical of their own domestic economy:

You say 'right let's save up for a holiday' but realistically we're no in that financial position.
(Female, 50s, Oxfords)

We don't have that much luxury stuff anyway, we can't say 'we won't have steak tonight we'll just have fish fingers', you know what I mean?
(Female, 30s, Oxfords)

You can't say like 'next week we can, we'll buy this or buy that' because you don't know what the earnings are going to be next week...you just think of today sort of thing and not plan ahead or anything like that really.
(Female, 30s, Hillside)

If you've no got it, you've no got it. I mean that's my attitude, if you've no got it, you've no got it, can't get blood out of a stone.
(Female, 50s, Oxfords)

*All the time, if you've no got it you cannae spend it, it's as simple as that.
Once again that's the way life is.*
(Male, 50s, Oxfords)

Such is life. I can't get everything that I want.
(Male, 45-64, West Kensington)

In this understanding, the implacability of personal situations led to them being viewed as 'how things are'. There is little sense here of individuals feeling disadvantaged or their circumstances being exceptional, although a 'struggle' is acknowledged. Rather actions are regarded as 'things you've got to do' because 'you've got to work for it.' Although there is a sense of compulsion and necessity here, and therefore a lack of choice, these findings suggest a more complex and non-linear relationship between low-incomes and self-esteem and self-value than has sometimes been suggested in previous research studies. These studies have correctly identified the resilience of individuals and their continual striving to improve their circumstances. However, what has not been so readily recognised is the importance of these actions to individuals' sense of esteem and the sense in which far from being viewed as remarkable 'coping strategies', individuals often view their circumstances and actions as ordinary, mundane and routine. Although this leads on occasion to a focus on their personal failings rather than the wider structural factors underpinning their relative poverty, this lack of a comparative or deficit view of the world may also reduce a sense of low moral or social value.

What also emerged in many of the interviews were the importance of memories and the influence of the circumstances in which their parents raised them, and a conceptualisation of poverty as an absolute and objective, rather than relative phenomenon. There is less evidence here of individuals comparing their own circumstances to wider contemporary British society, but rather an embedding of their present conditions within a comparative history of the recent past:

I'm not living in poverty. No, I think someone living in poverty is someone that hasnae got anything.
(Female, 50s, Oxfords)

I wouldn't say... I've been reading, if you ever read this about poverty in the 1930s when my mum was saying 'we had to eat bread off... folk threw bread for the birds, I would have that for my dinner sometimes' so when you think about poverty or about getting by in hard times, when I read that it was quite tear jerking at points and so it makes you wonder, you have to realise how well off you are but I'm complaining about I've no got money to put on electricity, whereas I've got candles so what's the... my god it's not like a death...
(Female, 40s, Oxfords)

One striking finding of our research was the degree to which personal and family histories, rather than a comparison with wider contemporary society, provided the moral contours within which individuals assess their behaviour and call themselves to account.

The one area of the domestic economy where individuals did articulate a real sense of personal damage and guilt, and an understanding of their comparative financial deprivation, was in providing for their children:

Sometimes you think 'well I should have missed something out and bought them last week in the sale so they weren't more', this sort of thing, you feel guilty on the kids more...we don't really need that, we can make do with this.
(Female, 30s, Hillside)

If you haven't got and you see people around you that have got you seem to think that you're not giving your kids the best of what you could be getting, you can only do your best can't you with what you've got, but.
(Female, 40s, Hillside)

She [a daughter] always says 'but mum can I no get a birthday [party]?' and I say 'well you've got a choice of a good present or...' and that's when I find it hard.
(Female, 40s, Oxfords)

This is when the implacability (King, 2008) of a limited income that cannot be managed in a different way, or rearranged or reprioritised is most stark and has its most pronounced emotional impacts (see also Hooper et al, 2007; Lister, 2004). The arising sense of personal inadequacy as a parent (on this financial dimension at least) is far more powerful than any counter rationales of common sense budgeting or the achievement of financial self-restraint. There is also a contrast between the apparent absence of individuals comparing themselves in moral or financial terms to other adults or social groups in wider society and their acute awareness of how the material goods and activities provided to their own children compares to those of other children and the impact that this may have on a child. The immovable necessity of these budgeting decisions is understood by these parents. But the abstract moral worth of frugality and prudence provides little consolation in their interface with the immediacy of family relations. Just as making provision for children provided an example where the implacability of low incomes most challenged the financial restraint of individuals, so the sacrifice of experiencing key stages in their child's progress provided the one explicit questioning of the necessity of working and the unfairness of urban deprivation:

Totally, I mean I don't think, the Prime Minister or somebody could honestly say they could live comfortably on... I mean I can understand them saying 'well you should be working' or whatever but [daughter's name] was really young and I was doing training schemes and stuff so it wasn't like I was just sitting about doing nothing but I was already missing out on things. She was with the child minder when she took her first steps and I was really quite disappointed about missing that but I suppose you can't just...
(Female, 20s, Oxfords)

7. Conclusions

The evidence from these interviews supports the findings of previous research studies that individuals, contrary to underclass assumptions, are engaged in the rational management of their households and undertake a series of, often exceptional, strategies to 'make do' and 'get by' in an attempt to emulate wider societal norms of employment and self-sufficiency. What is also evident is that Bourdieu (1984: 156) is correct to identify how social crisis and critique is interpreted as personal critique and crisis, illustrated in these individuals often perceiving themselves to be inefficient and inadequate in their domestic economy, particularly in relation to budgeting and consuming 'luxuries'.

However, our findings also suggest that the relationship between low-income and personal self-esteem is more complex and ambiguous than some previous studies have suggested. Deprivation is not primarily understood by these individuals as a form of oppression, social death or a never ending present. Rather it is the very sense that individuals can and should work upon themselves and that budgets may be managed more efficiently that provides their domestic economy with a sense of striving towards further achievement and possible futures within their individual life projects. In addition, these actions in themselves can also be a source of self-esteem and bring a sense of achievement through 'small victories' for individuals. There are times when the implacability of a low income, particularly in relation to children, penetrates these understandings and brings a sense of relative deprivation and social unfairness into sharper focus (see Hooper *et al*, 2007).

It is also the case that domestic economy on a low income has a complex and non-linear relationship with self-esteem and social stigmatisation. This is partly because these individuals do not constitute their lives in a simple comparative context with more affluent groups in society. Rather, they frame their behaviour and life outcomes within their personal and family histories (especially where extended family members continue to live nearby) and the conduct of their neighbours and, at times, gain a sense of achievement and self-development in managing, if not overcoming, their immediate circumstances. They are engaged in strategies of living, and these are not understood as 'coping' strategies as they are often presented in comparative poverty research, but rather as ordinary, mundane and unremarkable actions.

This working paper challenges the assumptions within social and urban theory as well as policy about the relationship between poverty, stigma and self-esteem. It argues that there is a need to recognise the complexity of individual responses to low incomes; the continual striving to work upon oneself arising from the sense that a more effective domestic economy *is* actually achievable; the sense of self-esteem and self-worth as well as self-critique evident in these strategies; and the importance of family histories rather than comparisons with contemporary wider society in shaping individuals' assessments of their own circumstances, achievements and possibilities. Individuals' life histories provide a more prominent and powerful lens, set of values and comparative frame of reference through which they reflect upon their contemporary circumstances than the influence or adoption of the perceived values of other groups in society.

Although there was diversity in the individual experiences and perspectives across our sample of interviewees, there was a great deal of commonality across the six neighbourhoods, with no discernable patterns of difference between them. Neighbourhood was important in providing support to some individuals. However, it

was also the case that some of the key reference points for individuals in framing their experiences came from personal histories and comparisons with family members as much as from the current neighbourhood in which residents lived.



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