

Endless Pressure: Life on a Low Income in Austere Times

Pemberton, Simon; Fahmy, Eldin; Sutton, Eileen; Bell, Karen

DOI:

[10.1111/spol.12233](https://doi.org/10.1111/spol.12233)

License:

Creative Commons: Attribution (CC BY)

Document Version

Publisher's PDF, also known as Version of record

Citation for published version (Harvard):

Pemberton, S, Fahmy, E, Sutton, E & Bell, K 2017, 'Endless Pressure: Life on a Low Income in Austere Times', *Social Policy and Administration*, vol. 51, no. 7, pp. 1156–1173. <https://doi.org/10.1111/spol.12233>

[Link to publication on Research at Birmingham portal](#)

General rights

Unless a licence is specified above, all rights (including copyright and moral rights) in this document are retained by the authors and/or the copyright holders. The express permission of the copyright holder must be obtained for any use of this material other than for purposes permitted by law.

- Users may freely distribute the URL that is used to identify this publication.
- Users may download and/or print one copy of the publication from the University of Birmingham research portal for the purpose of private study or non-commercial research.
- User may use extracts from the document in line with the concept of 'fair dealing' under the Copyright, Designs and Patents Act 1988 (?)
- Users may not further distribute the material nor use it for the purposes of commercial gain.

Where a licence is displayed above, please note the terms and conditions of the licence govern your use of this document.

When citing, please reference the published version.

Take down policy

While the University of Birmingham exercises care and attention in making items available there are rare occasions when an item has been uploaded in error or has been deemed to be commercially or otherwise sensitive.

If you believe that this is the case for this document, please contact UBIRA@lists.bham.ac.uk providing details and we will remove access to the work immediately and investigate.

Endless Pressure: Life on a Low Income in Austere Times

**Simon Pemberton^a, Eldin Fahmy^b, Eileen Sutton^c and
Karen Bell^d**

^aDepartment of Social Policy and Social Work, University of Birmingham,
Birmingham, UK

^bSchool for Policy Studies, University of Bristol, Bristol, UK

^cSchool of Oral and Dental Sciences, University of Bristol, Bristol, UK

^dSchool of Sociology, Politics and International Studies, University of Bristol,
Bristol, UK

Abstract

Much has been written that details the decline in living standards following the ‘credit crunch’ in the UK. It remains that we understand to a lesser degree the lived reality of poverty through the Great Recession and into the era of austerity. This article draws on testimonies of 62 participants from low income households conducted in three different areas of the UK during 2012–13 to document the pressures that this period brought to bear on these households. According to these testimonies, the experience of poverty intensified in key respects: first, participants reported feeling, more than ever before, that they were ‘existing, rather than living’ due to the meagre budgets they were forced to live on; second, the precarious nature of work and social security contributed to a sense of insecurity that was all pervasive in our participants’ lives; third, due to the pejorative political rhetoric and media coverage of poverty, our participants felt that their lives were placed under increased scrutiny which deleteriously impacted their wider relationships and sense of belonging. Our analysis demonstrates the profound consequences for those living on low incomes of the continued shift to residual forms of state welfare and the increased reliance on the ‘Big Society’ as a means to deal with the pressures identified in this article.

Keywords

Austerity; Recession; Poverty; Lived experience

Introduction

The Great Recession entailed the deepest recessionary conditions witnessed in many advanced industrialized countries since the 1920s. In the UK, the

Author Emails: s.pemberton.1@bham.ac.uk; eldin.fahmy@bristol.ac.uk; e.sutton@bristol.ac.uk; karen.bell@bristol.ac.uk

The copyright line for this article was changed on 28 June 2016 after original online publication.

Great Recession was acutely felt, with six consecutive quarters of negative growth recorded between 2008 and 2009, it was the 'deepest recession' in terms of lost output since official quarterly records began in 1955, as well as 2009 experiencing 'the sharpest fall in GDP (−5.0%) in a calendar year since official figures began in 1949' (Allen 2010: 28). Like a number of nation states implicated in the 'credit crunch', the UK financial rescue package that subsequently underwrote the banking system resulted in a public deficit that quickly came to be viewed as a crisis of public expenditure. From 2010 onwards, the UK coalition Government undertook a programme of austerity which equated to reductions of approximately 13 per cent of 2010 public expenditure; an unprecedented retrenchment the like of which had not been seen in the UK 'since the 23 per cent cut of 1921–2' (Taylor-Gooby 2012: 64). Many individuals and sections of society have been impacted by these events, yet for those already on the margins, living below the poverty line, recession and austerity exacted unbearable pressures.

The material impacts of recession and austerity have been increasingly documented in a number of quantitative studies that have estimated the extent, distribution and dynamics of deprivation, and in so doing demonstrate rising levels of poverty and increasing numbers experiencing intense deprivation particularly since 2010 (Cribb *et al.* 2015; Gordon *et al.* 2013). However, as Lister (2003) powerfully argues, alongside viewing poverty as a material condition characterized by deprivation of basic needs, it should also be understood as a social relationship. Thus, the pressures that we consider in this article are not only material in nature, but reflect the 'relational', 'emotional' and 'symbolic' injuries that are a feature of the lived reality of poverty. In this respect, there remains a paucity of academic qualitative research mapping the lived experience of poverty through this period. Work to date includes a handful of academic studies published in the initial phases of the credit crunch and Great Recession that begin to detail the experiences of those living on low income (Athwal *et al.* 2011; Batty and Cole 2010), with later studies documenting the lived experience of poverty in relation to discrete issues, such as food poverty (Garthwaite *et al.* 2015) and social security reform (Patrick 2014). Yet little has been written academically in relation to the overarching impacts of recession and austerity. Having said this, the emergent grey literature adds more to our understanding of the challenges that low income households faced. A handful of notable studies have documented the initial consequences of the public spending cuts in analyses extending beyond discussion of their material effects to uncover the emotional and psycho-social pressures arising from recession and austerity (cf. O'Hara 2014; Slay and Penny 2013). However, we still know little in social scientific terms about experiences of poverty through this period, and what we do know is fragmented and partial in nature; this article seeks to highlight the cumulative and interrelated nature of pressures that have engulfed our participants and served to intensify the experience of low income.

This article is based on data from the study 'Life on a Low Income in Austere Times' (Pemberton *et al.* 2014). The study collected 62 testimonies between 2012 and 2013 in Birmingham, Glasgow and Gloucestershire to provide insights into the experience of poverty during the Great Recession and the initial throes of austerity. Alongside this data, the article draws on

existing qualitative evidence on the experiences of poverty in the UK, and seeks to understand the extent and nature of changes in the lived reality of low income as a result of recession and fiscal austerity more generally.

We explore the shifting experience of poverty through three principal drivers. First, as greater financial pressures, principally through rising prices/falling incomes, came to be exacted on household budgets, the social networks and services that once could be relied on have significantly retracted or in some instances disappeared entirely. We examine the material realities and emotional impacts of *declining support* during harder financial times. Second, the *stigma* that surrounds 'welfare' claimants intensified significantly due to the increasingly hostile and pejorative political and policy rhetoric relating to social security claimants in this period. We examine how the intensification of stigma has impacted the ways that the 'poor' are perceived and treated by others, as well as injuriously perceived themselves. Lastly, we investigate the ways in which deepening *impoverishment* serves to further compromise lives and intensify the injuries of poverty. Moreover, as austerity unfolds, and funding is withdrawn from public and voluntary sector services, the opportunities available to those on low income to lead more fulfilling lives are likely to continue to diminish even further.

Poverty in Austere Times: The UK Context

Whilst many of the pressures we discuss here were set in motion prior to the credit crunch, the fall in living standards and cuts to public spending that characterized the Great Recession and era of austerity was unprecedented in postwar Britain. We contend that the lived reality of poverty in the UK shifted significantly as a result of four key changes in the post-credit crunch landscape that, consequently, our participants were required to navigate.

First, this period has witnessed an intensification of *impoverishment* driven principally by rising prices and falling incomes. The pressures of these rises have been undoubtedly felt by those on low income. As Cribb *et al.* (2015: 2) note, low-income households have been subject to 'higher-than-average inflation since 2007–08 ... mostly due to price changes' – particularly food and energy prices. However, as prices rose correspondingly incomes fell, or more accurately they failed to recover from the Great Recession, as Belfield *et al.* (2014: 2) report, 'real median income in 2012–2013 was 5.8% below its 2009–2010 peak' – which is a more significant fall than those experienced in the wake of the 1980s' and 1990s' UK recessions (Cribb *et al.* 2015). Those claiming benefits were particularly impacted, as Hirsch (2013: 16) reveals, 'largely because of the 1 per cent cap on upratings', meaning that benefits were 'inadequate to cover rising living costs'. Undoubtedly, the period witnessed an unrelenting squeeze on living standards where prices rose faster than wages in all but one month from May 2010 to 2013 (Slay and Penny 2013), which ultimately had significant consequences for those living on the margins. By 2013, using measures of absolute poverty (calculated after housing costs), poverty reached its highest level since 2001–02 and witnessed an increase of 600,000 individuals compared to 2011–12 (Belfield *et al.* 2014: 5).

Second, the *public spending cuts* announced in 2010, represent the greatest retrenchment in state spending since 1921–22, to be delivered in just four years rather than the 14 years recommended by the Organisation for Economic Co-operation and Development (Taylor-Gooby 2012). Whilst the UK coalition Government contested that those with the ‘broadest shoulders’ would bear the burden of these cuts, empirical analysis suggests otherwise (Mulholland and Watt 2010). As Horton and Reed (2010: 23) argue, ‘the poorest 10 percent of households are losing around 15 times as much from spending cuts as the richest 1 percent of households’. Some of the most vulnerable groups have been impacted. Himmelwaite and Ginn’s (2011: 28) analyses demonstrate lone parents from 2010 to 2014 would ‘suffer a cut worth 18.5% of their net income’ and single pensioners would experience ‘a cut worth 11.1% of their cash income’. In summary, spending cuts impacted the incomes of the poorest households compounding the pressure exerted through rising prices/falling incomes.

Third, the era of austerity has been characterized by a further pressure; the increasing *conditionality* of the social security system. As Watts *et al.* (2014: 5) observe of the Work Programme:

the number of sanctions issued by WP (Work Programme) providers has escalated rapidly, with over 290,000 issued in 2013, up from 185,000 in 2012 and over double the level issued by equivalent programmes before 2010.

Sanctions alongside the delays that have occurred in benefits payments have, for many claimants, resulted in episodic spells of subsistence deprivation and an unprecedented growth in food banks in the UK. During the period 2012–13, the Trussell Trust (2015: 1) estimates over 346,992 people received three days of emergency food support from food banks – three times the number supported in the previous year – this number has now increased to 1,084,604 in 2014–15.

Lastly, and as argued above, pressures are not only material but symbolic in nature, as reflected in the ratcheting up of pejorative political and media rhetoric concerning ‘the poor’ in debates on social security and state responses to poverty. Coalition Government rhetoric during this period has been notably strident. A facade of ‘fairness’ was deployed to construct a dichotomy between those who ‘contribute’ to and those who are ‘dependent’ on social security, which Wiggan (2012: 390) suggests ‘recasts social protection as a generous gift from “us” to “them”’. Hostile rhetoric through the oft-cited ‘shirkers versus workers’ metaphor has served to intensify the focus on social security claimants, as Walker and Chase (2013: 150) observe, ‘after more than a decade of New Labour’s rhetoric on worklessness and responsibilities ministers feel more able to use and be informed by the language of the streets’. Such rhetoric has been all too readily adopted by the news media. Baumberg *et al.*’s (2012) analysis reveals that negative media coverage, across a 20-year period, intensified significantly both in the late 1990s and 2010–11. Yet, they observe during the latter period, the ‘language and content of “negative” coverage’ appears to have changed significantly, with articles ‘much more

likely now to refer to lack of reciprocity and effort on the part of claimants than they were previously' (Baumberg *et al.* 2012: 4). As material conditions for low income households demonstrably deteriorated, the lifestyles of 'the poor' – particularly those without paid work – were subject to increasing public scrutiny and hostility.

Research Design: Capturing Continuities and Change

We go on in the next section to illustrate the material and psycho-social impacts of the above changes in the social context of poverty. Before doing so, we reflect here upon how the research design sought to capture the lived realities of poverty and to uncover temporal shifts in these experiences. A literature review of 102 qualitative studies of the experience of poverty (Pemberton *et al.* 2013) informed the design of research instruments and our analytical framework. Findings from the literature review also provided a counterpoint to contrast contemporary experiences of poverty with earlier studies conducted prior to the onset of recession/austerity. The research design sought to not only capture the commonalities of experience amongst our participants, but to offer a range of insights from different social groups in order to understand the potentially uneven impacts of austerity, recession and impoverishment for these groups. Consequently, data collection was drawn from a purposive heterogeneous sample, so designed in order to capture a variety of perspectives according to age, gender and ethnicity.¹

Semi-structured video testimonies were provided by 53 participants, with nine participants electing to complete audio testimonies. 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 (n = 21) (sub-city with urban and rural centres), Glasgow (n = 23) (devolved policy-making, post-industrial city with high unemployment) and Birmingham (n = 18) (post-industrial city with high unemployment). Recruitment for the study was facilitated through community and voluntary organizations working with people living on a low income in the three fieldwork areas, such as housing associations, lone parent support organizations, family services, Citizens Advice and anti-poverty organizations. These organizations primarily acted as gatekeepers providing potential participants with information about the study prior to contact from the research team.

Data is drawn from video and audio testimonies; however, it is presented as anonymized quotes to protect the identities of those participants who opted to complete audio testimonies only. Whilst the video material is not presented in this article for obvious reasons given restrictions of academic publishing in relation to the moving image, it is important to reflect on the impact of this form of collection on our eventual sample. Given the stigma surrounding poverty and social security, the use of video methods undoubtedly impacted the recruitment of potential participants who did not want to publically reveal themselves as 'poor' – that said, the option of completing an audio testimony encouraged some to remain within the study. However, we cannot escape the fact that the type of participant who elected to participate in the study may have been 'self-selecting' for these reasons

and that participants providing video testimony may have 'self-censored' in anticipation of an audience reaction. For those completing video testimonies, a two-stage consent process afforded participants an opportunity post-interview to review their edited testimonies and to request the deletion of specific sections at their behest prior to public release (further details of this process can be found in the project report: Pemberton *et al.* 2014) – thus, removing fears that potentially embarrassing aspects of the testimony would be made public without participants' consent.

When constructing testimonies, participants were asked to discuss topics relating to the ways that recession and austerity had impacted their lives, ranging from their ability to 'get by' through to their relationships with others. In addition, participants detailed their own biographies, these discussions revealed the different trajectories and directions from which they entered this period and the contrasting vantage points they assumed. Nearly all of the participants had some experience of either full- or part-time paid work, and many have extensive work histories, predominantly in low paid jobs, with a few having worked in relatively well paid skilled manual or clerical positions. However, the majority of our participants entered the recession without paid work for a variety of reasons, including as a result of limiting illness, disability or caring responsibilities, with relatively fewer losing their jobs as a direct result of recession or subsequent public spending cuts. This is perhaps unsurprising given the sampling method used, recruiting from voluntary organizations and community groups that work with socially vulnerable populations. Our sample, consequently, is in the main comprised of participants who were already 'on the margins', insofar as they were reliant on means-tested benefits and/or low wage jobs. Therefore, the insights offered from these testimonies reflect these experiences and standpoints. Ultimately, study participants were very well positioned to comment on the impacts of the recession and austerity due to previous life experiences of low income.

Under Pressure: Falling Incomes, Rising Prices and Disappearing Services

A universal and underlying theme within participants' testimonies was the sense that greater pressures were brought to bear on already fragile household finances during this period. For many participants, excluding notably younger participants, testimonies were dominated by narratives of worsening conditions. Participants identified key pressure points arising from falling incomes, the rising cost of living, and declining service provision. These pressures do not exist in isolation, but rather participants' testimonies demonstrate how they coalesce in bringing many to the financial brink, and in many cases exert unbearable emotional strains for people expected to manage further diminishing budgets.

For many of our participants, the pressure exerted through rising prices was compounded by stagnating – and in many cases falling – household incomes. For our participants living betwixt rising prices and falling incomes, the fine margins of life on a low income became razor thin, exacting further pressure on already stretched budgets:

‘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)

For participants who received means-tested state benefits, coping with rising prices was especially difficult as benefit levels failed to keep pace with these price increases. However, for some participants this period had also seen significant reductions to their benefits due to the imposition of sanctions or cuts to benefit levels:

‘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)

Even participants who had not been sanctioned were aware of friends who had; this gave many a sense that the benefits they received were precarious and might be removed at any point – increasing the sense of pressure and insecurity they felt (see also Garthwaite 2014).

Testimonies also made frequent recourse to the inability of paid work to cover household expenses with many participants suggesting that low waged work does not pay a ‘living wage’ (Crisp *et al.* 2009). 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. Participants who were 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, with the wage offered:

‘I have gone out and looked for work, but the money that they are offering would just throw me into debt ... 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)

It is interesting to note that this issue appeared to be particularly acute for those participants living in Gloucester, several participants recognized the need to travel outside the city to access work, with job opportunities in the service sector in wealthier outlying rural areas or in nearby Cheltenham. However, in many instances the cost of transport to commute to these jobs outweighed the gains drawn from the wage offered.

Our participants’ testimonies then reveal the gaps and inadequacies of retracting state provision, as well as the failure of wages to meet basic needs. Many of our participants were more reliant than ever before on voluntary sector organizations to fill the void left by state and market. What is most striking about our participants’ testimonies are the ways in which voluntary sector organizations and services are increasingly being expected to provide ‘emergency’ relief and support as a result of the withdrawal of

statutory provision. Many voluntary services have intervened to provide 'crisis packages' of basic foodstuffs and toiletries or meals at points of acute need. A number of our participants observed the pressures created by the increasing numbers of people resorting to these 'crisis' services such as food banks and soup runs, as well as the changing profile of those reliant on these services:

'Over the last few months it is getting worse because you can go to the soup run at 8 or 9 o'clock and you are getting kids there, 7 or 8 years of age going there for food. This shouldn't be happening!' (Long-term illness, male, Birmingham)

Participants noted that as demand increases for crisis services and more voluntary services close, those remaining have come under even greater pressure:

'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, which continued despite the scarcity of resources, due largely to the dedication and ingenuity of the staff delivering them. However, many were unsure about how long these situations could be sustained, causing participants a great deal of anxiety about the future. The growing dependence on charitable organizations and the voluntary sector to meet basic subsistence has profound implications for the sense of insecurity experienced by those on low incomes; as our participants were well aware, charity is contingent and can be withdrawn as readily as it is offered.

Emerging from our participants' testimonies was a sense of isolation, of being left to cope on their own, as services retracted to focus on 'crisis' intervention or disappeared altogether. Many of our participants made use of advice services offered by voluntary sector organizations, and it is these services in particular that had been significantly impacted. Meaning that services key to navigating an increasingly complex and convoluted social security system, or to provide training and skills to facilitate the return to work, were being removed or had already disappeared:

'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)

'Not knowing who to turn to', merely reflects for many of our participants that there are few services in reality that they can access and those that continue are significantly under-resourced. This reality exacerbated the vulnerability many of our participants experienced and served to remind them of the fragility of their circumstances.

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 (Cohen *et al.* 1992; Smith 2005). Living through the recession and the initial phase of austerity only served to heighten these feelings. A pervasive sense of insecurity was a recurrent theme amongst participants' 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 living costs and falling incomes, providing little opportunity to build contingency funds to deal with unexpected expenses. The precarious financial situations that participants found themselves in were further exacerbated by the withdrawal of services that they once could rely on for support and advice. For those reliant on means-tested 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, especially 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).

'Trying to make ends meet': Constant Struggle

Previous studies have detailed the adaptive strategies that low income compels to 'get by', such as 'bill juggling', 'going without' and 'bulk buys' (Kempson 1996; Kempson *et al.* 1994). Given the pressures detailed in the previous section that were brought to bear on household budgets at this point, we explore here the ways in which these pressure points have served to frustrate participants' attempts to make ends meet.

The principal impact reported by many of our participants was the precariousness of weekly budgets: it was commonplace for participants to report having little or no remaining cash to afford even a minimally adequate diet once necessary bills (e.g. rent, utilities and taxes) were paid. The meagre nature of household incomes within the context of rising costs means that 'planning ahead' is not possible, instead forcing many of our participants to exist from 'day to day'. Living from 'day to day' made many participants feel as though their lives were unnecessarily chaotic and out of control, yet they had little choice to do anything other than exist on a short-term basis – again, contributing to the sense of insecurity discussed above. Most striking is the extent to which our participants were forced to cut back in order to make ends meet – reducing all forms of expenditure to what they described as the absolute bare minimum. This often equated to those necessities viewed as requisite for basic physiological functioning. 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)

In this context for our participants 'going without' often means being forced to choose between basic necessities. Participants' testimonies illustrate the difficult choices that present themselves for people experiencing low income against a backdrop of rising food costs and energy prices and falling incomes. Many participants described the basic nature of the necessities that they went without, reporting that they were routinely forced to decide whether to 'heat or eat':

'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)

It was not uncommon for participants to report routinely going without a meal in the day, usually lunch, in order to cut food expenditure, which 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 – with adverse health consequences.

Given the absolute imperative of minimizing expenditure, testimonies demonstrate an unanticipated expense, and not necessarily a large expense, placed already fragile budgets under insurmountable pressures. It is well-documented that low income households are susceptible to such exogenous shocks (Naji and Griffiths 1999), yet it was the relative low value of these items identified that differed from previous studies:

'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)

Numerous testimonies made reference to the need to borrow money in order to make ends meet, to smooth out shortfalls when living expenses rise or unanticipated costs occur – reflecting previous studies (Collard *et al.* 2009; Dearden *et al.* 2010). Like many low income households (Harris *et al.* 2009), low cost lending was not available to our participants to smooth these shortfalls. As with other studies conducted during this period, our participants similarly highlighted the scarcity of crisis loans, on which they had relied in the past, but had become increasingly difficult to obtain (Slay and Penny 2013). Interesting geographical differences were noted, with participants in Gloucestershire raising this issue most frequently, in stark contrast to the Scottish sample – whether this can be attributed to the reforms to the Social Fund contained in the Welfare Reform Act 2012 or the result of existing local social security arrangements is unclear. Where participants were unable to access crisis loans they were left with no other option but to turn to high cost forms of lending such as pay day lenders and catalogues. 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 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)

'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)

Life on a low income requires a constant energy to make ends meet, as well as 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 on which our participants had to manage – thus, the effectiveness of adaptive strategies deployed in the past have been diminished, creating even greater financial and emotional strain. Participants' testimonies gave a sense of steadily being worn down by the daily grind of life, having to constantly think or worry about making ends meet. For many, life required unrelenting effort – a 'constant struggle' or 'battle'. Participants' testimonies highlighted the continual sacrifices that were required at this point in time; coupled with the seemingly perpetual necessity for self-restraint and the perception that there is no respite. For many, this contributed to a feeling that they were living compromised lives that prevented them from realizing their potential – that they were 'existing, not living', 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)

These pressures ultimately take their toll. Many participants reported that their financial situations left them feeling stressed or anxious, and that this culminated in a number testifying that they were suffering from depression for which they were prescribed anti-depressants. One of our participants succinctly summarized the deleterious emotional impact of struggling to make ends meet in the current context:

'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 illness, male, Glasgow)

It is likely that the emotional strains of 'getting by' on a low income at this time are exacerbated by the perception that the likelihood of 'getting out' of

poverty is much reduced (Lister 2003). Hope for a number of participants was in short supply; frustrated by a sense that the routes out of low income were becoming few and far between. Many were resigned to being locked within the 'low pay, no pay cycle' without the opportunities to gain the necessary skills and qualifications to escape this situation. In relation to cuts to employment training and advice services, in particular young people identified the abandonment of the Connexions programme as placing a fundamental obstacle in the path of those seeking rewarding, secure and well remunerated work.

Dissolving Empathy and Increasing Scrutiny

Stigma and disrespect are universal features of life on a low income (Beresford *et al.* 1999; Hooper *et al.* 2007; Naji and Griffiths 1999); yet the testimonies of our participants suggest that the pejorative ways in which they are treated and spoken to in everyday interactions further deteriorated during this period. It is difficult to state with any certainty whether or not during the era of recession and austerity that the stigmatizing features of life on a low income intensified, but the experiences of our participants would bear witness to this shift.

The testimonies of our participants highlighted the pejorative images and stigmatizing features that circulated not only in political rhetoric and the news media, but also on 'infotainment' and chat shows such as *The Secret Millionaire*, *Benefits Street* and *The Jeremy Kyle Show* at this time and the ways they had filtered into the public consciousness. Some of our participants noted that this coverage and these debates appeared to give licence or permission for 'others', principally the 'non-poor' to denigrate the (assumed) 'lifestyle choices' 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 paid worker, female, Birmingham)

More specifically, the 'shirkers versus workers' rhetoric of the coalition Government that has dominated media coverage of issues relating to low income and policy debates surrounding Universal Credit has entered the lexicon of daily life (Wiggan 2012). 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 hardworking taxpayers paying for the benefits that participants were entitled to receive. Some participants referred to the divisive nature of such discourses, which also served to exacerbate existing fault lines within their own communities:

'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)

'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're alright anyway, it is not your money, it is benefits money, it is my tax money anyway".' (Lone parent, female, Gloucestershire)

Such testimonies reveal that our participants were 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. Without doubt, the stigma and disrespect endured by our participants were internalized, resulting in a variety of emotional injuries such as shame, embarrassment and low self-esteem. This is an enduring feature of the experience of poverty and in line with previous studies (Chase and Walker 2012; Cohen *et al.* 1992; Fahmy and Pemberton 2012). However, it may be that the increased scrutiny our participants felt they were subject to resulted in more intense emotional injuries. Certainly, participants who identified with social groups that have been singled out in the dominant austerity rhetoric at this point, including people with long-term illnesses and disabilities, articulated the impacts of this scrutiny:

'... 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 illness, male, Glasgow)

The intensity of these emotional injuries might also be explained by the reconfiguration of social security that occurred during this period, particularly witnessed in the growth of food banks. 'Welfare' has come to be viewed increasingly as synonymous with 'charity'; whilst many of our participants might deploy a counter-narrative that their work histories and national insurance contributions determined their entitlement to state benefits, this template was not as easily applied to mediate the stigma that the 'crisis packages' or 'vouchers' that they received from voluntary sector organizations attracted. Participants described the public revelation of this support in particularly emotive terms, with one participant recounting an incident where she had presented a food voucher at a supermarket till and the cashier looking at her as though she was 'disgusting'. 'Charity' further separates and distinguishes the poor from the 'non-poor' and arguably gives greater latitude to others to treat them distinctly.

It is not possible to reach a definitive conclusion as to whether the pejorative discourses that circulated at this time served to intensify the stigma of poverty. This would be missing the point, however. The evidence from our participants' testimonies reveals the strain that increased scrutiny of their lives

and lifestyles produced a further pressure, albeit a psycho-social one, that they were forced to navigate.

Conclusion

We now return to the question of ‘What changed?’ in relation to the lived experience of low income during the era of austerity. The reality of relative poverty remains going without the necessities of life, requires vigilant and resourceful budgeting strategies to make ends meet, as well as encompassing a host of emotional and relational injuries when categorized as being ‘poor’. Quite simply, as many of our participants put it, ‘things got worse’, which is a perception shared by participants in recent studies of the experience of low income (see also McKenzie 2015; O’Hara 2014). In other words, the severity of deprivation, the ratcheting of conditionality of social security, falling incomes and rising prices, as well as the pejorative political and media discourses that circulated at this point in time, came together in a ‘perfect storm’ to intensify the lived reality of poverty. It is important to note that whilst the testimonies of our participants shared many commonalities, some of the analysis we have presented suggests that particular impacts have been disproportionately felt by specific groups. For example the diminishing of community groups seemed to particularly concern those vulnerable to isolation, lone parents and single men in our sample; those claiming disability benefits appeared to be most acutely impacted by the stigmas generated by political debate; and whilst young people carried a tempered sense of hope for the future given their experiences of youth unemployment, other age groups however appeared more resigned to their fate in the ‘low pay/no pay’ cycle. That said, there was clear consensus amongst our participants about the key features of life on a low income in austerity Britain, and we therefore conclude by considering three characteristics that differentiate the lived reality of poverty at this point in time.

First, life on a low income in austere times means ‘existing, rather than living’. Unbearable pressures have been exacted on already fragile household budgets – there is often ‘no slack’ to deal with the unexpected, the only choice left is to ‘go without’ and our participants reported regularly being deprived of the most basic necessities. Consequently, many of our participants have found themselves ‘caught in a pincer movement’; at the point when 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 lend 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 therefore understandable that our participants referred to the seemingly endless pressure that was brought to bear on their lives and the sense that there was no ‘let up’ or relief; and, worse still, many were resigned to the fact that their circumstances would not improve. In contrast to previous studies (Pemberton *et al.* 2013), participants seemed more fearful for the future of their children or grandchildren – dominating their concerns were the lack of affordable housing and career opportunities, as well as the rising costs of further/higher education. Moreover,

many participants felt that the pathways out of poverty, primarily through paid work, were significantly reduced, with a palpable loss of hope evident in numerous testimonies. Ultimately, continually going without combined with fewer opportunities to accrue skills and qualifications injuriously impacted their autonomy, leaving many participants feeling that their lives had been significantly and irreparably compromised.

Second, our participants' testimonies made reference to a pervasive sense of *ontological insecurity* resulting from the inability 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. Insecurity has been increasingly reported in UK qualitative research on poverty since the late 2000s in part due to the interest sparked by Standing's (2011) *precarial* thesis and the 'low pay-no pay' cycle that has characterized contemporary liberal democratic societies (Shildrick *et al.* 2012). Many of our participants also moved between the low pay sector and the benefits system, and therefore their lives are perpetually impacted by the uncertainties these fields produce (Shildrick *et al.* 2012). Specifically, testimonies reveal that the retraction of state provision during this period, and the fragility and contingent nature of voluntary support has only served to heighten the anxieties they felt. But our findings suggest that the experience of insecurity is far broader than the inability to maintain a constant level of income. Testimonies articulated a sense of 'everyday insecurity' (Slay and Penny 2013) that encompassed a range of anxieties, such as the ability to pay the bills and repay debts, fragile housing tenancies, or the risks posed by the neighbourhoods in which they lived. Insecurity in one area of participants' lives appeared to impact and spill over into all other domains of their life.

Third, the intensity of the *scrutiny* that our participants felt their lives were subject to was ratcheted principally through the coalition Government rhetoric, and in particular use of the value-laden 'shirkers versus workers' metaphor that was readily promoted through sections of the print media and populist television programming (Wiggan 2012). This metaphor served to shape attitudes towards our participants and influence instances of disrespect that they are subjected to on a daily basis. The impacts of this have been divisive, as the empathy and understanding displayed to people living on low income continues to erode giving rise to a greater sense of dislocation for our participants. This is further compounded by the need for many experiencing life on low income to withdraw from social relationships to avoid the shame that results from public disclosure – and judgement – of their situation (Chase and Walker 2012), as well as to separate themselves from others that they might deem to carry the stigma of the 'undeserving' underclass, which culminated in severe instances of social isolation.

Our analysis offers important insights into the implications of recent reconfigurations of social security provision in the UK for those living on low income. Participants' testimonies reveal that as the Great Recession and associated living standards crisis unfolded, simultaneously the services and support networks that were once relied on were either removed entirely or significantly weakened. The continued shift towards residual forms of state welfare provision in the UK has left a vacuum, which according to Prime

Minister David Cameron's 'Big Society' agenda, should have been supplanted by an amalgam of voluntary and community organizations, as well as informal social networks. However, the assumption that 'resilience' and the associated development of necessary coping strategies to deal with low income would be facilitated through the voluntary sector and existing social networks appears to have been seriously misguided, with our findings suggesting the converse; that the new welfare arrangements appear to have undermined our participants' capacity to manage on a low income. The reality is that the 'Big Society' neither has the capacity nor the resources to absorb the demand and to fulfil the unmet human needs left behind by retracting state services and social security system.

Acknowledgements

Research funded by the Economic and Social Research Council Grant RES-060-25-0052. We are indebted to the voluntary sector and community organisations which helped us to recruit to the study and allowed us to use their facilities to conduct the fieldwork. Ultimately, this work would not have been possible without the participants who so generously gave their time to the project.

Notes

1. Of the 62 participants, 38 (61 per cent) were female and 24 were male (39 per cent). In terms of age, there was even representation across the age categories used. In relation to ethnicity, the sample had representation across the minority British ethnic categories, with 15 (24 per cent) participants drawn from non-white British or white-European groups. The majority of participants (53) were unemployed.

References

- Allen, G. (2010), *Recession and recovery*. In A. Mellows-Facer (ed.), *Key Issues for the New Parliament 2010*, London: House of Commons Library Research.
- 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.
- Belfield, C., Cribb, J., Hood, A. and Joyce, R. (2014), *Living Standards, Poverty and Inequality in the UK: 2014*, London: Institute for Fiscal Studies.
- Beresford, P., Green, D., Lister, R. and Woodard, K. (1999), *Poverty First Hand: Poor People Speak for Themselves*, London: Child Poverty Action Group.
- Chase, E. and Walker, R. (2012), The co-construction of shame in the context of poverty: Beyond a threat to the social bond, *Sociology*, 47, 4: 739–54.
- Cohen, R., Coxall, J., Craig, G. and Sadiq-Sangster, A. (1992), *Hardship Britain: Being Poor in the 1990s*, London: Child Poverty Action Group.

- Collard, S., Finney, A. and Crosswaite, K. (2009), *Facing the Squeeze: A Qualitative Study of Household Finances and Access to Credit in a 21st Century Recession*, Bristol: Personal Finance Research Centre.
- Cooper, N. and Dumpleton, S. (2013), *Walking the Breadline: The Scandal of Food Poverty in 21st Century Britain*, London: Church Action on Poverty/Oxfam.
- Cribb, J., Hood, A. and Joyce, R. (2015), *Living Standards: Recent Trends and Future Challenges*, London: Institute for Fiscal Studies.
- Crisp, R., Batty, E., Cole, I. and Robinson, D. (2009), *Work and Worklessness in Deprived Neighbourhoods*, York: Joseph Rowntree Foundation.
- Dearden, C., Goode, J., Whitfield, G. and Cox, L. (2010), *Credit and Debt in Low Income Families*, York: Joseph Rowntree Foundation.
- Fahmy, E. and Pemberton, S. (2012), A video testimony on rural poverty and social exclusion, *Sociological Research Online*, 17, 1, <http://www.socresonline.org.uk/17/1/2.html> (accessed 28 April 2016).
- Garthwaite, K. (2014), Fear of the brown envelope: Exploring welfare reform with long-term sickness benefits recipients, *Social Policy & Administration*, 48, 7: 782–98.
- Garthwaite, K., Collins, P. and Bambra, C. (2015), Food for thought: An ethnographic study of negotiating ill health and food insecurity in a UK foodbank, *Social Science & Medicine*, vol. 132: 38–44.
- Gordon, D., Mack, J., Lansley, S., Main, J., Nandy, S., Patsios, D. and Pomanti, M. (2013), *The Impoverishment of the UK: PSE UK First Results*, Bristol: University of Bristol.
- Harris, J., Treanor, N. and Sharma, N. (2009), *Below the Breadline: A Year in the Life of Families in Poverty*, Ilford: Barnardo's Policy and Research Unit.
- Himmelwaite, S. and Ginn, J. (2011), Unkindest cuts: Analysing the effects by gender and age, *Radical Statistics*, no. 104: 26–9.
- Hirsch, D. (2013), *A Minimum Income Standard for the UK in 2013*, York: Joseph Rowntree Foundation.
- Hooper, C.-A., 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/NSPCC.
- Horton, T. and Reed, H. (2010), The distributional impact of the 2010 spending review, *Radical Statistics*, no. 103: 13–24.
- Kempson, E. (1996), *Life on a Low Income*, York: Joseph Rowntree Foundation.
- Kempson, E., Bryson, A. and Rowlingson, K. (1994), *Hard Times? How Poor Families Make Ends Meet*, London: Policy Studies Institute.
- Lister, R. (2003), *Poverty*, Cambridge: Polity Press.
- McKenzie, L. (2015), *Getting By: Estates, Class and Culture in Austerity Britain*, Bristol: Policy Press.
- Mulholland, H. and Watt, N. (2010), Spending review 2010: George Osborne announces extra £7bn of welfare cuts, *The Guardian*, 20 October.
- 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.
- Patrick, R. (2014), Working on welfare: Findings from a qualitative longitudinal study into the lived experiences of welfare reform in the UK, *Journal of Social Policy*, 43, 4: 705–25.
- Pemberton, S., Sutton E. and Fahmy, E. (2013), *A review of the qualitative evidence relating to the experience of poverty and exclusion*, Working Paper No. 22, Bristol: University of Bristol.

- Pemberton, S., Sutton E. and Fahmy, E. (2014), *Life on a Low Income in Austere Times*, Working Paper, Bristol: University of Bristol.
- Shildrick, T., MacDonald, R., Webster, C. and Garthwaite, K. (2012), *Poverty and Insecurity: Life in Low-pay, No-pay Britain*, Bristol: Policy Press.
- Slay, J. and Penny, J. (2013), *Surviving Austerity: Local Voices and Local Action in England's Poorest Neighbourhoods*, London: NEF.
- Smith, D. M. (2005), *On the Margins of Inclusion: Changing Labour Markets and Social Exclusion in London*, Bristol: Policy Press.
- Standing, G. (2011), *The Precariat: The New Dangerous Class*, London: Bloomsbury.
- Taylor-Gooby, P. (2012), Root and branch restructuring to achieve major cuts: The social policy programme of the 2010 UK coalition government, *Social Policy & Administration*, 46, 1: 61–82.
- Trussell Trust (2015), *Foodbank use tops one million for first time says Trussell Trust*, Press release, 22 April, Salisbury: Trussell Trust.
- Walker, R. and Chase, E. (2013), *Separating the sheep from the goats: Tackling poverty in Britain for over four centuries*. In E. Gubrium, S. Pellissery and I. Lødemel (eds), *The Shame of It: Global Perspectives on Anti-poverty Policies*, Bristol: Policy Press.
- Watts, B., Fitzpatrick, S., Bramley, G. and Watkins, D. (2014), *Welfare Sanctions and Conditionality in the UK*, York: Joseph Rowntree Foundation.
- Wiggan, J. (2012), Telling stories of 21st century welfare: The UK coalition government and the neo-liberal discourse of worklessness and dependency, *Critical Social Policy*, 32, 3: 383–405.