

**The London School of Economics and
Political Science**

Money and meaning:
how working-age social security
recipients understand and use
their money

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Declaration

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Abstract

This thesis explores how working-age social security money in the UK is understood and used from the perspective of its recipients, using an approach that emphasises the ‘social meaning’ of money.

The thesis is motivated by two initial observations. On the one hand, politicians and policymakers have demonstrated an awareness that social security money has the capacity to carry and communicate social meaning. Yet, on the other hand, the mostly individualistic, asocial, perspectives of neoclassical and (more recently) behavioural economics, have continued to dominate the way in which social security policy has been framed.

Against this background, the main argument of the thesis is that both academics and policymakers have so far underestimated the *social* aspects of social security money on a micro level, within the lives of its recipients. A novel alternative perspective is proposed, drawing on insights from new economic sociology, that theorises social security money as constituted by social context, social relations, and social meanings.

This theoretical perspective is explored empirically using in-depth, semi-structured interviews with 43 working-age social security recipients living in East London. The interviews are analysed using a form of thematic analysis. The empirical findings are presented in three main sections that address the participants’ experiences of claiming, organising, and spending social security money.

Based on these empirical findings, the thesis argues that four key concepts can help to clarify how working-age social security money is understood and used from the perspective of its recipients. These are: supplication and earned entitlement; control and responsibility; dependence and independence; and administratively-defined need.

The thesis concludes by showing the implications of these key concepts for how policymakers approach the design of social security payments specifically, and how they might better understand recipients’ experiences of social security policy more generally.

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1. Introduction

"Rather than having an inherent meaning, money has a translucent character. It takes on much of its character by reflecting... the processes in which it participates." (Belk & Wallendorf, 1990:61)

This is a thesis about how working-age social security money is understood and used from the perspective of its recipients.¹ The central claim of the thesis is that money must be theorised as an inherently social medium: to use money is to create and negotiate ‘social meaning’; money is much more than just a fungible medium of exchange, and therefore, requires analysis that takes account of social context, social relations and social meanings. The thesis applies this insight, drawn from relational economic sociology, to explore how working-age social security recipients claim, organise and spend their money. The empirical component of the thesis consists of 43 in-depth interviews with working-age social security recipients living in East London.

The topic is important and timely. Although working-age benefits only account for a small fraction of total social security spending,² they take center stage in the public and political imagination about ‘welfare’. For many, ‘benefits’ or ‘welfare’ are synonymous with working-age social security money (Hills, 2015:259-261). Consequently, debates that are framed as being about welfare reform *in general*, often tend to be debates about policies affecting those of working-age who are

¹ The thesis is concerned with a limited set of working-age benefits, namely Jobseekers Allowance, Working Tax Credit, and Universal Credit, and any social security payments that can be received alongside these. Please see sections 4.1 and 5.4.2 for further information.

² A total of £217 billion was spent on social security and tax credits in 2016/17, accounting for 11% of GDP (Office for Budget Responsibility, 2018:5). Of this £217 billion, £2 billion was spent on unemployment benefits; £44 billion on family benefits, income support and tax credits; and £25 billion on housing benefits (Office for National Statistics, 2016).

unemployed or on a low-income, *specifically*. Working-age social security policy in the UK is also currently undergoing a substantial transition through the delivery of ‘Universal Credit’, which amalgamates six of the main working-age benefits into a single monthly payment.

Against this backdrop, the thesis aims to apply a new theoretical perspective to the task of exploring how working-age social security recipients³ understand and use their money. This perspective rejects the conventional economic account of money as a neutral or rationalising medium; it also moves beyond the innovations of behavioural economics, which correctly recognise a more complex picture of money, but continue to focus mainly on the individual to the exclusion of the social. The thesis contends that the lens of relational economic sociology can usefully be deployed to capture the ‘social meaning’ of working-age social security monies.

The remainder of this Introduction is organised as follows. The first section explains the problematic that motivated the thesis. The second section discusses the role of social policy as a multi-disciplinary academic subject. The final section outlines the chapters of the thesis.

1.1 The problematic

The thesis was initially motivated by two observations. The first was how politicians and policymakers appear to consider that social security money can carry and communicate ‘meaning’ to its recipients. The second concerns the current vogue for behavioural economics perspectives within UK policymaking, particularly in the context of social security.

Government ministers recognise that social security money can, in a broad sense, be qualitatively distinguished from other monies. For example, in his inaugural speech as the Secretary of State for Work and Pensions in April 2016, Stephen Crabb asserted that “A pound you earn can mean more than a pound provided in welfare”

³ Note that the terms ‘social security claimant’ and ‘social security recipient’ are used interchangeably.

(Department for Work and Pensions & Crabb, 2016). In October 2015, Jeremy Hunt (as Health Secretary) defended proposed reforms to tax credits, by explaining:

“The difference if you’re talking about people on low incomes is the Conservative insight is that dignity is not just about how much money we’ve got.... It matters if you are earning that yourself, because if you’re earning it yourself you are independent and that is the first step towards self-respect and of course you have the potential to increase it.” (Hunt, 2015)

Both of these statements convey a clear recognition of the social meaning of money, and of social security money in particular. Here, according to ministers, earned money confers independence and self-respect; social security money confers dependence and self-contempt.⁴

This recognition that money can carry and communicate meaning is also revealed through specific examples of policy design. One example is the design of New Labour’s Tax Credits, which were explicitly created to “remove the stigma attached to claiming the traditional forms of support for the poorest families” (Bevan, 2001:13). This objective was supposed to be achieved by reorienting these payments as a part of the tax system, and by using the label ‘credit’, to distinguish them from ‘benefit’ payments. Another example is that the new monthly payment design of Universal Credit is said to aim at “encouraging personal responsibility” and because, “We want families to be able to manage their financial affairs in a manner that best reflects the demands of modern life” (Department for Work and Pensions, 2010:34). Both of these examples suggest that policymakers believe that the design characteristics of a payment (such as its label and payment frequency) have the potential to influence how this money is understood and used by recipients.

The tools and perspectives that policymakers have adopted in their attempt to account for recipients’ responses to social security policy, have drawn heavily on the field of behavioural economics. Behavioural economics is in vogue. For example,

⁴ Although the dichotomy of human dependence or independence misses the idea that humans are profoundly interdependent (Dean & Taylor-Gooby, 1992:175-6).

Cass Sunstein (Thaler & Sunstein, 2008) was an advisor to President Obama; Richard Thaler met with senior Conservative politicians in the UK's coalition government; and the Behavioural Insights Team (or 'Nudge Unit') was established by the Cabinet Office in 2010.⁵ At an event in 2017, Peter Searle, the Strategy Director at the Department for Work and Pensions, remarked that "behavioural economics is at the heart of what the DWP does" (Searle, 2017). Accordingly, there seems to be an awareness that a conventional, neoclassical, economic approach to money fails to account for the complex behaviours of recipients; and yet, there remains an assumption that the new insights of behavioural economics are sufficient to resolve this deficiency. to resolve this deficiency. to resolve this deficiency.

Herein lies the problematic: social security money has been recognised as carrying and communicating meaning, which relates to how recipients understand and use those monies. However, such meanings are not adequately captured by behavioural economics, which tends to adopt an individualised, decontextualised lens (see section 2.1.2, see also Standing, 2011). Consequently, current policy formulations are based on an inadequate account of how this money exists in the lives of its recipients, and in particular overlook a *social* account of social security on this micro-level.

1.2 Social Policy as a multi-disciplinary subject

This thesis aims to highlight the strength of social policy as a 'magpie subject' (Blakemore, 1998). Whereas other disciplines are often allied firmly to a particular theoretical perspective, which becomes the lens through which all issues are viewed, social policy has the strength of beginning with a given issue, and then considering which perspective or perspectives are most useful. In this respect, the approach of the thesis is consistent with Piketty's plea, put bluntly in his introduction to *Capital*, that:

⁵ Although it is now a limited company.

If we are to progress in our understanding..., we must obviously take a pragmatic approach and avail ourselves of the methods of historians, sociologists, and political scientists as well as economists. We must start with fundamental questions and try to answer them. Disciplinary disputes and turf wars are of little or no importance. (2014:33)

However, the issue remains that work from different disciplines has often developed in relative isolation. For example, Zukin and DiMaggio suggest that sociologists “find it difficult to conceive of a[n economic] social world in which abstract norms (such as “maximising”) count for more than power, group membership, or patterned interaction” (1990:2): that is, it is simply talking at cross-purposes to try to work in a multi-disciplinary way. However, to expect one seamless, comprehensive approach is naïve, especially given the subject matter of the thesis. Nigel Dodd writes that attempting to ““fix” money, both in theory and in practice, is misleading and potentially destructive. We ought to take an intellectually open view of competing monetary theories” (2014:394) in order to account for the multiplicity of the subject matter. There are contributions from across the social sciences that will help to build a better account of the nature of social security money: it is by considering them and then constructing an approach best suited to the specific research question that the best research will be conducted. This is what this thesis aims to do.

1.3 Outline of the thesis

Chapter 2 establishes the thesis’ theoretical perspective. It is argued that conventional approaches to money view it as a rationalising, fungible and quantitative medium. The thesis, instead, draws on research from new economic sociology, and works from a perspective that views money as an inherently social medium. Money should be analysed as grounded in social contexts, and capable of carrying and communicating social meanings.

Chapter 3 considers evidence from existing literature as to how social security recipients understand and use their money. Specifically, research relating to money

management, gender, stigma, ‘folk memory’, and scarcity, is considered. The literature surveyed affirms the importance of an approach to the analysis of social security money that is sensitive to social meaning and social context.

Chapter 4 outlines the contemporary policy context for working-age social security in the UK. In particular, the chapter identifies current developments or features of social security money that are important for framing or interpreting the findings of the thesis. These are: the context of welfare reform and the introduction of Universal Credit; the erosion of the contributory principle as the basis for claiming social security benefits; trends towards greater individualisation, reflected in social security policies placing greater responsibility on the individual in various ways; and the strained relationship between the provision of social security and meeting the needs of recipients.

Chapter 5 describes and justifies the methods used. The chapter begins with stating the thesis’ research questions. Taking the motivations, contexts and theoretical perspective outlined in Chapters 2, 3 and 4, the thesis aims to explore how working-age social security recipients understand and use social security money. Specifically, the thesis asks,

1. *How* do working-age social security recipients receive, organise and spend, social security money?
2. *Why* do they receive, organise and spend social security money in these ways?
3. What are the *implications* for the design of social security payments?

Semi-structured, in-depth interviews were conducted with 43 working-age social security recipients who lived across east London. Participants were recruited via advice centres and community organisations. Interviews were analysed using a form of thematic analysis.

Chapter 6 introduces the research participants in more detail and considers the make-up of the sample. Four participants, Turner, Danny, Kelly and Grace, are presented in detail in order to demonstrate the material that was elicited during the interviews, and to highlight key themes that form the focus of subsequent chapters.

Chapter 7 considers how making a claim for social security money was understood by participants. Three main areas were important: the hierarchical relationship between social security money and other possible sources of income; the nature of the social interaction when claiming, both in a direct sense in relation to the administrative system, but also in a broad sense in relation to who participants understood this money as belonging to; and the bases upon which recipients understood they were receiving this money. The main argument is that the notion of ‘contribution’, from the perspective of recipients, is much broader than ‘official’ definitions, and that relatedly, existing conceptualisations of social security benefit stigma overlook some important factors.

Chapter 8 explores the ways in which money was organised by participants. Temporal dynamics were crucial for understanding how social security money was organised, both in relation to the payment cycles of social security monies, but also to the timescales that participants themselves worked to establish, and the ways in which disruptions to these timescales were negotiated. Within these temporal structures participants earmarked their monies in various ways, in order to divide or protect monies for specific purposes. The main argument is that social security money is primarily organised by its recipients according to temporal factors, and using systems of earmarking, and that the focus of existing literature on a ‘labelling effect’ is in some ways misleading.

Chapter 9 considers how participants spent their money. Broadly, a distinction between spending on ‘needs’ and spending on ‘wants’ is established. Across the sample, a widely held, ‘basic’, set of needs is identified, while some participants were also meeting what can be described as ‘social’ needs. ‘Wants’, on the other hand, were for the most part a type of spending that was not possible at the moment. The main argument is that to be in receipt of social security money involves (re)defining, and constraining, what one identifies as ‘needs’.

Chapter 10 provides a summary of the main findings of the thesis, and the ways in which they contribute to existing literature. The chapter then suggests that the central findings of the thesis can be best interpreted under four key concepts:

supplication and earned entitlement; control and responsibility; dependence and independence; and administratively-defined need. Implications for policy are considered, with a focus on the nature of contribution and entitlement to social security benefits; labelling in relation to earmarking; the implications of waiting and social security receipt; and issues of financial literacy and digitisation. Finally, future research directions are proposed.

2. Theoretical Perspective

The thesis' theoretical perspective draws on insights from new economic sociology. The perspective acknowledges the complexity of money as an analytic subject, and sees money as a social, as opposed to purely economic, medium. It is shown in Chapter 3 that some existing accounts of social security money do not fit with conventional 'economistic' accounts that view money as rationalising, fungible and quantitative; but also that the economic actions described in existing studies often lack an overarching theory. This chapter shows that insights from the field of new economic sociology provide useful tools for the analysis of social security money.

The chapter proceeds as follows; first, the chapter outlines the 'conventional' account of money from an economistic perspective along with critiques and alternative contributions from within the field of economics; second, the chapter traces the development of economic sociology, and discusses the import of this theoretical perspective for the study of social security money; third, it discusses relevant insights from anthropology; and fourth, the chapter outlines and discusses two existing studies where insights from new economic sociology are explicitly applied to social security money. The thesis is broadly allied with socio-economic perspectives, and specifically with approaches from new economic sociology. Within this approach economic phenomena and social factors are understood as mutually constitutive as opposed to 'separate spheres'. In order to understand social security money from the perspective of its recipients, we must acknowledge that money is a social medium: Its use is bound up with the expression and negotiation of social relations and meanings. It is from this theoretical perspective that the thesis proceeds.

2.1 Economic perspectives

Economics is widely regarded as the primary field concerned with the analysis of money. The next section sets out analytic approaches to money from an economic perspective.

2.1.1 Neoclassical economics

The neoclassical paradigm represents the ‘conventional’ approach to money. This approach can be summarised as “utilitarian, rationalist, and individualist” (Etzioni, 1988:1). That is to say, individual actors consistently seek to maximise their own self-interest, and are minimally influenced by social relations or context. Strict versions of the neoclassical model state that actors’ self-interest, or individual utility function, consist of stable, ranked preferences; and individuals have full information about alternatives, allowing them to ascertain these preferences (Zukin & DiMaggio, 1990:4). This conceptualisation of the economic actor has been termed ‘homo economicus’ or ‘rational economic man’.

Money itself has long been analysed from this viewpoint, both implicitly and explicitly. The standard economic definition of money summarises it as a utilitarian commodity that acts as a medium of exchange, a unit of account, a store of value, and a standard of deferred payment (Furnham & Lewis, 1986). This view is not unique to economics: classical sociologists such as Marx, Simmel and Weber have also put forward the argument that money is an instrument of rationalisation, homogenisation and alienation (Gilbert, 2005:362). It is rationalising, in that money transforms transactions and interactions into quantifiable amounts upon which choices based on reason and calculation can be made, as opposed to values, traditions or emotions. It is homogenising, in that one £5 note is the same as any other £5 note, meaning that different items valued at five pounds are subsumed into a uniform system of value. And it is alienating, in that when something is assigned a monetary value, one becomes distanced from the actual or true nature of that thing.

A possible objection to beginning different accounts of economic action with an outline of the neoclassical approach to money is that such an approach is a straw man: it might be thought that no one actually subscribes to this ‘conventional’ approach any more. Of course, it is true that there have been sustained revisions and challenges to the neoclassical economic paradigm, most notably in work in the fields of behavioural economics, socio-economics and new economic sociology. Indeed, this thesis aims to bring some of these challenges and revisions to bear on social security money.

However, beginning with an outline of the neoclassical approach serves to highlight that it is this approach against which later revisions and developments have been defined. Moreover, this approach remains the ‘default’ perspective from which money is analysed, especially when alternative theoretical approaches are not explicitly considered. For example, the Institute for Fiscal Studies produced research in 2016 to investigate the implications of the latest iteration of Universal Credit (Browne, Hood & Joyce, 2016). In this report, the incentives that Universal Credit provides to work are defined as follows:

the incentive for individuals to be in paid work at all [is measured] using the participation tax rate (PTR), the proportion of earnings that an individual loses in either higher taxes or withdrawn benefits when they enter paid work. The incentive for those in work to increase their earnings is measured by the effective marginal tax rate (EMTR), which measures the proportion of a small change in earnings that is lost in either higher taxes or withdrawn benefits (2016:248)

This familiar type of approach to social security money exemplifies the conventional paradigm of social security money as a ‘utilitarian, rationalist and individualist’ instrument: The frame within which social security money is assumed to affect work incentives is exclusively by being withdrawn at a faster or slower rate.⁶ It is assumed

⁶ Note that while work incentives are not the focus of this thesis, social security money as a source of income in comparison to wages as a source of income is an important theme.

that it is the *amount* of money that matters, and in turn this amount will act as an incentive which the (individual) recipient will (rationally) react to by entering the formal labour market or engaging in more, or less, paid work.

The IFS report clearly defines these incentives as “financial work incentives” (2016:248), suggesting that there may be non-financial work incentives that they are not considering. The aim here is not to dismiss or replace such analyses, but rather to be clearer about when they are useful.⁷ Associating the ‘financial’ sphere exclusively with quantifiable gains and losses is too limited a definition of the term and prompts too limited a consideration of how financial factors affect people. It does not adequately account for “the role of affect, norms and values in our dealing with money” (Etzioni, 1988:111). It is important to emphasise the circumscribed nature of the approach exemplified by this extract from the IFS’s report. If it is accepted that this ‘conventional’ approach does not capture many important so called ‘social’ factors that should be considered in the analysis of social security money, then other perspectives need to be brought to bear. Other theoretical approaches need to be considered in order to build a better account of social security money in the lives of its recipients.

2.1.2 Behavioural economics

Challenges and revisions to the neoclassical paradigm exist within the field of economics. In particular, behavioural economics has emerged as a field that deploys perspectives and methods from psychology, and comprises “a set of observations that show that the cognitive processes that people employ when making decisions often systematically, and therefore seemingly deliberately, violate the set of assumptions and axioms that underlie the dominant neoclassical model”(Oliver, 2013:689).

Of particular relevance to the present context, Thaler’s work on ‘mental accounting’ aims to understand how people use cognitive processes to code, categorise and

⁷ Indeed, it is very important that analyses like these exist, in order to quantify what is being lost and gained when social security legislation is changed.

evaluate financial activities (Thaler, 1999:186). Thaler points out three components of mental accounting that have been the focus of investigation:

- 1) How the outcomes of financial activities are both perceived and experienced. For example, that financial losses are felt more keenly than numerically identical gains, or that financial transactions tend to be evaluated one at a time as opposed to all together.
- 2) That the sources and uses of funds are assigned to different ‘accounts’, and that spending can sometimes be constrained by these accounts. For example, expenditure categories may involve housing, food, utilities, entertainment, and so on; while income categories may be divided into salary income, home equity, pension wealth, or indeed social security income.
- 3) That accounts are evaluated at varying frequencies, and therefore ‘balanced’ at intervals of a day, week, month, or year, and so on, which again has implications for how money is used. (Thaler, 1999:185)

Another body of work pioneered by Tversky and Kahneman finds that the way in which choices are *framed*, including choices relating to using money, cause significant shifts in preferences. For example, it has been found that more people are willing to make an extra trip to save \$5 on a \$15 calculator, than are willing to make the same trip so save \$5 when the calculator is priced at \$125 (Tversky & Kahneman, 1981:457). What is key here is that the body of work on mental accounting demonstrates violations of the principle of fungibility, and shows that in fact context matters a great deal to how people use money. There are various ways that these insights might apply to the analysis of social security benefits, including the implications of labels attached to payments, and how often payments are made and to whom.⁸

⁸ However, as is discussed in more detail in Chapter 8, the thesis argues that a concept of ‘earmarking’ is more useful than a concept of ‘mental accounting’ for its purposes.

The contributions of mental accounting research sit within a broader challenge to ‘economic reasoning’. The behavioural economics literature argues that basing explanations of choice and decision-making upon the assumption of ‘rational’ decision makers is a weak approach to *describing* how and why people *actually* behave (Kahneman, 1997; Tversky & Kahneman, 1986). According to this argument, ‘economic reasoning’ should not be regarded as something special or separate, but rather as a thematic area of reasoning that is also subject to biases, heuristics, and so on. As Cronqvist and Thaler (2004) write, there is a danger that by taking a ‘conventional’ or neoclassical economic approach, one is severely constricted when trying to assess and understand social security money:

Although there is a large literature in economics on the design of social-security systems, most of that literature is concerned with macroeconomic considerations such as funding. In contrast, there has been much less attention devoted to the details of how plans might be designed, in part because these details do not seem important from a standard economic perspective (2004:424)

Contributions from behavioural economics have made important inroads into describing how people *actually* behave when they are using money. The emphasis on the limited explanatory power of ‘rationality’ is also a central concern for economic sociologists. However, it remains the case that economic actors are conceived of in an individualised and atomised manner. This conception is perhaps in part because of, or reflected by, the predominance of laboratory experiments within behavioural economics. It is what is going on *inside* an individual actor’s head that is of interest, as opposed to the broader social or structural context in which they are acting, thus potentially limiting both the explanatory power of such a perspective and the scope of possible policy solutions or approaches. A recent article by Lamont and colleagues argued to remedy this issue, proposing that

universal cognitive processes are shaped by the specific cultural repertoires provided by the social environment, which vary between cross-cutting social groups. Stronger causal explanations can thus be produced by bridging

research on cognition with cultural sociology. (Lamont, Adler, Park, & Xiang, 2017:1)

Behavioural economic perspectives are in vogue among politicians and policymakers. This in part motivated the focus of this thesis (see section 1.1). As argued here, the problem with this focus is that it does not adequately account for factors outside of the individual actor, that is, for social factors. The chapter now turns to consider the importance of a ‘social’ account of money.

2.1.3 Beyond economics

Calls have been made to reposition economics within the social sciences. This has featured both in work aimed at a wider non-academic audience, and within the academic literature. For example, Sandel in his popular book *What Money Can't Buy*, when discussing the role of market forces, is explicit in calling for so called ‘economic reasoning’ to be integrated with the areas of moral and political philosophy (Sandel, 2013:122). He contends that these are spheres which have previously been wrongly thought of as separate. Within the economic academic literature, Bowles and Polania-Reyes, for example, surveyed 50 experiments on economic incentives and argued that they can only be understood when the social relationships, meanings, and normative frameworks of the actors involved are understood and accounted for (Bowles & Polanía-Reyes, 2012:418).

These works can be understood as acknowledging the tradition of ‘socio-economics’. A socio-economic perspective makes the case that the neoclassical assumption that economics be treated as a separate system is replaced with the assumption that “the economy is a subsystem of a more encompassing society, polity and culture” (Etzioni, 1988:5). Instead of considering the study of economic phenomena as a separate social scientific discipline, socio-economics is instead

an interstitial discipline; it is a bridging discipline.... it is a grave error to treat the economy as a self-sustaining system, to view the market as separate from society (and its polity). The starting point of socio-economic analysis is that the economy is a sub-system of the societal system. (Etzioni, 2003:109-10)

Indeed, within the field of social policy, Duncan and Edwards adopt this sort of revisionist approach, although in the context of decision making and labour market participation. They challenge assumptions of neoclassical economic theory and instead propose a concept of 'gendered moral rationalities' to explain lone mothers' orientations towards engagement with the formal labour market. Duncan and Edwards argue:

If we widen the focus beyond this [neo-classical] framework, to include people living in socially negotiated, collective and temporal worlds, then what is a rational choice for any individual becomes even more contested and contextualised. (Duncan & Edwards, 1997:258)

A socio-economics perspective alerts us to the insight that "social and moral values play an important role in affecting human behaviour in general, economic behaviour included" (Etzioni, 2003:113). Socio-economics best summarises the broad paradigm within which the work of economic sociologists can be placed. It is to insights from sociology and anthropology that we turn to next.

2.2 Social Perspectives

This next section turns to social accounts of money by first tracing the analysis of money within the discipline of sociology. It begins with classical sociology and then looks at the renewed interest in the analysis of money in the work of new economic sociologists, and more specifically the sub-field of relational economic sociology. The section finishes by identifying relevant contributions from anthropology.

2.2.1 Classical sociology

Some of the founding works of classical sociology contain the beginnings of a challenge to the neoclassical approach to money, while there is also a strong emphasis on money's negative influence upon the individual and society. Some of the major strands of thought in these writings are summarised in this section. In much of the classical sociological writing, money is conceived of as a malign

substance, instead of being thought of as a neutral, rationalising instrument.⁹ This sentiment is seen reflected in the recurring trope of the abolition of money in utopian writing. Indeed, Thomas More's *Utopia*, first published in 1516, explains how:

[t]here, once the use of money had been abolished and avarice along with it, what a mass of troubles was cut away, what a harvest of crimes uprooted! For who can fail to see that fraud, theft, pillaging, disputes, riots, strife, rebellion, murder, treason, poisoning, all those crimes that repeated punishment fails to deter, would die out with the abolition of money. And at the very moment when money vanished, so too would fear, anxiety, grief, stress and wakeful nights; even poverty itself, which seems to be just the lack of money, would instantly vanish if money was completely suppressed. (More, 2012:120-121)

Marx described money as a “universal measure of value” (Marx, 1887:67) which renders commodities quantitatively comparable and hides their qualitative properties.¹⁰ Money is a ‘commodity par excellence’ in that it “is the metamorphosed shape of all other commodities, the result of their general alienation, for this reason it is alienable itself without restriction or condition” (Marx, 1887:75). Money works to elide specificity and reduces human interaction to something quantifiable and general. Money therefore is central to understanding how man becomes alienated, that is, distanced from his true self or his ‘species-being’: “Money is the alienated essence of man’s labour and life; and this alien essence dominates him as he worships it.” (Marx, 1992:239). The money form, for Marx, is central to the functioning of the capitalist system and the grave effects this has on man.¹¹

⁹ The idea of money as malign has deep roots in the western Christian tradition: “For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.” (1 Tim 6:10).

¹⁰ For a summary of the development of Marx’s treatment of money, see Nelson, 2001.

¹¹ For a critique of Marx’s commodity theory of money, see Ingham, 2005:159.

This concern with the negative role of money as a quantifying force can also be found in the work of Georg Simmel. Simmel sees money as responsible for processes of cultural alienation, by quantifying the qualitative features of social relations and therefore corrupts them (Simmel, 2011:386-392). Simmel rejects existing economic theory, and instead posits money as “the pure form of abstract value” (Simmel, 2005:161). According to Simmel, money in its purest form is a perfectly fungible instrument (2011:137-8). However, in the work of Simmel one can also trace the seeds of a subjective and contextualised approach to money. Nigel Dodd makes a strong revisionist case for Simmel’s writings (2014:276), arguing that Simmel does write about the ways in which culture shapes money and vice versa. Dodd argues that it is from the work of Simmel that one can trace the idea that money is constructed and used subjectively: “the case that the analysis of money must contain a set of interpretative techniques sensitive to how money is perceived, [and] to the range of dispositions and expectations which inform how it is used” (Dodd, 1995:58).

The idea that an adequate account of money must acknowledge social context, which Dodd’s revisionist account of Simmel highlights, can also be found in the writings of Max Weber. In particular, Weber offers a link between money, meaning, and formal work, writing that, “In a culture where hard work is revered, money obtained without labor is seen as evil” (Weber (1922), cited in Gerth & Mills, 1970:53). This suggests that money can be imbued with social meaning related to its source, and therefore is not to be considered a neutral medium. Weber is also considered a pioneer of later new economic sociology because of his understanding of economic action as a subset of social action (Swedberg, 1998). Related to this, money and how it is perceived and used is to be understood as ultimately a social as opposed to an economic, process.

Despite these works beginning to acknowledge the importance of understanding money as a social medium that is dependent upon specific context, as illustrated by the brief summaries above, critics have maintained that these perspectives misunderstand the nature of money. Zelizer in particular sees the role of the social as inadequately theorised. As opposed to the social and the economic existing as

separate spheres that are capable of influencing one another, Zelizer argues that money is to be understood as a site where the social and the economic reciprocally interact (Zelizer, 2017). At the core of the classical treatment of money, despite some of the developments outlined above, is that money brings “uniformity, precision, and calculation” to modern society (Dodd, 2014:287). More recent theorists, and probably most prominently Zelizer, firmly reject this account, and also shift our attention from grand theories to the micro level of how money exists in people’s everyday lives.

2.2.2 New economic sociology

The publication of Granovetter’s 1985 article, *Economic action and social structure: The problem of embeddedness* has been viewed as marking the beginning of the subfield ‘new economic sociology’. Researchers working in this area pursued a renewed concern with incorporating the social into analysis of economic actors and processes. Granovetter put forward the argument of ‘embeddedness’, whereby economic behaviour and institutions must be analysed in terms of the ongoing social relations by which they are surrounded and constrained (1985:482). This argument should be understood as primarily dealing with the problem of atomism in mainstream conventional economic theory (Bandelj, 2012:190-1). Granovetter talks about the ‘social embeddedness’ of the economy, referring to the extent to which economic actions are interlinked with, or contingent upon, actions or institutions that are non-economic (2005:35).¹²

New economic sociology has grown to be a diverse field, but one which has been self-conscious about defining its scope (see, for example recent overviews by Aspers & Dodd, 2015; Swedberg, 2008). The substantive areas and methods of investigation used within new economic sociology are wide-ranging, and have been described as

¹² The language of ‘embeddedness’ is closely associated with the work of Polanyi. His seminal work, *The Great Transformation* traces how England achieved a *dis-embedded* economy, separate from the rest of society, through the introduction of a self-regulating market (Polanyi, 2001). However, note that Polanyi’s treatment of embeddedness is ambiguous, and elsewhere he has stressed the way in which economies are enmeshed in economic and non-economic institutions (Bandelj, 2012:192). Nevertheless, Granovetter’s 1985 article, and *his* argument of embeddedness, should be understood as beginning new economic sociology as a subfield.

a 'coalition' as opposed to a 'distinct approach' (Convert & Heilbron, 2007). This thesis is allied with the last strand. Aspers and Dodd suggest that all of new economic sociology stems from two fundamental propositions: "first, that economic action is embedded in social structure and/or other variants, such as political processes and cultural practices; and, second, that the economic system is embedded in society" (Aspers & Dodd, 2015:5).

Within new economic sociology, 'relational economic sociology' provides the tools for the analysis of economic action on a micro level that takes account of social factors, and also directly considers money as an analytic subject. Its founder is widely recognised as Zelizer who writes that

at each step in money's advance, people have reshaped their commercial transactions, introduced new distinctions, invented their own special forms of currency, earmarked money in ways that baffle market theorists, incorporated money into personalised webs of friendship, family relations, interactions with authorities and forays through shops and businesses. (Zelizer, 2017:2)

From this perspective, the economic and the social are not 'separate spheres' but are instead mutually constitutive. The way in which people carry out economic processes are bound up with social relationships. Far from money in modern society being a rationalising, homogenising instrument, Zelizer argues that people subdivide and earmark different monies for different purposes in order to mark and express social factors of their lives. Money is a medium through which social links are negotiated:

people manage the mingling of economic activity and intimacy by creating, enforcing, and renegotiating extensive differentiation among social ties, their boundaries, and their appropriate matching with commercial media and transactions of production, consumption, and distribution. (Zelizer, 2005:41)

For Zelizer, culture is the shared meanings, rules and boundaries that people within that given culture recognise, and which they therefore draw on when using money (Zelizer, 2012). However, it is also important to note that “People do not simply adopt categories from the surrounding culture. Instead, they constantly negotiate and create new matches and adaptations” (Zelizer, 2012:164). Zelizer advocates an analysis of money that is open to its heterogeneity, and the multiple and complex ways in which social processes and economic components are connected (Zelizer, 2011:408). Money influences and is influenced by the actors that use it, and the context in which it is used: this thesis applies this perspective to the analysis of working-age social security money.¹³

Relational economic sociology brings out several distinctions and insights that challenge how economic action, and the use of money, have been previously theorised. First, economic action is not seen as distinct from understandings of social processes, instead the social and the economic are mutually constitutive and in order to understand how money is used one must understand this as a social process. Second, this perspective moves beyond a rational model of economic action, or indeed a model based on a more refined account of bounded rationality (as work in the field of behavioural economics tends to do). Instead this perspective views individuals as primarily social actors, where social relationships, self-image and social identities are the central frameworks that explain economic action.¹⁴ Third, this approach rejects the notion that individuals’ economic actions, including the use of money, can be understood in an atomised, decontextualised way. Instead social relations are viewed as exerting the foremost impact on economic behaviour (Bandelj, 2015). Bandelj summarises that a relational approach provides a broad

¹³ It is worth mentioning here that Ingham provides a convincing criticism of Zelizer’s work (Ingham, 2001:313-4). However, it should be noted that this criticism is based on his contention that Zelizer’s theory provides a weak alternative to the “void left by orthodox economics’ shortcomings” (Ingham, 2001:305). This thesis contends that the work of Zelizer and allied sociologists provides a very useful theoretical framework specifically for the analysis of social security money on a micro level from the perspective of recipients. The perspective’s utility for a ‘general theory of money’ is not relevant here.

¹⁴ Fiske and Tetlock (1997) write about the ‘moral limits of fungibility’ whereby some economic exchanges are best understood as value trade-offs in terms of values related to social factors, as opposed to values related to the quantifications of costs and benefits.

theory within which the role of structure, power, culture and emotions can be appreciated in the context of economic phenomena (2015). The key contributions of this perspective move beyond the individualised and decontextualised foci found in economic perspectives, and the treatment of money as a malign substance found in classical sociology.

Zelizer specifically wrote about giving money to the poor in her seminal work, *The Social Meaning of Money* (2017, originally published 1997), and the decision of 20th Century charitable organisations in the United States to deliver assistance in cash rather than in kind. The decision to give money was related to the aim of creating competent participants in contemporary consumer society by giving recipients ‘choice’ and in turn, by teaching the importance of ‘wise choices’ (2017:152-154). However, rather than seeing a dichotomy whereby cash provides freedom and in-kind assistance provides constriction for its recipients, Zelizer argues that

social workers turned cash relief into an elaborate apparatus for reforming earmarking systems of the poor. Paradoxically, by giving cash, social agencies gained a more thorough, profound, and long-lasting access to the spending choices of the poor. (2017:169)

These debates continue in contemporary British policy, for example as to whether a restricted payment card would be a preferable way of delivering social security money (Reeve, Cole, & Gilbertson, 2016). It is notable and important that working age social security money in the UK is currently delivered in the form of pounds and pence, i.e. formally unrestricted legal tender. As Zelizer argues, the way in which that money is delivered and constructed is key for how its recipients understand and use it. In more recent work, Zelizer suggested that there are four components that comprise all economic action that we should be cognisant of. These are, 1) distinctive interpersonal ties between individuals or groups involved in the economic activity; 2) economic transactions (including, for example, a gift, loan, debt); 3) media for those transactions; and 4) negotiated meanings: participants’ understandings of the preceding three components (Zelizer, 2012:151). Each of

these four components were considered in the construction and interpretation of the empirical component of the thesis.¹⁵

2.2.3 Perspectives from anthropology

Anthropologists have a long-standing concern with processes of economic action, and in particular theories of exchange that have their roots in the works of Marcel Mauss and Claude Levi-Strauss.¹⁶ Sahlins's *Stone Age Economics* (1972) makes the point that the 'economy' must be considered as a category of culture, as opposed to behaviour, alongside other categories such as politics or religion. Sahlins also identifies three main kinds of reciprocity: generalised, balanced, and negative reciprocity. The first type is an altruistic transaction, a 'true gift' where the terms of reciprocation are vague; the second captures the idea of direct exchange; the third is the attempt to get 'something for nothing'. Work in this field emphasises that the nature of exchanges vary in important ways.

Marcel Mauss' *The Gift* (2002) was ground breaking in its articulation of how gift relationships, and their central obligations of giving, receiving and reciprocating, are foundational to the functioning of society. Mauss wrote hopefully about how emerging social insurance systems in Europe were *recapturing* "the obligation inherent in the gift, of generosity and self-interest that are linked in giving" (Mauss, 2002:87). However, in the book's introduction, Mary Douglas describes this application of Mauss' insights as "very weak", writing:

Social security and health insurance are an expression of solidarity, to be sure, but so are a lot of other things, and there the likeness ends. Social democracy's redistributions are legislated for in elected bodies and the sums are drawn from tax revenues. They utterly lack any power mutually to

¹⁵ The two main scholars developing Zelizer's work contemporarily are Nina Bandelj and Fred Wherry. Both have been instrumental in developing more nuanced accounts of relational accounting, including by incorporating the role of culture (Wherry, 2016), and the role of emotion (Bandelj, 2009), and in comparison and distinction to related approaches (Bandelj, 2012).

¹⁶ Note also though, that anthropologists have traditionally distinguished between special purpose, 'primitive' money, and all purpose, 'modern' money which, incorrectly, suggests both that 'modern' money is not particularly anthropologically interesting and that 'primitive' money is not 'proper' money (Zelizer, 1989:348-9).

obligate persons in a contest of honour. Taking the theory straight from its context in full-blown gift economies to a modern political issue was really jumping the gun. (Douglas in Mauss, 2002:xix)

Indeed, more recent work has suggested that social security receipt, and in particular means tested social security receipt, is very different from the giving of gifts because there is a lack of reciprocity between the recipient and the giver (Walker, 2014:54). Taylor-Gooby also emphasises the importance of reciprocity, finding in attitudinal data that those in receipt of some form of entitlement were seen as more deserving if they were seen as having made a contribution (2013:38). There are important implications depending on whether social security benefits are viewed as a gift, charity, or something else, and the relations of reciprocity that are at work. Douglas' repost also highlights that work within new economic sociology has not focused, in particular, on what happens when one actor involved in an economic activity is the state. This thesis specifically considers the nature of the interaction between the social security recipient and who they understand to be the provider of social security money.¹⁷

A further insight from anthropology relates to modern money's ability to be imbued with moral meaning, which again relates to new economic sociology perspectives. The trope that anthropologists only concern themselves with 'primitive' moneys, with their peculiarities and idiosyncrasies, is an oversimplification (Belk & Wallendorf, 1990). Belk and Wallendorf set out an account of contemporary money where this money is characterised as 'sacred' or 'profane' depending on the context in which it is being used. Specifically, the form that the money takes, the sources from which the money is obtained, and the uses to which the money is put, all contribute to its characterisation as sacred or profane. Douglas also wrote about money acquiring a sacred character whenever it is used to amend social status (Douglas, 2003). As Maurer (2006) identifies, and echoing concerns of new

¹⁷ The work of anthropologist Keith Hart has been recognised as innovative in "lifting the relational perspective on money beyond face-to-face contact and beyond kinship relations" (Dodd, 2014:307) in the field of internet currencies: 'impersonal' exchange has received relatively little attention (Hart, 2001).

economic sociologists, the ‘story’ of money in the West has failed to account for the embedded nature of the economy, and the way in which money is used in specific ways by its owners to mark out various social processes. It is a mistake to view the use of modern money as separate from cultural and social processes.

A separate strand of work within anthropology further justifies the focus of this thesis. Adapting the approach of the anthropologist and geographer David Harvey, who proposed tracing the ‘life course’ of a commodity to the “social relations and conditions” involved in its production (1990), there have been more recent calls to “Follow the thing: Money” (Christophers, 2011). Christophers surveys existing related work and suggests that, by focusing on money as the subject of the research, “money’s implication in the formation of cultural and political identities, meanings and values” can be revealed (2011:1069). Christophers cites Gilbert, who also calls for a situated, contextualised understanding of money. Her summary of how money should be approached as an analytic subject provides a succinct justification of the perspective taken by this thesis:

general purpose monies such as coins and paper are constituted by and constitutive of social, cultural and political relations....

What kinds of meanings does money convey when it circulates? How do people use money? To address these questions requires case studies that take account of social and cultural meanings in specific contexts and through distinct networks of social relations. (Gilbert, 2005:358;366)

2.3 Applying the new economic sociology perspective to social security money

There are two existing studies that have drawn an explicit link between new economic sociology and how recipients understand and use their social security money.¹⁸ One was based in the USA and the other in the UK. The studies

¹⁸ Although there are large, well developed bodies of related literature that are discussed in Chapter 3.

demonstrate the value of this approach, and also show how it has not been extensively applied and can be developed by further research.

2.3.1 It's Not Like I'm poor

In 2015, Halpern-Meekin, Edin, Tach and Sykes published *It's Not Like I'm Poor: How Working Families Make Ends Meet in a Post-Welfare World*. Their study was based in Boston, Massachusetts and sought to understand the financial lives of families receiving the Earned Income Tax Credit (EITC) by conducting in-depth interviews with these families.¹⁹ The work draws on the perspective of Viviana Zelizer in particular, to make the case that the 'meaning' that recipients attach to the EITC deserves attention. The authors explain:

Zelizer ...argu[es] that, beyond the method of disbursement, money has a "social meaning" that is determined by broader cultural forces. For example, she points to the fact that people spend money differently depending on whether it is defined as a gift, an entitlement, or compensation. Following Zelizer, we argue that the meaning households attach to the EITC is key to understanding how they spend (or save) it. (Halpern-Meekin, Edin, Tach, & Sykes, 2015)

The authors go on to describe the social meanings attached to the EITC and the characteristics of the payment which both created and reinforced these social meanings. Particularly salient features were that the payment was made as a large lump sum windfall once a year, and was combined with regular tax refunds. The effect of these characteristics was that the money was understood and used in particular ways. A section of the money tended to be marked for special purposes by its recipients, such as treating their children. A large chunk was spent on expenditure that families conceive of as 'getting ahead', such as buying a used car, durable goods, or debt repayments (Halpern-Meekin et al., 2015:17-18). The authors link these spending behaviours to recipients' understanding the EITC as money that

¹⁹ Note that participants and the study's researchers may well have not identified the Earned Income Tax Credit as 'social security money'. The term 'social security' is more closely tied to retirement and disability payments in the US context.

they have earned themselves, and that marks and reinforces their status as workers and included members of society. It is by focusing on the meaning conferred by the EITC that these spending behaviours can be explained. The EITC is understood by its recipients as antithetical to ‘welfare’, the significance of which has been overlooked by other studies:

Remarkably, welfare state scholars have virtually ignored tax credits’ potential to confer a sense of inclusion and social citizenship.²⁰ Previous research has shown that other social welfare programs can have an impact that extends well beyond their dollar value. The old cash welfare system stripped people of their dignity and sense of social inclusion, but we find that the new safety net – reserved for workers – does not seem to do the same. (Halpern-MeeKin, Edin, Tach & Sykes, 2015:17)

Halpern-MeeKin et al., and indeed this thesis, argue that the impact of social welfare programmes will not be fully appreciated if the value of the dollars, or pounds, being paid, is viewed as purely quantitative. The perspective used by Halpern-MeeKin et al. potentially helps to explain some of the concerns already expressed in the UK context regarding the introduction of Universal Credit.²¹ Universal Credit replaces in and out of work benefits with one monthly payment. Previously distinct payments that marked the recipient as either employed or unemployed will be subsumed under the new payment. Dean argues that by removing the distinction between in work ‘credits’ and out of work ‘benefits’, “some low paid workers may feel less good about having their wages topped up by the state” (2012:355-6). By highlighting the role of money in conferring social meanings beyond quantitative differences, this theoretical perspective prompts the explicit consideration of whether, for example,

²⁰ Indeed, a similar logic underpinned New Labour’s introduction of tax credits (1.1).

²¹ The Universal Credit payment will be discussed in greater detail in Chapter 4, as well as throughout the empirical chapters.

Universal Credit is promoting or frustrating recipients' status as labour market participants.²²

2.3.2 Families and Poverty

The second study is Daly and Kelly's 2015 work, *Families and Poverty: Everyday Life on a Low Income*. The book is based on interviews with respondents, mainly mothers, in Northern Ireland and explores the relationships between poverty and family. The study's focus is on low income as opposed to social security benefits more specifically, although income from social security does feature prominently. The authors identify two prevailing logics by which the participants organised their spending. The first is referred to as the 'rational economy' where money is organised to meet the competing needs of paying for utilities, rent/mortgage and food (Daly & Kelly, 2015:51). The second is the 'moral economy', whereby expenditure, especially concerning children, could not be explained by the idea of a rational economy (Daly & Kelly, 2015:65). The moral economy sees personal and relational considerations played out: for example, the prioritisation of spending on children can be seen as motivated by understandings of what it means to be a good parent.

The importance of appreciating the complexity of money is expanded further in Daly's 2016 article, drawing on the same interview data (Daly, 2016). Here, two main 'spending repertoires' are identified to explain how money is spent in low income families. The first is a 'functional' repertoire, where different money is earmarked for different purposes, and different patterns and practices are followed to meet various outgoings. The second is a 'relational' repertoire, where spending is determined in terms of 'values to be kept' in relation to personal, family and social contexts (Daly, 2016:6). The article also shows how money is linked to self-understanding. Money, and in particular dealing with scarcity, was found to be highly significant in shaping individuals' self-identity (Daly, 2016:11-12). As Daly summarises, "Against a general depiction of money as value free and neutral, the

²² Although Dean also shows that people have multiple and complex motivations to work, and that the role of Working Tax Credit is therefore ambiguous (Dean, 2012). The ways in which Working Tax Credit and Universal Credit might promote or frustrate recipients' status as workers are multi-faceted.

research reported suggests a highly personalised and value-laden engagement with money” (Daly, 2016:12).

Halpern-Meehin et al.’s study, by focusing on EITC’s social meaning, finds that this money confers social inclusion on its recipients and that, relatedly, they use this money in ways that reflect this understanding and to ‘get ahead’. Daly and Kelly, in their study of low income families in Northern Ireland, find that it is not only ‘functional’ repertoires or the ‘rational’ economy, but also ‘relational’ repertoires or the ‘moral’ economy that direct how their participants used their money. These studies lay excellent groundwork for this thesis and also raise several questions. Both studies affirm the need to study social security money from a perspective that appreciates money’s complexity, and mark the beginning of scholarship from this perspective in this substantive area. Halpern-Meehin et al. focus on social security payments, but in the US context. Daly and Kelly on the other hand focus on low income more broadly, in the UK context. This thesis is the first work to focus specifically on social security in the UK context: as a UK based study that focuses on the use of social security money, and which takes a theoretical perspective that is concerned with the nature of money it makes both empirical and theoretical contributions to the nascent literature.

These two studies also raise several questions, the theoretical perspectives they develop could be enriched with further research. Halpern-Meehin et al. refer to the ‘social meaning’ attached to the EITC as arising from broader ‘cultural forces’: it has been noted that a risk with such analyses of money is that the underpinning theoretical concepts are broad, and therefore lack clarity when applied to specific empirical contexts (Bandelj, 2015). The nature and operation of ‘social meaning’ and ‘cultural forces’ could be explored in more detail. On the other hand, Daly and Kelly give a more specific account of what they call the ‘moral economy’ or ‘relational repertoires’. However, the way in which these interact with the ‘rational economy’ or ‘functional repertoires’ remains unclear: at times it appears that the moral and relational becomes relevant when the rational and functional is exhausted, while at other times the two spheres appear to exist separately, and again at other times they are described as ‘cutting across’ (Daly, 2016:6) one another. Both studies focus on

families with dependent children, perhaps suggesting that these types of household are the most sociologically ‘interesting’. It remains to be seen what a similar perspective would reveal with participants who did not have dependent children.

2.4 Conclusion

This thesis takes working-age social security money as its subject matter, and aims to understand it, from the perspective of recipients of this money, using insights predominantly drawn from new economic sociology. The theoretical perspective of the thesis can be broadly understood as socio-economic. More specifically, the field that has been referred to as new economic sociology, or relational economic sociology, is drawn upon. The thesis proceeds from the following perspective: the subject matter is economic in nature, it is about how people understand and use money, and social security money in particular, but works from the understanding that economic phenomena are inherently social. When people use and make sense of money they do not do so as atomised, decontextualised actors, but instead as embedded in social relationships and social contexts. Social relations and identities are central, as are meanings, and related issues of morality and emotion, when aiming to explain how working-age social security money is understood and used by its recipients.

The theoretical focus of the thesis draws our attention to the relationships and interactions involved when social security money is claimed, organised and spent; how social security money is conceptualised (for example, whether it is conceived of as a gift, an entitlement, or something else); the form that social security money takes as it is claimed, organised and spent; and the meanings attached to this money/monies. The utility of this perspective is explored further in the next two chapters, as existing literature and the contemporary working-age social security landscape are considered.

3. Existing Literature

This chapter surveys evidence from existing literature that addresses how social security recipients understand and use their money. It is shown that an approach to the analysis of social security money that conceives of the use of this money as a primarily social process is yet to be extensively applied. The existing literature demonstrates the importance of such an approach, as opposed to a conventional economic one, but does not place money at the centre of the analysis or is not clear about how money should be approached as an analytic subject. This thesis focuses specifically on social security money in the lives of its recipients, and explicitly applies a social understanding of money.

The chapter is structured as follows: existing literature is organised and discussed under the categories of money management, gender, stigma, ‘folk memory’ and scarcity. These literatures offer various, very important, insights into how social security money is understood and used. However, they do not place money itself, on a micro scale, at the centre of their analysis: the complexity of money itself as a substance is often underestimated by this existing work. Specifically, the money management literature does not identify how money is *understood* in addition to how it is *used*; work on gender, stigma and folk memory provide important social accounts but do not place social security money at the centre of their analysis; and the scarcity literature tends to take an atomised, decontextualised perspective.

3.1 The understanding and use of social security money within a social framework

The problematic for the thesis, which is outlined in Chapter 1, began from the observation that policymakers appear to consider social security money as a substance that can communicate various meanings, but that dominant perspectives

do not account for this. The thesis therefore aims to explore how working-age social security money exists in the lives of its recipients. As is set out in Chapter 2, an alternative approach is proposed, which takes account of money's social properties, and which moves beyond an individualised, atomised account. This following section surveys relevant bodies of literature, which differ from the focus of this thesis in that they either do not place the analysis of money at their centre or do not pay sufficient attention to money as social.

3.2 Money management

Along with work focusing on gender, which is addressed subsequently, perhaps the clearest strain of research focusing at a micro level how money is organised and spent in low income contexts is writing around money management. This body of work tends to offer a descriptive account, identifying the ways in which people structure the use of their money. It can be placed within a wider literature on 'coping strategies' (see, for example, Anderson, White, & Finney, 2010:17-29), a body of work that is broadly interested in the adaptations or changes made by people to mitigate the negative consequences of living on a low income. The focus of this area of work has meant that there is often not a detailed exploration of the explanatory factors underpinning the patterns of use that are identified, beyond the general low-income context within which families and households are operating. Furthermore, social security money is often elided with money in low-income contexts, instead of being considered explicitly. This existing work, to a greater or lesser extent, tells us about how money is *used*, but not how this relates to the *understandings* of the user.

A concern with money management can be found in the founding texts of social policy. Henry Mayhew's interviews with the poor showed a great deal of interest in the domestic economy, offering short vignettes about his subject's incomes and their living conditions. He aimed to quantify some of his findings, for example by administering a questionnaire to 67 street orderlies about their sources of income and their outgoings (Mayhew, 2008 [1851]:491-502). Seebohm Rowntree also produced detailed family budgets of his research subjects, which included details of the roles and perspectives of family members as to how money was obtained and

spent (Rowntree, 1901:263-294). Maud Pember Reeves, and other members of the Fabian Women's Group, documented the domestic economy of the poor. Indeed, Pember Reeves provides a detailed account of both 'Thrift' and 'Budgets' in *Round About a Pound a Week*, including for example, how funerals were afforded, how savings clubs were used, and how essential expenditure was identified and met (Pember Reeves, 1913:66-93).

More recently, Kempson's 1996 work, *Life on a Low Income* draws together evidence from 31 separate studies to understand money management strategies in low income households. The work gives a detailed account of the different strategies that households use to minimise the impact of inadequate resources within the context of changing, and often worsening, socio-economic conditions. However, although social security money is discussed, it is most often either conflated with 'low income', or its role is considered in terms of quantity and not a lot of attention is given to the qualitative aspects of payments. For example, Kempson describes how because Child Benefit had not been cut, it was being used to meet everyday living expenses that other benefits (that had been cut) had previously covered (1996:132). The process by which the household reallocated this money is not described and this was not the focus of the research. However, it would be instructive to know to what extent households viewed Child Benefit as a payment *for* children, and how they felt about, and responded to, having to reallocate this money to general expenditure. An assumption of the efficient allocation of resources to the most needed areas of expenditure appears to underlie this account given about Child Benefit. However, the perspective outlined in Chapter 2 would suggest that the characteristics of Child Benefit, relational dynamics within the household, and related judgments around what expenditure to prioritise are all important for explaining how spending decisions are made, and would contradict or problematise the efficient allocation assumption.

Interestingly, in Kempson, Bryson and Rowlingson's book *Hard Times* (1994:274-5) a hierarchy of approaches to maximising disposable income is constructed. Finding full-time work, or better paid full-time work, was seen as the 'best solution'; this is followed by spending one's savings, and then by claiming benefit. At the bottom of

the hierarchy, turning to crime was seen as the last resort, and begging was not mentioned by the sample, which the authors interpreted as implying that begging was regarded as highly inappropriate. This hierarchy seems to demonstrate that money can be morally charged for people, and given greater or lesser legitimacy, depending on its source. However, while the authors go on to discuss the structural and attitudinal factors that influence people's ability to *access* these different approaches, there is limited discussion of the grounds upon which the hierarchy is constructed in the first place.

Work that can be placed in the 'money management' field has been extended in important ways. For example, to consider specific groups in more detail (Kempson & Atkinson, 2006), and to further consider the role of credit and debt (Kempson, McKay, & Willitts, 2004; Rowlingson, Appleyard, & Gardner, 2016). A more explicitly policy-oriented body of work has considered how 'good' money management can be achieved, with a focus on the concepts of financial inclusion and capability (Prabhakar, 2018; Rowlingson & McKay, 2017). These works, however, are not focused on a detailed description of how money exists in the lives of those using it.

More recent work has continued to document the realities of life on a low income (see for example, Green, 2012; Hill, Davis, Hirsch, & Marshall, 2016; Morduch & Schneider, 2017; Pemberton, Fahmy, Sutton, & Bell, 2017; Pemberton, Sutton, Fahmy, & Bell, 2014). Patrick (2017), for example, gives an account of how her research participants 'get by' on benefits, which included 'juggling' money, sacrificing non-essentials, and relying on debt and informal networks of support (2017:65-73). Shildrick, Macdonald, Webster and Garthwaite describe the 'strict routines' employed by their interviewees who were living in poverty to make ends meet (2012:169-174). These recent works tend to be framed by, or focused on, the contemporary context of increasing pressure on household finances. Most often these pressures are sited in ongoing welfare reforms, the context of austerity and related public spending cuts and wage stagnation, and increasing precarity in the labour market. In contradistinction to this thesis, however, money's ability to carry

and convey meaning is not the focus for this body of work, and instead the focus is predominantly only on how money is *used* in the contexts identified.

3.3 Gender

There is a substantial body of work considering gender, and gender roles, in relation to social security money. Existing work that has specifically focused on gender arguably provide the richest accounts of how social relations and social meanings are relevant to how social security money is understood and used. However, what this thesis aims to do is move beyond a focus on gender and suggest that there are other aspects of social security money deserving of a similar focus.

In some instances, the gendered nature of responsibilities within the household have been recognised by policymakers, and social security payments have been designed to account for these factors. An example of this is paying Child Benefit to the mother in the first instance, the understanding being that more of this money will be specifically spent on child related costs as a result, although there are inconsistent findings as to whether this is indeed how money is then spent (see, for example, Blow, Walker, & Zhu, 2012; Kooreman, 2000). A study conducted by Walker, Middleton and Thomas (1993) looked at how Child Benefit was used by households, and found different households assigning different purposes to the money. The authors suggested that the characteristics of Child Benefit, including that “it is identifiable, comes as a regular lump sum; is dependable; is generally paid to mothers; and is thought to be for the children” were linked to the variety of ways it was used: “merged with general housekeeping, used for specific purposes (usually but not always children), put aside, saved (both short and long term and not always for children), and ‘frittered away’”. The labelling of Child Benefit, and how and when it is paid, are linked to how it is understood and used. Academic work that has explored the organisation of money within the household has nuanced and challenged assumptions of a ‘unitary’ model of the household (Bennett & Sung, 2013a:701). The unitary household model posits that members of a household have shared or consistent interests, and act collectively in order to achieve these interests. Evidence to challenge this model, however, has highlighted how members of

couples have different claims to, and play different roles in organising and spending different ‘pots’ of money (see, for example, Bennett, 2013; Pahl, 2000; Vogler, Lyonette, & Wiggins, 2008). Existing research has identified various ways in which gender norms shape both how different social security payments are understood, as well as how they are organised and used by their recipients.

Arguably the links between gender and social security policy has reached greater consensus, and has been more directly transposed into policy design, in the context of low and middle-income country settings. Research has established that women are more likely to spend a greater proportion of money they are in control of inside the home and for the benefit of the family unit (Duflo, 2012:1067). This understanding has been reflected in the design of programmes such as conditional cash transfers in South American countries, where money is often given to the mother in the household, with the understanding being that she is more likely to invest the money in her family than if the money was given to the father in the household (Rubalcava, Teruel, & Thomas, 2009). Another aspect is that social security money has the potential to be a source of empowerment, and therefore by giving women direct access and ownership over social security money gender equality goals are also being addressed. This link is perhaps clearest in the example of micro-finance programmes, where again women are often the beneficiaries in order that entrepreneurialism and empowerment are both fostered (Karim & Law, 2013; Yunus, 2003). Findings from low and middle-income contexts affirm that social security money is spent differently by men and women, and that the receipt of social security money can act as a source of empowerment or independence for women. However, it is not instructive to move beyond these general level comparisons and try to transpose specific findings between different contexts.

A further insight found across the UK and other contexts, however, is that women also act as the ‘shock absorbers’ of poverty, by shouldering the burden of not having enough to make ends meet (both by depriving themselves materially, and by taking on psychological pressure or stress) (Lister in Women’s Budget Group (2006), cited in Bennett & Sung, 2013b:12). A critique of conditional cash transfer programmes is that the onus is on the mother to meet various conditionalities in order to receive

the payment, thus burdening her further with the demands of poverty (Tabbush, 2010). The receipt of social security money can combine with gender norms to be a source of stress, as well as one of empowerment. Existing gender norms around the management of money and responsibility for spending within the household can be exacerbated in harmful ways by social security policies.

There is evidence from the UK, pertaining to social security and gender, demonstrating that women tend to be responsible for spending on the family, and in particular children in the household. The 1993 study by Walker, Middleton and Thomas looking at the role of Child Benefit in family budgets revealed the heavily gendered nature of this payment, although this study is now over twenty years old. The authors conducted a series of discussion groups with mothers and found that the women were responsible for almost all day to day expenditure on their children (Walker et al., 1993:1). Child Benefit was found to be very important to these mothers, as it served various functions for them to be able to manage their household budgets successfully (1993:1). These functions included, for example, being an identifiable payment, and being paid at regular intervals, although Child Benefit was not always spent directly on the children, and was instead used to meet other household costs as they arose. However, Child Benefit was identified as being *for* the children, and in particular among low income participants, not being able to spend the money directly on children because of other financial pressures was a source of concern (1993:19).

Work by Goode, Callender and Lister (1998) has also demonstrated the important links between social security and gender roles. Their study found that social security spending accorded with gender norms, whereby women tended to be responsible for spending on the family, and children in particular, whereas men were more likely to prioritise personal spending money (Lister, Goode, & Callender, 1999:205). The organisation of money within the household was highly gendered: it was found that women tended to be the money managers in low income households, and were also more likely to 'go without' than their male partners (Goode, Callender and Lister, 1998:38). The work also makes a notable distinction between different types of social security money. Child Benefit and Family Credit (the predecessor to the Tax

Credit system) were often understood as the responsibility of the woman, whereas Jobseekers Allowance tended to be viewed as belonging to the man (1998:208). Furthermore the 'female' payments tended to be spent on food and expenditure linked to children. There is a clear demarcation in terms of specific social security payments and specific expenditure categories along gendered lines.

Furthermore, Lister et al. (1999:208) found that the 'female' social security payments were not seen as stigmatising, while the 'male' Jobseekers Allowance was a source of stigma. The authors suggest this is because Family Credit and Child Benefit are not only received by those out of work, and therefore it is Jobseekers allowance as an unemployment benefit that renders it stigmatising. This adds some further detail to the discussion in the following section around stigma, and suggests that the understanding of social security money as an unreciprocated gift may only apply to instances where the money is being received because the recipient is unemployed. It is perhaps moreover a lack of work, or inability to fulfil one's 'worker' role, that is the principal source of stigma, as opposed to the nature of the exchange between the state and the social security recipient.

These works looking specifically at social security money are often building upon the seminal work of Jan Pahl, whose 'Patterns of Money Management in the Family' (1980) was the first significant piece of work to put the subject of intrahousehold distribution of family finances at its centre. Pahl created a typology of money management between couples that has subsequently been used throughout much of the rest of the money management literature. Pahl's central concern was the distribution of money within the household among married couples with dependent children. Three broad types of allocative systems are identified: whole wage, allowance, and pooling. Pahl makes the tentative suggestion that life cycle stage of the family, income level, occupation, regional and ethnic culture, all have a bearing on the type of allocation system being employed (Pahl, 1980:330). Lower income families, Pahl hypothesises, are more likely to use a whole wage system, where the wife was responsible for collective expenditure and the husband was given some personal spending money (1980:330).

The seminal research of Pahl, and Goode, Callender and Lister, was completed in the 1980s and 1990s. Despite the potential that there is still a “slow rate of change in ‘gender role attitudes’ in the UK”, as Lister et al. noted in 1999 (1999:216), it is questionable whether these findings would hold today. Recent work, most prominently by Bennett, has looked at social security reforms from a gendered perspective. This body of work has focused on intra-household distribution of resources and posed challenges to the ‘unitary household’ model in order to make recommendations, or to challenge, social security reforms (Bennett & Daly, 2014:35; Bennett & Sung, 2013b). Work done by Bennett and Sung based on qualitative interviews with low income couples found a different characterisation of social security payments compared to the earlier work of Goode, Callender and Lister. Bennett and Sung found that among their sample of low and moderate-income couples, “many people viewed benefits as belonging to the family - sometimes, it seemed because they were understood as being just for the basics, with only any money over and above this being at the disposal of the individual” (2013a:707). Here rather than ‘male’ and ‘female’ delineation of benefit payments, this money was conceived of as for the whole family, whereas ‘extra’ money, most often in the form of wages, was more likely to be conceptualised as individual spending money. More recent findings, therefore, have moved beyond a binary gendered division and instead rests on a distinction between pooled and individual money.

Existing work on gender provides multiple insights for how social security recipients understand and use their money. Different social security payments have been characterised along gendered lines, which in turn links to notions of ownership of different payments. These differentiations have also been found to link to categories of expenditure. There are perhaps two main omissions from this existing body of work: the first is that the perspectives of men are understudied. Instead studies have focused on women’s work to budget and provide for their family, the role of child related payments, or men’s behaviour in contradistinction to women’s behaviour when it comes to money management. The second is that existing work is predominantly sited in couple households, suggesting that non-couple households are perhaps ‘straightforward’, or not ‘interesting’, in terms of how social security

money is understood and used. While this thesis does not place gender at the centre of its approach,²³ by including men and non-couple households in the sample it does to some extent address these two omissions.

3.4 Stigma

Another existing body of work identifies the stigma attached to receiving means-tested assistance from the state, and the role this plays in how recipients understand, and perhaps use, their social security payments (Baumberg 2016, Baumberg et al., 2012, Page, 1984, Spicker, 2011).²⁴ Baumberg, Bell and Gaffney (2012) identified that there was often embarrassment or shame experienced when claiming social security benefits. The researchers explained this by focusing on the nature of the exchange taking place when social security benefits were administered. It is argued that, “benefits are primarily stigmatised when they are seen as an undeserved and unreciprocated gift” (Baumberg et al., 2012:23). Insights from anthropological theories of exchange are applied here to conceptualise an element of social security receipt from the perspective of recipients.

The nature of reciprocity and the inability to reciprocate, thus leading to stigma, is discussed at length by Paul Spicker in his book, *Stigma and Social Welfare* (2011). Spicker makes a connection between exchange theory and social status. For Spicker, the inability to reciprocate, that is to fulfil one’s side of the exchange, inevitably leads to a position of diminished status. From this perspective, then, social security money is to be thought of as one side of the exchange, which the recipient is unable to return in any way. Social security money is the medium through which the recipient’s low status is affirmed.

It is interesting that neither Spicker (2011) nor Baumberg et al. (2012) find that recipients see themselves as fulfilling their side of the exchange. In particular, in

²³ Again, the rich body of work in the area of gender is drawn upon to contextualise and support the focus and findings of the thesis. However, the central focus of the thesis is social security money in the lives of claimants, and *money* as a social medium specifically.

²⁴ Imogen Tyler’s forthcoming book, which is provisionally titled ‘Stigma Machines: Essays on Inequality and the Politics of Shame’, will be highly relevant to this discussion.

their findings, potential sources of reciprocity, such as national insurance contributions, meeting eligibility criteria, or meeting various conditionality requirements, do not appear to be sufficient to avoid stigma. The finding that recipients feel unable to reciprocate suggests to us ways in which spending decisions might be made. Chapter 7 of the thesis considers the interaction taking place when claimants receive their social security money, and challenges some of the arguments made in the stigma literature.

Work on stigma is closely aligned to more recent work looking at the link between shame and poverty, most prominently by Walker. Walker's claim is that one of the core conditions of poverty is the experience of shame (2014). Walker specifically draws a link between shame and the receipt of social assistance, saying, "social assistance, designed to support those on the normative fringe of society is often punitive, discretionary, conditional on behaviour change, and based on psychological models of individual and/or familial inadequacy that have long been associated with social work" (2014:12). Walker's assertions about the nature of social assistance explains some of the possible sources of shame, and the channels through which shame is reinforced. In line with a social understanding of money, Walker's account sees that money is capable of carrying and communicating social meaning: in this case, shame.

Walker also offers a further explanation for the link between poverty and shame: Chase and Walker (2013) argue that the connection between poverty and shame is heightened, and "perhaps limitless", in contexts where "consumerism is increasingly seen as the mark of success" (2013:752).²⁵ There are two main implications for this argument. The first is that the inability to consume takes on a greater and wider significance than just having the ability to subsist successfully, a point that relates to theories of social exclusion (Levitas, 1998) and relative poverty as a matter of socially perceived necessities (Padley and Hirsch, 2017). The second is that consumption is an end in itself; how an individual engages with consumerism is a signifier of their

²⁵ For a fuller exposition of poverty in a 'society of consumers', see Bauman, 2005.

social status, and a failure to engage successfully becomes a marker of poverty and a source of shame.

Taking into account the existing work on stigma and social security receipt, in combination with Walker's contention that poverty and shame are inextricably intertwined, results in an ambivalence as to the nature of social security payments. On the one hand, social security money is to be characterised as inevitably stigmatising, if it is indeed conceived of as an unreciprocated gift. On the other, it is the receipt of social security money that facilitates, albeit to a limited extent (Hirsch, 2015:20), its recipients' participation in consumer society. Perhaps if social security amounts are inadequate to the extent that recipients cannot purchase what they want, then as Walker suggests, this serves to reinforce the link between poverty and shame. Nevertheless, there appears to be an inherent tension between the apparent stigma attached to social security receipt, alongside its role of facilitating the recipient as a consumer. How do recipients deal with this potential double bind when managing their money and making spending decisions?

3.5 'Folk memory'

A factor partially raised by existing research that suggests the importance of social meanings in terms of how social security money is understood is what can be called 'folk memory'. 'Folk memory' is taken to mean shared meanings, reflected in the language used, that exist around social security money. These shared meanings transcend particular policy formulations and shape recipients' views about how this money should be understood and used.

A prominent example of this is the use of the term 'the dole'. Contemporary research demonstrates that being 'on the dole', and receiving 'dole money' are still terms that are widely understood and used in reference to receiving unemployment benefits (for example, Pemberton, Fahmy, Sutton, & Bell, 2017:1168; Shildrick & MacDonald, 2013:291). However, despite the term's use in public discourse, it cannot be found in the contemporary official discourse of policy documents and statements of politicians. 'The dole' has a long history: its usage was first recorded

in the 14th Century (OED, 2016), and until the 20th Century referred to charitable giving to the needy. For example, a Parliamentary Commission of charities for the education of the poor in 1820 records the annuities, or ‘doles’, established by wealthy benefactors and administered by the churchwardens to the poor of the parish (Parliamentary Papers, 1820:360). The doles of such benefactors would often have specific instructions for their administration, for example, that it should be paid “towards the relief of 20 of the oldest, godliest and poorest people [in the parish]” (Parliamentary Papers, 1820:261). It was not until the early 20th Century that ‘the dole’ became linked to policies enacted by the state. In 1918 the ‘Out of Work Donation Scheme’ began to pay money to unemployed adults in an emergency regardless of their entitlement under the existing unemployment insurance scheme: “The ‘dole’ had arrived” (Garside, 1990:35). This provision of means tested payments to those who were unemployed saw the beginning of the ongoing debate as to the appropriate balance and roles of social insurance and social assistance within working-age social security (for example, Bradshaw & Bennett, 2011; Clasen, 2001; Wight Bakke, 1935). With the ongoing usage of the language of ‘the dole’, to what extent are the term’s origins as a form of charitable giving, and its later contradistinction to insurance-based welfare, relevant and evident today?

The example of ‘the dole’ shows that policy change does not necessarily change meaning or naming practices from the perspective of recipients. It might be the case that there are other meanings that have calcified and attached themselves to social security money, which are a part of recipients’ understandings, and which cannot be found by looking only to official policy formulations but instead are found in the understandings of recipients of this money.

3.6 Scarcity and ‘mental bandwidth’

Given the inadequacy of the amount paid in working age social security benefits (Padley & Hirsch, 2017:9-10), which has been exacerbated by many of the reforms to working age benefits in recent years (Hood & Waters, 2017b), it might be thought that discussions of expenditure ‘choices’ linked to conceptualisations of payments are irrelevant: the amount to spend is just too constrained. This thesis considers but

rejects this objection, and argues that factors beyond quantitative amount remain prescient even in conditions of scarcity. However, as summarised below, issues of scarcity have recently fallen within the remit of behavioural economists, which do not look beyond an atomistic account of behaviour.

There is extensive recent research within behavioural economics suggesting that the condition of scarcity itself exerts influences affecting how money is understood and used. However, this work has tended to adopt a perspective that prioritises cognitive processes, which are necessarily internal and individual, thus overlooking social factors. Mullainathan and Shafir argue that people behave differently when they are operating (or perceive themselves to be operating) under the condition of scarcity (2013). On the one hand, this condition means people have a keener sense of whatever they are lacking (for example time, or money) and are more focused on their most pressing needs; on the other hand, scarcity reduces their ‘mental bandwidth’, meaning their cognitive functioning is impaired and they are more likely to act in ways that will perpetuate future scarcity. This body of work suggests that social security recipients are likely to be spending their social security money under the constraint of reduced ‘mental bandwidth’.

This area of research also suggests that the prioritisation of pressing needs mean social security recipients are less likely to pay attention to other contextual factors. Work by Shah, Shafir, and Mullainathan (2015) argues that under conditions of scarcity people are more likely to make an internal comparison of value as opposed to drawing on external factors. A prominent example of this is an experiment where high income participants tended to be willing to pay more for the same bottle of beer from a beach resort than a grocery store, whereas the amount low income participants were willing to pay did not differ significantly depending on where the beer was purchased (Shah et al. 2015:404). Thinking about this finding in the context of social security money: if to be in receipt of working-age social security money is to be in a condition of scarcity, then social security recipients would be more likely to discount contextual factors when using their money. However, the behavioural economics literature’s conclusion that this then means money is ‘de-contextualised’ might be misleading. It might be instead that using money in constrained

circumstances means that different kinds of social meanings are being created or negotiated, which a focus on cognitive processes does not identify.

3.7 Conclusion

This chapter outlines existing bodies of literature that relate to how social security money is understood and used on a micro scale. There are many useful insights, but also some important omissions that motivate the focus of this thesis. Work that can be conceived of as focusing on ‘money management’ offers rich, predominantly descriptive, accounts of money in low-income contexts. However, this work often elides social security money with money in low-income contexts more generally, and is focused more so on the *use* of money, and less so on the *understanding* of money. Work from a gendered perspective has developed detailed accounts of how social security money is understood and used, but specifically in terms of the role played by gender roles and gender relations. The sections in this chapter that look at existing work on stigma, and the idea of ‘folk memory’, affirm that social meaning in the context of working-age social security money appears to matter. Finally, the chapter considers perspectives focused on scarcity, which tend to come from the field of behavioural economics and tend to provide an atomised, decontextualised account. The theoretical perspective, as discussed in Chapter 2, which draws on insights from new economic sociology, is a useful contribution to the existing literature, and can provide an account of working-age social security money in the lives of its recipients, that is attendant to social meaning and social context.

4. Policy Context

Having considered existing literature that explores how social security recipients understand and use their money in Chapter 3, in order to justify the theoretical approach laid out in Chapter 2, Chapter 4 sets the contemporary policy context for working-age social security in the UK. The chapter begins by providing an overview of working-age social security payments that are the focus of this thesis, before considering several overarching trends that characterise current social security provision. These are: the introduction of Universal Credit; trends towards increasing conditionality and reduced generosity of social security provision; the erosion of the contributory principle in working-age benefit entitlement; trends towards increasing individualisation and related issues of imposed responsibility; and the relationship between social security provision and meeting need. These key features will be important for interpreting the empirical findings of the thesis.

4.1 Overview of payments

The table below provides an overview of the working age social security payments that form the focus of this thesis. It should be noted that Income Support (IS) and Employment Support Allowance (ESA) are not included here (payments that are also being amalgamated under Universal Credit). The thesis focuses on the set of payments that a working age individual would receive when they are expected to be actively engaged in the labour market, and are not limited in any way from doing so. This decision was made in order to achieve a degree of homogeneity, whereby all participants were primarily administratively defined by their relationship to the labour market. As Income Support is paid to those who are pregnant, or with young children, and are not expected to be fully engaged in the labour market, and ESA is paid to those who have a disability or health conditions that limits their ability to work, the payments fall outside of the scope of this thesis.

Table 1: Universal Credit, Working Age 'Legacy Benefits' and Child Benefit's main characteristics, figures correct for 2017/18.

Payment	Official basis of entitlement	Recipient	Payment schedule	Payment form	Payment amount	Administered by
Housing Benefit (HB)	Those on a low income who pay rent, means-tested payment.	Social housing tenants often have HB paid direct to their landlord; private tenants have HB paid to designated bank account.	Depends on how often recipient pays rent: either every week, 2 weeks, 4 weeks, or monthly.	Council tenants – paid into tenant's rent account. Private tenants – paid into bank or building society.	Assessed based on income and household makeup. Amount reduced if tenant deemed to have any 'spare bedrooms' (only for working-age tenants). Private tenants assessed according to 'Local Housing Allowance'.	Local authority
Council Tax Reduction (CTR)	Those on a low income, means-tested payment.	Whoever is liable to pay council tax in the household.	Reduction applied to council tax bill.	Reduction in council tax bill.	Percentage reduction in council tax bill up to 100%.	Local authority

Jobseekers Allowance (JSA)	<p>Working age adults who are actively seeking work or currently work less than 16 hours per week.</p> <p>Contribution based JSA is based on having paid enough National Insurance contributions.</p> <p>Income based JSA is means tested.</p>	Usually individual. If a couple both intend to apply for income-based JSA then they make a 'joint claim'.	Every 2 weeks.	Bank, building society, or post office account of claimant's choice.	<p>Age 18-20 – up to £57.90 per week.</p> <p>Age 25+ - up to £73.10 per week.</p> <p>Couples (both aged over 18) – up to £114.85 per week.</p>	DWP and local Jobcentre Plus
Working Tax Credit	Working age adults in work and on a low income. Work a minimum number of hours per week (hours depend on personal circumstances e.g.	Either as an individual or as a couple.	Every week or 4 weeks (the claimant can choose).	Bank, building society, or post office account of claimant's choice.	Depends on hours worked and personal circumstances.	HMRC

	age, disability, children).					
Child Tax Credit	Adults on a low income with dependent child/children. From April 2017 third or subsequent children were not eligible for Child Tax Credits except in exceptional circumstances. ²⁶	Either as an individual or as a couple.	Every week or 4 weeks (the claimant can choose).	Bank, building society, or post office account of claimant's choice.	The 'family element': £545 per year (this is not paid to families where all children were born after 6 April 2017). The 'child element': depending on income and circumstances, up to £2,780 per child. An additional amount of up to £3,275 can be paid if a child has a disability.	HMRC
Child Benefit	For dependent children in households where no	Either as an individual or as a couple.	Every 4 weeks or weekly.	Paid to the mother or 'main carer' into a bank, building	£20.70 per week for eldest child. £13.70 per week for each additional child	HMRC

²⁶ For more information on the 'two child limit', see Department for Work and Pensions, 2017e.

	one earns over £60,000 per year.			society, or post office account of claimant's choice.	(payment tapered in households where one earner receives £50,000-£60,000 per year).	
Universal Credit	Replaces six existing working age benefit and tax credit payments. For those of working age on a low income. Can include support for housing, children and childcare, disability or a health condition, caring for someone with a disability.	Either as an individual or as a couple. Typically one claim per household.	Once a month.	Bank, building society, or post office account of claimant's choice.	Basic allowance for a single claimant over 25 is £317.82 per month. Basic allowance for a couple where at least one is aged over 25 is £498.89 per month. There are additional elements for children, childcare, limited capability for work, carer responsibilities, housing.	DWP

(Sources: Department for Work and Pensions, 2013, 2018a; HM Revenue and Customs, 2015; Office for Budget Responsibility, 2018)

There are several factors to highlight here, having presented the different payments alongside one another:

- Apart from Housing Benefit for social housing tenants, and Council Tax Reduction, money is usually paid directly to the claimant to spend (Hickman, Kemp, Reeve, & Wilson, 2017:1105).
- A range of authorities are involved in administering the range of payments that one household might receive. This will no longer be the case under Universal Credit.
- Claimants have some control over how payments are made. For all payments made, claimants can nominate the bank account they would like it paid into. For Child Benefit, Working Tax Credit and Child Tax Credit, claimants can decide the payment frequency from a number of options.²⁷
- For many of the payments, couples have to make a ‘joint claim’.
- Much of the variation outlined above will be collapsed into one new system under Universal Credit, as will be discussed below.

The payments outlined above need to be set within the context of the contemporary social security landscape. A key characterisation of this landscape is the umbrella term ‘welfare reform’. Welfare reform here refers to both recent specific policies introduced by the coalition and Conservative governments since 2010, and the longer-term developments that underpin these policies. The specific reforms to working age social security introduced by the coalition and Conservative governments can be characterised in general by a tightening of conditionality and entitlement criteria, real terms reductions in payments, and the abolition of some payments. The introduction of Universal Credit is the most prominent policy change, and is at the centre of working-age welfare reform.

²⁷ From July 2013 payment by cheque was no longer available for benefits administered by the DWP. The government has a ‘Payment Exception Service’ where benefits can be paid by a payment card, voucher, or text message with unique reference number, but only in very limited circumstances (Department for Work and Pensions, 2018a).

4.2 Universal Credit

The main policy fault line at the time of writing is the introduction of Universal Credit. Universal Credit was introduced in the Welfare Reform Act of 2012. It replaces six existing social security payments (Housing Benefit, Working Tax Credit, Child Tax Credit, income-based Jobseekers Allowance, income-related Employment Support Allowance, and Income Support) and aims to provide a simpler system where the rewards of, and incentives to, work are greater (Department for Work and Pensions, 2010). The introduction of Universal Credit has the expressed intention of creating a simpler system by: merging previously separate payments; paying one lump sum payment once a month; moving the application process and services online; and updating payment entitlement for working claimants in real time using the PAYE system. Merging in and out of work payments (thus avoiding an unemployment trap); creating one smooth taper rate of 63%; paying Universal Credit monthly to mimic wages; pursuing a 'digital first' principle to foster IT skills; and increasing levels of conditionality all have the aim of incentivising recipients to move into work, or to increase their hours and/or earnings. Generally, Universal Credit has been seen as 'good in principle' but with 'difficulties in practice' (Millar and Bennett, 2017:169-170).

Universal Credit has been criticised on various grounds. Concerns have been raised with regards to the design of the new payment: that monthly payments will pose challenges for budgeting successfully (Hartfree, 2014); that lump sum payments have implications for power dynamics within the household, and particularly women's access to money (Bennett & Sung, 2013a); that the marginal deduction rate for second earners will discourage second earners (who are often women) from working (Bennett & Sung, 2013b); that provisions for claimants who are vulnerable or have additional needs are unclear (ADASS, 2016); and that extended conditionality backed up by a sanctions regime, to include low-paid workers and their partners, widens and deepens the punitive and controlling nature of working-age social security (Dwyer & Wright, 2014).

Universal Credit has also been criticised for its slow-paced and costly delivery. The timeline for the delivery of Universal Credit has been revised multiple times (Keen & Kennedy, 2016:6-7). During the introductory phases, most Jobcentres only accepted new claims for Universal Credit from unemployed, single claimants; these are the ‘simplest’ cases, meaning that there is limited evidence as to how Universal Credit will affect more ‘complex’ households. The OBR’s analysis of the 2015 Autumn Statement predicted that in 2016/17 there would be 330,000 Universal Credit claimants, in contrast to the OBR’s projection of 6.1 million made in 2013 when Universal Credit was reported on for the first time (Office for Budget Responsibility, 2015:216). By October 2017, the date when Universal Credit was originally planned to be completely rolled out, there were 635,000 claimants (Office for Budget Responsibility, 2018:20). The revised aim for full transition to Universal Credit was 2021 (Committee of Public Accounts, 2016:10), but this was revised again to 2023 on 7th June 2018 in a statement that also included amendments to increase transitional protections for claimants (McVey, 2018). As well as not delivering to time, Universal Credit has come under scrutiny for failing to deliver to budget. In 2013 Universal Credit was ‘reset’ by the Major Projects Authority (Comptroller & Auditor General, 2014:12), a decision that the Public Accounts Committee suggested had been done to avoid closer examination of the project’s shortcomings (Major Projects Authority, 2015:7).

In some ways Universal Credit represents a deepening of existing principles and features of the outgoing ‘legacy’ social security system: increasing conditionality in relation to entitlement and cuts to payment levels are being introduced via the introduction of Universal Credit. However, the merging of previously distinct payments into one lump sum, and the blurring of the distinction between in and out of work claimants, represent new directions of travel. At present many local areas are in limbo as the new payment is very slowly introduced; the full nature and extent of the new policy’s implications are yet to be seen.

4.3 Cuts and conditionality

The majority of working age social security claimants are not receiving Universal Credit, but instead the ‘legacy benefits’. ‘Legacy benefits’ describe the outgoing

benefit and tax credit system that is due to be replaced by Universal Credit. The reforms applied to these payments by the current and previous governments can be summarised as consisting of ‘cuts’, in the sense of payments being restricted or reduced in scope and amount, and increasing conditionality (Hills, De Agostini, & Sutherland, 2016:11-31).

The cuts applied to working age benefits broadly consist of either freezing, capping, or more sharply tapering payments. Child Benefit and Working Tax Credit were both frozen for three years from 2011 and from 2013-15 most benefits were uprated by 1%. In 2016, most working age benefits were frozen for a further four years. Local Housing Allowance, the rate to determine Housing Benefit levels for private sector tenants, was lowered in 2011, frozen in 2012, linked to CPI rather than local rents in 2013, and then frozen for a further four years in 2016. In 2011 the taper rate for tax credits, that is the rate at which tax credits are withdrawn as a claimant earns more, was increased from 39% to 41%. In 2013 the benefit cap was introduced whereby working age households could not receive more than £26,000 per year in social security payments. The benefit cap was reduced again from November 2016, to £23,000 for households in London, and £20,000 outside London. In 2013, withdrawal of the ‘spare room subsidy’, or the ‘bedroom tax’, was applied, whereby Housing Benefit was reduced for households in social housing that were deemed to have one (reduction of 14%) or more (reduction of 25%) extra bedrooms.

A further round of cuts was introduced in the 2015 Summer Budget: from April 2017, Child Tax Credit became payable only for the first two children in a family apart from in exceptional circumstances, and the family element in tax credits was removed from April 2017. Universal Credit was also affected: the first child premium payment was removed and the work allowance reduced (the amount a claimant can earn before their UC begins to be withdrawn) from April 2017. Analysis conducted by the Institute for Fiscal Studies (IFS) has found that the freeze on working age benefits, and the transition to Universal Credit, are the most important welfare reforms in terms of their effect on poverty (Hood & Waters, 2017b). As the IFS reports, “[discounting those affected only by the Child Benefit freeze] the four-year benefit freeze [from 2015 to 2020] represents a reduction in benefit entitlements of over £500 [per year] for the 7.5 million

affected households”, and its projections suggest that entitlements to benefit will fall by about £5.5 billion in 2021 as a result of claimants moving to Universal Credit from the legacy system (Hood & Waters, 2017b:23).

The increasing conditionality criteria for various working age payments have seen a particular emphasis on conditions of conduct, otherwise known as behavioural criteria (Watts, Fitzpatrick, Bramley, & Watkins, 2014:2). Most notably, Jobseekers Allowance claimants have had additional work-search requirements asked of them, backed up by a more severe sanctions regime for those failing to comply. Working Tax Credit recipients saw an increase in 2012 in the minimum hours that had to be worked in various circumstances in order to be eligible. Furthermore, conditions of circumstance and category (Watts et al. 2014:2) have also been increased in several ways; for example, the age threshold for which Housing Benefit recipients can only receive payment for shared accommodation (with some exceptions, such as those with resident children) was raised from 25 to 35 in 2012. Child Benefit was restricted to households where no one earned above £60,000 per year, with payments being tapered away in households where one member earned between £50,000 and £60,000 (if Child Benefit was not given up). Furthermore, longer waiting times and time limits on receipt of some payments were introduced for EEA migrants claiming benefits.²⁸

This landscape of ongoing cuts and increasing conditionality creates a specific context within which this thesis is being produced. Claimants are operating under conditions of increasing scarcity, and greater obstacles to eligibility.

4.4 The slow end of the contributory principle

A further overarching trend characterising social security payments is the ongoing shift away from contribution-based systems towards social assistance based schemes. Contributory schemes have the advantages of avoiding stigma and loss of status by creating clear reciprocity between the state and the citizen, enforcing social solidarity, and avoiding means testing and thus disincentives to

²⁸ For a detailed account of contemporary welfare conditionality, see Watts and Fitzpatrick (2018).

provide for oneself (Hills, 2004:350). Clasen (2001) traces developments over the second half of the twentieth century whereby the contributory principle has been eroded, undermined, or obscured by successive policy reforms, despite increasing national insurance contributions and general support for the contributory principle. The contributory principle, which is now arguably a residual part of working-age social security provision, was central to the welfare state envisaged by Beveridge:

Benefit in return for contributions, rather than free allowances from the State, is what the people of Britain desire... Payment of a substantial part of the cost of benefits as a contribution irrespective of the means of the contributor is the firm basis of a claim to benefit irrespective of means. (Beveridge, 1942, para.21, in Hills, 2004:348).

Clasen predicted that means-tested payments, as opposed to social insurance regimes, looked set to increase in the future (2001:648). Indeed Hills (2004) and more recently Williams (2009) have documented the ongoing decline of contribution-based schemes in terms of working-age benefits and find it difficult to see how this trend could be reversed (although both set more store by the sustaining or restoration of versions of the reciprocity principle for state pensions). Today, contribution based JSA is paid at the same rate as income-based JSA, and lasts up to six months. As Williams puts it, “If a person believes that payment of National Insurance contributions grants them any financial entitlement in the event of ... unemployment beyond that otherwise granted by means-tested benefits, then unless they are part of a household that has other income coming in or savings above £6,000, they are mistaken” (2009:167). Current working-age contributory benefits are now in many ways indistinguishable from their means-tested counterparts.

This decline in the contributory-based system is not the result of a coordinated series of reforms, but instead has come about somewhat inadvertently over time. As Hills explains:

When governments of the Left have been in power, arguments in favour of inclusion have been predominant, non-contributory benefits have been expanded, and contribution conditions have been softened to

“credit in” people with low earnings or interrupted work histories. When governments of the Right have been in power, particularly in the 1980s, contribution conditions have been made tougher and the emphasis has been on focussing limited resources on the poorest through means-testing. (Hills, 2004:352)

Williams (2009:168) diagnoses the contributory principle for working age benefits as being in “terminal decline” and finds that the distinction between social insurance and social assistance payments has largely been lost, to the point that differences are unidentifiable. As is noted in section 3.4, which reviews research on stigma and social security receipt, an explanation put forward is that benefit receipt is experienced as stigmatising when it is seen as an unreciprocated gift. By blurring the distinction between social insurance and social assistance there is the potential that more recipients view their payments, or believe that others view their payments, as unreciprocated, thus increasing the opportunity for experiences of stigma.

However, this body of work also identifies broader definitions of ‘contribution’; for example, one suggested development has been to ‘credit in’ those with caring responsibilities instead of solely defining contribution as taxes taken from one’s wage packet in an attempt to modernise and retain the contributory principle (see, for example, Atkinson’s discussion of a ‘participation income’, 2015:219). Ideas of how to redefine, or resurrect, the ‘contributory principle’ have been a long-standing concern of policymaking and political actors as well (see, for example, recent proposals: Field, 2010; O’Leary, 2013). How do recipients of working-age social security themselves make sense of the blurred nature of contributory-based payments today, and to what extent do wider notions of contribution play a role in this understanding?

4.5 From the collective to the individual, and individual responsibility

A further overarching factor can be characterised as trends towards individualisation, and the extent to which social security payments reflect this.

The work of Ulrich Beck is a touchstone for the argument that trends towards greater individualisation are a defining feature of the modern age. He argues that in realms including personal relationships, family structure, education and employment, forms of collective identity have been diminished and replaced by notions of personal choice (Beck, 1992). Individuals are therefore personally responsible for navigating their paths through these different spheres. Particularly pertinent to this thesis is the associated rise in more 'individualised' forms of intimate relationships, reflected in the increase in cohabitation rates and falling rates of marriage (Vogler, Lyonette, & Wiggins, 2008:118), which in turn has been linked to greater independence in terms of the organisation and expenditure of money. That said, it should also be noted that among low and moderate-income couples, 'traditional' patterns of money management have been found to persist most often in the form of 'female whole wage' systems where women organise the day to day running of the household finances (Sung & Bennett, 2007:168). Accordingly, trends towards greater individualisation are not necessarily inexorable.

Moves away from conceptions of the collective and towards the individual can be seen in social security policy more specifically. Beck and Beck-Gernsheim address the implications of individualisation for the welfare state:

take, for example, the welfare state, with its unemployment benefit, student grants or mortgage relief. To simplify: one was born into traditional society and its preconditions (such as social estate and religion). For modern social advantages one has to do something, to make an active effort. One has to win, know how to assert oneself in the competition for limited resources – and not only once, but day after day. (Beck & Beck-Gernsheim, 2001:3)

In recent decades, the logic underpinning social security receipt has shifted: responsibility for one's position and changing one's position have been individualised, and is enforced by social security systems that seek to monitor and control (Wright, 2012:310). As Dean puts it, "The administration of welfare rights, it is supposed, must give way to *self-provisioning, prudentialism and an individualistic ethic of self-responsibility*" (2007a:6, emphasis added). These

developments are evidenced in the increasing conditionality surrounding the receipt of working age social security payments (Dwyer, 2004).

Responsibilisation has been understood as an overarching feature of contemporary governance, whereby “technologies of responsabilization” (Rose, 1999:74)²⁹ are deployed that exhort individuals to be accountable for themselves and for their pathways through life. There is a strong strain within social security policymaking specifically that is concerned with responsibility and irresponsibility: this is in terms both of the behaviours and dispositions of claimants and the construction of social security entitlement. Being a social security claimant, and in particular a working-age claimant, is understood as a marker of one’s irresponsibility, while at the same time social security policy has the potential to act as a tool of responsabilisation if implemented in the ‘correct’ way (Slater, 2014:956-7). More broadly, the notion of responsibility sits within a construction of social security receipt based on welfare contractualism, whereby welfare rights are premised on the fulfilment of various responsibilities (Dwyer, 2004; Patrick, 2012:6). It remains to be seen whether issues of responsibility are relevant to the perspectives of claimants themselves in terms of using money.

Greater individualisation does not only link to greater responsibility, but also potentially to greater independence. Millar notes that the Beveridgean welfare state took the family as the basic unit for social security, but that individualisation has been an important tool for recognising and promoting the role of women in the labour market, and more broadly as independent persons (2004:68). Linked to these have been policy developments, and ongoing advocacy for such developments, to ensure that household members (and women in particular) have direct access to their own source of money (Lister et al., 1999:217). The new Universal Credit payment is notable in the ways in which it reverses this trend towards greater individualisation by paying one lump sum per household, and has been criticised for the assumptions that it makes about sharing and access to resources within the household (Bennett & Sung, 2013b:6-7).

²⁹ Note that this notion has its roots in the Foucauldian, governmentality literature (Lemke, 2001).

It can be seen then that broader trends of individualisation and related issues of responsibility, as well as the extent to which existing policies reinforce or challenge such trends, relate to how recipients might understand and use the specific payments they receive.

4.6 Social security and meeting need

A further feature of contemporary social security provision is its increasingly tenuous relationship with meeting need according to widely accepted standards. The clearest contemporary account of this comes from the ongoing Minimum Income Standards research, which finds year on year that social security benefit rates fall below what is needed to obtain an acceptable minimum standard of living (Padley & Hirsch, 2017:7). The definition of an acceptable minimum standard is arrived at consensually using focus groups. It is an often unstated assumption that the provision of social security money is related to meeting need.³⁰ How need is defined, and to what extent it is met, however, are very difficult questions.

It is worth taking a step back and considering how need is defined within the context of social security money, albeit very briefly given the immensity of this topic. A conventional economic perspective does not see need as particularly complex or problematic. As Coates and Bodington point out in their introduction to Heller's *The Theory of Need in Marx*:

the whole question of wants and needs is, from the standpoint of economic theory, closed. The human being's needs are treated as a given factor, a sort of instinctive endowment; armed with this he or she enters the market place as buyer and seller to put in "unwanted" work (disutility) and take out "wanted" commodities (utility). (Coates and Bodington in Heller, 2018:7)

It has been argued that the welfare state turns this logic on its head. Instead of need becoming apparent through the functioning of the market, public welfare provision must first engage in identifying or defining need, which it then meets.

³⁰ An assumption that is reflected in the use of language such as 'the safety net'.

Indeed, the founding of the welfare state, “revitalised the awareness of “need” as distinct from, and often as opposed to, “demand”.” (Coates and Bodington, in Heller, 2018:13): defining and meeting need becomes an opening question, instead of an assumed outcome.

The process of defining and meeting need in the formulation and administration of social security is messy. Indeed, it could be argued that social security policy has never convincingly addressed need. The Beveridge Report recommended that benefits be paid at a ‘subsistence income’ level, and drew on several social surveys including the work of Seebohm Rowntree (1901) and the Family Budget Survey (Timmins, 2017:51). However, Beveridge (1942) acknowledged that “what is required for reasonable human subsistence is to some extent a matter of judgment” (cited in Timmins, 2017:51). The amounts paid in social security benefits, from the Beveridge report to the present day, can be characterised as being influenced by various factors, and various political constraints (see, for example, Timmins, 2017:136, 286, 342, 524, 571-2). Meeting need is by no means a constant or explicit factor, and moreover the role of political expediency should not be forgotten when social security rates have been set.

In many ways Beveridge’s notion of ‘subsistence’ income lies outside the main social policy academic debate, which recognises human need as something beyond physical survival. Veit-Wilson’s revisionist account of Rowntree highlights that Rowntree does distinguish between physiological and psychological need, but that this should not be conflated with him promoting “an absolutist or minimum subsistence conception of poverty... his measure of overall poverty was relativist” (Veit-Wilson, 1986:97). Indeed Veit-Wilson quotes Rowntree on the inadequacy of unemployment benefit:

Do we want the workers always to spend only what is needed for purely physical efficiency? Are amusement and all luxuries to be taboo? Surely not! (from an unpublished paper on unemployment insurance, quoted in Briggs, 1961, p.204). (cited in Veit-Wilson, 1986:86).

Veit-Wilson places Rowntree’s insights on a continuum with later seminal works that have emphasised the relative, and contextualized, nature of need (Lansley & Mack, 2015; Townsend, 1979). To bring the focus back to this thesis, it should

be remembered that the ‘currency’ in which we are dealing here is money. Social security benefits take the form of money, and therefore their role in meeting need is constrained by the extent to which money is related to meeting need.

Social security benefit rates can be understood as an example of “normative need”, according to Bradshaw’s taxonomy (Bradshaw, 1972, in Cookson, Sainsbury, & Glendinning, 2013:2-4). The rate of payment is set by ‘experts’ or ‘professionals’, and this rate therefore acts as a definition of the needs of those in receipt of this money. Returning to the point made at the opening of this section: as it has been found that benefit rates are increasingly unable to provide what is widely identified as an acceptable minimum standard of living, how then does this affect recipients’ experiences of spending this money?

4.7 Conclusion

This chapter outlines the current working age social security landscape, in order to specify the context within which the analysis is taking place, and factors that might be pertinent to the perspectives of claimants. After detailing the specific social security payments that form the focus of the study, the chapter outlines the unrolling of Universal Credit, which represents a new era of working-age social security provision. By being conducted at this point of policy change, the thesis provides an account of the outgoing social security system in the lives of recipients, and also reflects on implications for the incoming Universal Credit. The chapter then outlines four key trends that characterise contemporary social security provision: the reductions in generosity of social security payments enacted through cuts and freezes, and increasing conditionality; the erosion of the contributory principle in terms of social insurance based working-age social security, alongside efforts to reformulate or re-establish ‘contribution’; a broader societal trend of individualisation that can be related to social security claimants being compelled to take increasing personal responsibility in various ways; and the tenuous relationship between the provision of social security benefits and meeting need.

5. Research Methods

This chapter describes and justifies the methods used for this thesis. In order to investigate how working-age social security recipients understand and use their money, semi-structured in-depth qualitative interviews were conducted with 43 recipients of working-age social security money. The sample was drawn from across East London, and accessed via advice centres and community organisations. The interviews were transcribed intelligent verbatim³¹ and then analysed using a form of thematic analysis. The study takes an interpretivist approach, and is aligned with previous social policy and sociological research that has emphasised the lived experience of the phenomena being studied.

There is a range of methodological issues that need consideration and justification. The overarching issue is one of *fit*, in particular: the choice and design of an interview-based method; the processes by which interviewees are recruited; and the way in which interviews are conducted and then analysed, must all *fit* with the research questions and overarching theoretical approach.

Specific issues in terms of the research design include the ontological. What is happening when someone describes and reflects upon their social security money in an interview context? What exactly is being generated in the course of the interview, and how does this material relate to what participants actually *do* with that money, and what they might *think, feel* and *say* at other times and in other contexts? Furthermore, the position and role of the researcher needs to be considered in terms of how and what interview data is generated and how it is interpreted.

Another specific set of issues is ethical; the sensitive and private nature of the subject matter, and the potential ‘vulnerability’ of interviewees, heighten various ethical criteria that must be met. Another set of issues is practical and involves

³¹ All of the interview is transcribed but fillers, repetitions, sentence restarts, etc., that obscure meaning are edited out.

considering the *way* in which the interviews were conducted, and how this relates to the data that were produced.

The chapter is structured as follows. First the research questions for the thesis are stated and explained, followed by an explanation and justification of the interpretivist approach taken by the research. The remainder of the chapter explains the process of conducting and analysing the interviews: the fieldwork site is explained, the choice to conduct interviews is justified; and then the construction of the topic guide and recruitment of the sample are explained. The process of conducting the interviews is then reflected upon, including consideration of the methods of recruitment used and the positionality of the researcher. Next, ethical considerations are explored, the limitations of the research are considered and, finally, the process of analysis is explained.

5.1 Research questions

The overarching aim of the thesis is to explore how working-age social security recipients understand and use social security money, from a perspective that theorises money as an inherently social medium (see Chapter 2). Specifically, the thesis aims to explore both the processes of claiming, organising and spending social security money (*how*) and the social meanings, relations and contexts that are related to social security money when it is claimed, organised and spent (*why*). In turn, this exploration can be used to reflect on implications for policy, and the design features of social security payments. The specific research questions, therefore, break down to the following:

1. *How* do working-age social security recipients receive, organise and spend social security money?
2. *Why* do they receive, organise and spend social security money in these ways?
3. What are the *implications* for the design of social security payments?

5.2 Approach

The thesis takes an interpretivist approach. ‘Approach’ here is taken to mean the theoretical stance that underpins the choice of methodology used throughout the thesis. Interpretivism can be thought of as a reaction to objectivist, positivist

research perspectives. An interpretivist approach believes that one cannot have neutral, value-free observation, and that relatedly it is not possible to identify universal features of human experience. Instead, “The interpretivist approach, to the contrary, looks for culturally derived and historically situated interpretations of the social life world” (Crotty, 2003:67), and is linked

...with the loss of faith in an objective reality that could be mirrored and mapped in scientific models, [leading to] a move toward discourse and negotiation about the meaning of the lived world. (Kvale, 1996:42)

An interpretivist perspective can be linked to the work of Max Weber (1947), and in particular his concept of *verstehen*. *Verstehen* is set against the notion of *erklären* by Weber, whereby the aim of the research enterprise is to understand, not to explain; to have an in-depth account of the nature of the phenomena of interest, as opposed to a focus on causality. Within this approach is also the prioritisation and focus upon the meanings and values of individual people. Indeed, this thesis aims to provide a detailed understanding of how social security money is understood and used from the perspective of recipients of this money. Weber also argues that, “Interpretative sociology considers the individual and his action as the basic unit, as its ‘atom’... In this approach the individual is also the upper limit and the sole carrier of meaningful conduct” (Weber (1922), cited in Gerth & Mills, 1970:55). The preceding quotation from Weber underpins the concerns of this thesis insofar as a micro level of analysis is deemed to contribute a useful perspective to the study of social security money, and that meaning is to be understood as something that is experienced subjectively and which must therefore be studied in a way that accesses such subjectivities. However, this thesis does not align itself with Weberian methodological individualism or believe it to be useful to specify its approach more specifically than ‘interpretivist’. There is a risk of descending into ontological ‘turf wars’ when the aim here is to specify the underlying assumptions pertaining to the social world that this thesis works from.

Interpretivism also emphasises social phenomena as specifically *intersubjective*: it is by an individual coming into contact and interacting with a given phenomenon that is external to them that that specific phenomenon is given meaning. As Kvale explains: “Knowledge is neither inside a person nor outside

in the world, but exists in the relationship between person and world” (1996:44). This is pertinent both in terms of recognising how the experiences of participants come about, but also in terms of making sense of what is happening when the data collection method takes the form of an interview. The methodological approach chosen for this thesis thus fits with a theoretical stance that emphasises inter-subjectivity, the creation and negotiation of meaning, and the contextual and subjective nature of that meaning.

5.3 The study site

Interviewees were residents across the inner and outer boroughs of East London, and were accessed via advice centres and community organisations. The following section aims to contextualise the interviews by describing where the interviewees lived, the advice centre and community group settings, and by giving some basic information about the interviewees themselves, to help to place them within the study site. To clarify, the individual interviewees can be understood as the ‘units of analysis’ or ‘cases’ that form the study, while the study site can be understood as the context from which these units/cases were drawn.

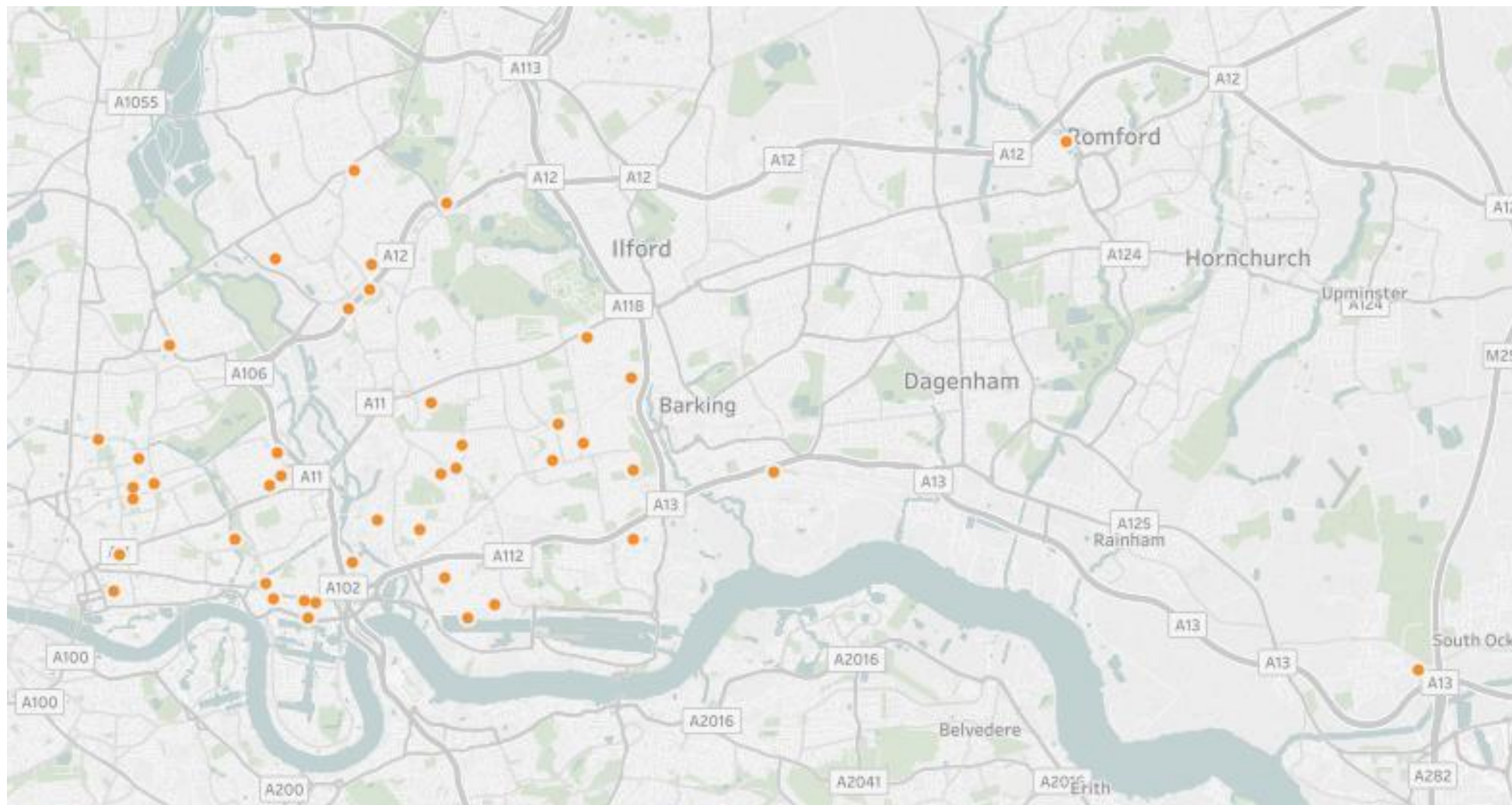
East London was chosen as the area from which interviewees would be drawn because of the prevalence of working-age social security claimants in the area, the range of well-established community organisations that could act as points of access for interviewees, and the researcher’s familiarity with the area.

While this thesis is not focused on the role of place, some information about the area is provided in order to contextualise the interviewees. East London can broadly be characterised as an ethnically diverse, urban area, where there are high rates of working-age poverty, and increasing inequalities. East London can be defined as stretching from Aldgate in the west to Upminster in the east, bracketed by the river Thames to the south, and Regents Canal and the river Lea to the north and west. Participants were drawn from across the geographical area. The majority of interviewees came from the inner boroughs of Tower Hamlets and Newham.

East London as a whole, and its inner boroughs in particular, have a high proportion of residents from ethnic minority backgrounds. The area also has

high rates of working-age poverty and working-age social security claims and increasing levels of economic inequality (Aldridge, Barry Born, Tinson, & MacInnes, 2015; Fenton, 2016). East London is also the home of the researcher; familiarity with, and proximity to, the research site helped with the successful completion of the fieldwork.

Figure 1: Approximate locations of interviewees' homes. (Precise locations not given in order to preserve anonymity.)



5.3.1 Recruitment via advice centres and community groups

Participants for the research were drawn from three advice centres and community groups. The organisations will not be named in order to ensure anonymity for participants and gatekeepers. The decision to use these organisations as points of access for recruiting interviewees merits further discussion and justification.

Two main alternative methods of recruitment were considered and rejected. The first would have been to access interviewees directly via the Department for Work and Pensions (DWP). However, the researcher was advised that the DWP was not accessible to external researchers and would not facilitate such research.³² The second was to choose a geographical area and then knock on doors and post flyers in order to recruit interviewees. This second approach was rejected for safety reasons as the researcher was working alone and female. Advice and community centres were therefore chosen as the point of access to recruit interviewees.

The centres were all local (as opposed to national) organisations, and offered a variety of services that included welfare benefits advice, but that ranged from community projects, to advice and advocacy services, and initiatives for children and young people. Potential participants were approached directly by the researcher and invited to take part in an interview while they were attending one of the centres, a process that is discussed in more detail later (5.4.3). Participants with a range of demographic characteristics were recruited using this method. However, there are two main considerations that arise from this method of recruitment. First, are there ways in which people who visit advice or community centres in east London are systematically different from the overall claimant population? Second, are there ways in which the advice centre context itself shaped how people understand and use their money, thus directly shaping the phenomena of interest?

³² Indeed, the relatively 'closed' nature of the Department for Work and Pensions to external researchers at the time of writing marks a shift from earlier practices, and has implications for the sorts of research that can be conducted (see, for comparison, Wright, 2003:82-3).

There is not a lot of publicly available information that gives a detailed account of who visits advice centres, and there is no systematic collection of data that allows a comparison between working-age benefit recipients who visit advice centres and the general claimant population. Advice UK, the largest network of independent advice services in the UK, estimated that its 750 member organisations took over 2 million enquiries in 2016 (Advice UK, 2017).³³ Citizens Advice, the largest national UK advice organisation, dealt with 46,951 issues related to Tax Credits in 2016/17; 30,341 issues related to Jobseekers Allowance; and 16,521 issues related to Universal Credit (Citizens Advice, 2018). However, in 2015/16, 4.28 million households received tax credits (HM Revenue and Customs, 2017), and in May 2016 there were 536,000 Jobseekers Allowance claimants (Department for Work and Pensions, 2016a). Those who access advice services are a small section of the total claimant population.

This is a qualitative research project that therefore does not aim to achieve *statistical* representativeness, but it is relevant to consider whether the interviewees in this study are in some way systematically different to interviewees accessed another way, rather than via advice centres and community groups. This allows the findings to be more carefully contextualised. It might be assumed that those accessing advice services are more ‘vulnerable’ than the wider claimant population because they are seeking support. However, it could also instead be argued that those accessing advice are more organised and proactive in seeking support. Indeed, previous work has highlighted the difficulties of ‘hard to reach’ groups making contact with advice services (Wiggan & Talbot, 2006). It appears more likely that those accessing advice services were more likely to be ‘vulnerable’ but also more likely to be proactive than the overall working-age benefit claimant population.

It is clear, however, that those accessing advice services will currently be experiencing some sort of disruption, or even crisis, in their lives for which they are seeking support. It is important to bear this in mind when conducting the interviews and to adopt an approach that is both sensitive to the interviewee and mitigates the potential effect that a current disruption might have on the account

³³ Although we do not know how many of these were unique visits, and how many were repeat visits.

they give in the interview. Importantly, the interviews were constructed in such a way as to give the interviewee sufficient time to ‘vent’ about their current situation or grievances, before moving on to talk more broadly about their social security money (see 5.4.1 for further information).

In some instances, the advice centres were actively aiming to reshape how their clients thought about their money through financial literacy or financial capability initiatives (see, for example, the umbrella initiatives developed by the Money Advice Service, 2015). Almost all the interviewees had not come into direct contact with these initiatives; but the principles of such initiatives, which included detailed budgeting, avoiding ‘unnecessary’ expenditure, and switching to cheaper utilities providers, may also have influenced the work of staff outside the initiatives themselves. There were also other ways in which advice centre staff mediated or shaped how people were using their social security money. For example, staff would often make telephone calls to the Department for Work and Pensions or HMRC on behalf of a client, or would help them to fill in and word a form or letter related to their social security claim. This meant that the client was ceding some level of control over their financial affairs to the staff member. Again, these factors need to be considered as the *context* within which the interviewee’s accounts were being given, and borne in mind when interpreting the findings of the research.³⁴

5.3.2 Basic demographics of interviewees

As discussed in more detail in Chapter 6, a range of demographic characteristics is represented in the sample, including a spread in terms of age, gender, household structure, and ethnicity. A summary of this basic demographic information can be seen in Table 2. Looking at the demographic breakdown of

³⁴ There is a tangential but important point to be made about the future of advice centres. As Clarke (2017) emphasises, “The future is perilous.... The experience of constantly striving to do more with less is not sustainable – either for the organisations or the people who work in them.... There is a potential spiral of declining capacity, the displacement of a generalist service by targeted work attached to specific funding, a rise in the non-face-to-face forms of service provision (telephone and online advice) in place of the immediate encounters that volunteers and clients seem to value highly” (in Kirwan (ed.), 2017:162). Indeed, some of these shifts were evident over the time the researcher was in the field, as tranches of funding ended or were cut for some centres, and employees at the organisations lost their jobs.

the sample, there are three areas in particular where the balance of respondents merits further discussion: ethnicity, gender, and work status.

Table 2: Basic demographic information of the sample.

	(n)
Gender	
Male	17
Female	26
Age	
20-29	5
30-39	13
40-49	11
50-59	13
60+	1
Household structure	
Single	13
Single with children	14
Couple with children	6
Extended family	8
Couple without children	1
Flat-share	1
Work status	
Unemployed	27
Working part time	8
Working full time	3
Irregular work (e.g. zero hours contract)	5
Housing tenure	
Private rented	17
Local authority or housing association	22
Other	4

Ethnicity	
Black African	4
British (Asian)	12
British (Black)	4
British (White)	12
Other African	4
Other Asian	1
Other European	6

There is a large share of ethnic minority participants when compared to the general population of working-age social security claimants, but the sample is congruous with the ethnic minority make-up of east London. In both the inner and outer boroughs there are increasingly large ethnic minority populations. The borough of Newham (an inner borough) had a population that was 56% white in 1991, which by 2011 had fallen to 29% (comprising 17% white British and 12% ‘other white’) (CoDE , 2013). The population of the borough of Barking and Dagenham (an outer borough) was 81% white British in 2001, and 49% white British in 2011 (CoDE , 2017). As noted above, this is a qualitative study that does not aim for statistical representativeness; however, it is relevant to observe that the ethnic diversity in the sample broadly reflects the ethnic diversity of the local population.

As will be shown in subsequent chapters, there are some instances where the ethnicities of participants are relevant to the research questions. However, the aim of the thesis is not to investigate how people from ethnic minority groups experience the receipt of social security benefits; it is to investigate how people, who live across east London, experience the receipt of social security benefits. Ethnicity is at times important, but is ancillary to the main focus of the research. There are also more female participants than male in the sample; and more unemployed participants than employed, which do represent a slight imbalance in the data, and are discussed in the later section 5.4.2.

5.4 Semi-structured interviews

Semi-structured interviews were chosen as the method with which to answer the research questions. Interviews were chosen as they generated detailed accounts from participants with a focus on subjective experience and meaning, and allowed for the perspectives of participants to take precedence.

Interviews provide a way of accessing detailed meanings from the perspective of the participant.³⁵ This thesis is aligned with the perspective of Kvale (1996) who notes: “The qualitative interview attempts to understand the world from the subject’s points of view, to unfold the meaning of people’s experiences”. The qualitative interview is focused on the “lived world of the subjects and their relation to it” (Kvale, 1996:29). It is the perspective of interviewees that is the focus of the study, and how they describe the ways in which they understand and use social security money. The qualitative interview is a good medium for accessing this perspective, because in the interview setting participants are asked to describe their own experiences and in doing so to make sense of them. The use of interviews, and the focus on the meanings and experiences of participants, are also suited to an interpretivist approach: interpretivism is focused upon, and interviews allow access to, “negotiation of meaning of the lived world” and are related to a move away from the idea that there is one objective reality (Kvale, 1996:42).

Although the focus is on the perspective of the interviewee, it is also important to emphasise that the research interview should be understood as an intersubjective enterprise. The researcher and the participant are involved in the co-production of meaning (Kvale & Brinkmann, 2008), such that what is produced in the interview is contingent on the input of the interviewer as well as the interviewee. As will be discussed, the characteristics of the interviewer, and how the interviewer believes these are perceived by the interviewee, can be significant for how interviewees understand the subject being discussed and construct their answers to the questions being asked. Furthermore, the way in which questions are worded, the order they take, and the way in which they are

³⁵ In terms of semantics, this thesis refers to ‘interviewees’ or ‘participants’ throughout. The term ‘subjects’ is deliberately not used as it suggests passive receptors of the research process, and under-emphasises the co-construction taking place in the interview process.

asked, all play a role in affecting the responses given by the interviewee. Throughout the stages of analysis, the co-produced nature of the data was considered when interpreting the themes arising from the interviews. Furthermore, an understanding of the interview data as co-produced is again well aligned with an interpretivist perspective, which understands meaning as contextual and as produced in the *interaction* between a person and the external world.

A research interview is to be understood as a specific type of conversation. Conversation, broadly speaking, is a form of social interaction, and the research interview is a controlled, purposeful type of conversation (Kvale, 1996:5). In understanding what is happening in the interview, it should be remembered that researchers and interviewees are bringing their broader understanding and experiences of conversation to bear on the research interview situation. For example, this shapes the researcher's and the participant's understanding of how turn-taking works, how questions should be asked and answered, how formally or informally to speak, and so on. There is not necessarily a shared understanding of what a research interview looks like, and therefore broader understandings of how conversations work are invoked by the interviewee and interviewer. At times this might be at odds with the structure of the research interview; for example, a participant might want to ask questions instead of answering the ones posed by the interviewer.³⁶

On the part of the researcher, decisions were made in order to try to foster a certain type of conversation that was informal, relaxed, and would make the interviewee feel at ease and able to speak at length and openly about their experiences. This was done, for example, by trying to conduct the interview in places that emphasised informality and intimacy where possible, such as a café local to the participant or in their home; and by describing the interview as a 'chat'. Interviewees mostly appeared to perceive the interview in the same way, and spoke openly and at length about their experiences. However, some interviewees perhaps *read* the interview as a more formal type of conversation, or as one that was similar to the types of conversations they had with staff in the

³⁶ Of course this also calls for the researcher to reflect upon how they are asking questions, and how they might do this most effectively in any given situation.

community organisations and advice centres through which they were accessed - an understanding which often was broken down over the course of the interview by the content of the questions and the way in which they were asked.³⁷

In the interview itself, participants were primarily asked to describe their experiences of claiming, organising and spending social security money. As will be discussed in the following section on *Constructing the topic guide*, this was in part done because research interviews are often more successful if structured around 'how', as opposed to 'why', questions. In relation to the choice to use interviews as the research method, it is relevant to note that asking participants to describe their experiences did not mean that the interview was understood as a proxy for what actually happened in the situations being described. Moreover, the focus is on trying to access the perspectives and meanings of participants, and the understanding was that these could be accessed by asking them to describe their experiences.

5.4.1 Constructing the topic guide

The interview followed a topic guide, which can be found in Appendix 1. It is structured around asking participants about the processes of claiming, receiving, organising, and then spending, their social security money. There is also an introductory section and a chance to 'vent' at the beginning of the interview, and a section at the end where more abstract questions about the meaning and purpose of social security money are asked. The topic guide was constructed with an emphasis on asking 'how' instead of 'why' questions, and the content was guided by themes and concerns arising from the secondary literature.

The topic guide is structured around asking interviewees about the *processes* related to the use of social security money. It has been noted previously that asking 'how' questions are the best way of eliciting spontaneous, detailed responses in research interviews, whereas 'why' questions tend to be too abstract (Kvale, 1996:130-131). A focus on process also fits with the understanding of money itself as a "a process, not a thing" (Dodd, 2014:272): it is describing how social security money is used, and the relations and understandings involved in

³⁷ Also see section 5.4.3 for a discussion of what motivated interviewees to take part.

this, that can tell us about the nature of this money from the perspective of its recipients. The interviewer was interested in hearing about all of the social security monies being received by the interviewee. However, the interviewer did not introduce specific payments by referring to them by name; instead, they asked the interviewee to talk about the money that they were receiving, and followed their lead in terms of how different payments were referred to and framed.

The opening and closing sections of the interview are not focused upon process in the same way. The opening section of the topic guide asks participants more generally about themselves, introduces the main themes of the interview, and also allows some time for interviewees to ‘vent’. This introductory section allows for some background information about the participant to be gleaned, which then informed the rest of the interview. It was predicted that there would be a need for participants to talk about their difficulties with, and criticisms of, the social security system and that this should be prioritised at the beginning of the interview. It was also predicted that it would be important for participants to talk about the issue that had brought them to the advice centre where they had been recruited, and express any associated frustrations before moving to talking more broadly about the social security money they were receiving. At the beginning of the interview, participants would be asked follow-up questions when they raised difficulties or criticisms to allow any ‘venting’ to take place before moving to the rest of the interview.

It was found that participants often did take some time to ‘vent’, and that this was successful within the structure of the interview for two main reasons: it allowed interviewees to unburden themselves, to some extent, of broader issues relating to their social security money, before the interview moved on to focus more specifically on material relating to the research questions;³⁸ and it also allowed it to be made clear early on in the interview that the researcher was going to listen to their perspective seriously and sympathetically. The decision was actively made that the interviewer would be a sympathetic listener in the

³⁸ This allowed participants to discuss any potential ‘disruptions’ that had brought them to the advice centre or community organisation where they were recruited, before moving on to talk about their money more broadly, not only in the context of the current disruption.

interview in order to distance the research interview from other conversations about social security money that participants had experienced previously, which tended to put the participant in a position of relative powerlessness (for example, conversations with state authorities in which they had to justify their claim). This strategy in turn had the aim of eliciting fuller and more detailed responses from the interviewee.

The closing section of the interview asked more abstract questions. These included, for example, asking participants what they thought the purpose of the money they received was, and who they thought this money belonged to. As suggested by the secondary literature, sometimes participants found these abstract questions difficult to answer, and some found the change from the more descriptive focus of the rest of the interview jarring. However, for other participants who did engage in more detail with these more abstract questions, their answers tended to be revealing in two main ways. For some participants, the final section of the interview served as a summing up exercise, where ideas and perspectives that had arisen in the descriptive section of the interview were drawn together into more succinct answers to questions. However, for other participants, the answers to the abstract questions at times contradicted or did not align with the rest of the interview. This could often be understood as participants reaching for broader narratives around social security money in order to answer the abstract questions that did not actually relate to their own personal experience. These interpretations are discussed when relevant in the empirical chapters.

The questions were guided by the secondary literature, but the topic guide was structured in such a way as to allow for the priorities of the interviewee to take precedence and to shape the direction of the interview. At the beginning of the interview, attempts were made to talk using non-specific language, in order that the interviewee's own choice of language would shape the interview. For example, interviewees were initially asked to talk about "the money" that they received, and then the researcher took the cue from the interviewee as to how to refer to their social security money.

The interview was semi-structured, so although the topic guide comprised of a series of questions, the emphases of the interviewee took priority. This meant

that answers given by interviewees determined the follow up questions that were asked, and the order in which the topic guide questions were asked depended on the responses being given by the interviewee. Furthermore, as more interviews were conducted, subsequent interviews were used to check and explore themes or issues that had been raised in previous interviews, meaning that the content of the interviews developed as the research progressed.

5.4.2 Constructing the sample

The decision was taken to focus on working-age social security recipients, and specifically those in receipt of either Jobseekers Allowance, Working Tax Credit or Universal Credit. This was done in order that the research participants were all receiving social security money that was primarily defined by their relationship to the labour market, and who were administratively defined as *not* being impeded in their labour market participation because of child care responsibilities, or ill-health or disability.³⁹ That is, individuals in receipt of Income Support, Employment and Support Allowance or Personal Independence Payment, were not recruited into the sample. A participant had to be in receipt of Jobseekers Allowance, Working Tax Credit or Universal Credit; in the interview the whole suite of benefits received by a participant were of interest. Defining the sample in this way allowed for a degree of homogeneity to be established and made the scope of the research manageable. As interviewees were recruited and interviewed, the sample was constructed in order to achieve a spread in terms of both the different benefits, and combinations of benefits, being received, and the demographic characteristics of individuals. Alongside these aims, the role of opportunism and pragmatism are also very important in order to construct a successful qualitative research sample.

The initial screening criteria were whether potential interviewees were in receipt of a working-age social security benefit. Participants were recruited through advice and community centres, and so were approached by the interviewer and asked whether they were receiving Jobseekers Allowance, Working Tax Credit,

³⁹ Although note that it is difficult to draw a totally clear distinction. There are adjusted expectations in place for parents in receipt of Jobseekers Allowance, Working Tax Credit or Universal Credit in terms of job-search requirements and work hours. There will also be claimants of these payments who have 'hidden' health conditions or caring responsibilities that are not officially recognised.

or Universal Credit. If the answer was 'yes', then the potential interviewee was given more information about the research project and invited to take part in an interview (this process is described in more detail in the following section). It was also decided that interviewees should have lived in the United Kingdom for at least five years, in order that they were familiar with the UK context; and that they spoke fluent or near fluent English, in order that they could successfully complete the interview.⁴⁰ In practice, 23 participants had lived in the United Kingdom their whole lives, two have lived there for more than twenty years, thirteen for between ten and twenty years, and five for between five and ten years. As interviewees were recruited, it was ensured that a range in terms of gender, age, ethnicity, household structure and work status was represented. A reasonable spread across all these characteristics were represented in the sample, although there were some notable imbalances in terms of gender and employment status.

There are more female participants than male in the sample, and more unemployed participants than employed. Nevertheless, enough men, and enough people in work, are represented that the sample is not limited in this way. Impressionistically, it seemed that several factors led to the recruitment of more women. As a female researcher it was perhaps easier to build a rapport with and be trusted by women, with a one-to-one discussion about their personal lives replicating something they might do with female friends and relatives. Male participants, on the other hand, more often appeared to use the interview to discuss things that they had not previously had the chance to. For men who declined to participate, then, perhaps an unwillingness to discuss issues that they had not previously vocalised was key in dissuading them. Of course, these distinctions were not binary, and some female interviewees better fit the description of male participants above and vice versa.

⁴⁰ The sampling strategy also meant that all participants *were* in receipt of social security benefits, and so were not restricted from doing so because of their migration status (this was ensured as migration was not the focus of the research). The majority of the sample had British citizenship, while the remainder had indefinite leave to remain (5 participants), or were EU nationals (7 participants). Migration status was not found to relate to ways in which the findings disaggregated.

It has been noted previously that qualitative research about household finances has tended to underrepresent men's voices and views, and indeed this was highlighted when reviewing existing literature (3.3). It has been reported in previous research that women are often more willing to be interviewed on the topic of money, while others have focused on women as they are deemed to be the more disadvantaged group (Bennett, 2013:590). Furthermore, previous research using similar methodologies have often focused on women in the context of intra-household finances, perhaps reflecting an assumption that money being used in single person households is not a particularly complex phenomenon worthy of study. As will be shown throughout the empirical chapters, and in Chapter 6 in particular, it is found that cases of single men are neither straightforward nor necessarily advantaged. One further related point is that all of the single parents in the sample were women, and any men with resident children also lived with a partner. As 89% of lone parent households with dependent children are headed by women this is not surprising,⁴¹ but it is important to remember that the male participants were all either living without dependent children or as a member of a couple.

As regards the greater share of unemployed participants, it is thought that a key factor for this was the time that people had available. Those in work tended to have less availability to take part in an interview, and in particular planning could be difficult if shift patterns or childcare arrangements were unpredictable. Some interviewees had to cancel or reschedule the interview because a commitment at work came up. Interviewees who were not in work, on the other hand, tended to have more availability and therefore found it more straightforward to meet for an interview around their work-search commitments.

There is no "right place" to stop interviewing. In qualitative interview research some mixture of aiming for saturation (Glaser & Strauss, 1967), in conjunction with whatever practical resourcing constraints exist, is often advocated. For this thesis, the aim was to continue conducting interviews until the answers being given in any further interviews were familiar to the researcher. The analytic design of the research helped with this: after the first ten interviews were

⁴¹ Percentage for 2017, calculated using ONS Families and Households Data.

conducted, they were transcribed and coded thematically. This allowed for the researcher to be aware of the emerging themes, and to reflect on these in subsequent interviews. As more interviews were conducted, the accounts of interviewees became increasingly familiar to the researcher, and when nearly forty interviews had been completed it was felt that there were no longer any entirely new themes coming up. The decision was taken to stop at 43 interviews. Although there were no entirely new themes emerging when the decision to stop interviewing was taken, there were some tangential themes relating to the research questions that could have been unpacked further through subsequent interviews and more detailed questioning. However, constraints of time prevented this. Ultimately the advice of Howard Becker was adhered to when the decision was taken to stop interviewing: “You will just want to be sure that when you do stop, the interviews and observations you have and what you want to say coincide, your data supporting your conclusions and your conclusions not going beyond what your data can support” (Becker in Baker and Edwards, 2012:15). The shortest interview lasted thirty minutes, and the longest lasted an hour and a half. Most interviews were between forty-five minutes and one hour and ten minutes.

5.4.3 In the field: access, contact, conducting the interviews

This next section reflects more specifically on the researcher’s experience in the field, as participants were recruited and interviews conducted. It considers the process of using advice and community centres to access interviewees, decisions around how to conduct the interviews, and the positionality of the researcher. Copies of recruitment materials, and information sheets for participants and gatekeepers, can be found in appendices 2, 3 and 4.

As explained above (5.3.1), participants were recruited through three different advice centres and community organisations in East London. The centres are not named in order to preserve their anonymity and that of participants. All three provided a range of services, which include welfare benefits advice. The researcher gained access to each of the centres by first making contact with the management team, explaining the purpose of the research, and then organising attendance at the centre. At one of the centres, the researcher volunteered on a weekly basis and attended drop-in advice sessions as a researcher. At the other

two centres, the researcher attended drop-in advice sessions. During attendance at the centres, the researcher would approach and talk with prospective interviewees, explain the research project, and invite them to take part in an interview. Gaining access was a process that developed over time, as staff members got to know and trust the researcher (and also to know that they were not going to interfere with, or disrupt, their work); some staff spent some time helping the researcher with the recruitment of participants. Initially recruitment was approached more passively, with flyers and posters being left at advice centres and less frequent visits being made by the researcher. However, this was not as successful as approaching and speaking to potential interviewees directly so that they could meet the researcher, who would be the one conducting the interview, face-to-face, and then decide whether they wanted to participate.

Table 3: Time researcher was present at each Advice Centre.

June 2015	Aug 2015	Oct 2015	Dec 2015	Feb 2016	April 2016	June 2016	Aug 2016	Oct 2016	Dec 2016	Feb 2017	April 2017	June 2017
	Centre 1											
				Centre 2								
					Centre 3							

The advice centre context exposed the researcher to social security administration processes that they would not otherwise have encountered. The researcher themselves also helped advice centre clients to fill out claim forms, appeal forms, and to make phone calls to government administrators. This exposure provided valuable insights into the processes that individuals were undergoing to make and maintain their claims, and also made clear the ways in which advice centres were active in this process.

Several decisions were made in terms of how the interview itself was conducted. Once a participant had agreed to be interviewed, it was suggested that the interview could take place in a café close to their home. A café was suggested in order to meet away from the advice centre context and therefore to establish

distance between that and the research interview. A café was also thought to be a space that suggested informality and relaxed conversation, and the urban geography of the research site meant that interviewees tended to live within walking distance of the closest café, meaning that they did not have to incur travel costs. As the researcher was working alone, conducting the interview in a public setting also allayed personal safety concerns.⁴² Most of the interviews did take place in a café. Several interviews took place in the homes of participants, particularly when they had young children to care for, and a few interviews took place in the advice centres, when suggested by the interviewees.

Incentives were used in the interview; a £10 shopping voucher for a mid-range supermarket was given to participants at the beginning of the interview and it was made clear that the receipt of the incentive was not contingent upon them completing the interview. The voucher was framed as a ‘thank you’ for participants giving up their time, and was given in an envelope with ‘thank you’ written on the front. The decision to use incentives was motivated by the belief that participants should be compensated for their time (Head, 2009). Shopping vouchers were chosen, as opposed to cash, as it was thought this would communicate the giving of a gift as opposed to a payment for participation, that could still be spent on a range of things from essential groceries to more luxury items. The use of “gift tokens have the advantage of giving something that can be used in a monetary sense, but is not loaded with the same ambiguity that surround “cash-in-hand”” (White & Williams, 2010:332).

The motivation of interviewees appeared to vary. Some had a specific story or instance in relation to their social security benefits that they wanted to share; others were more broadly motivated to share their experiences and perspectives; some were curious about the project and thought that being interviewed would be an interesting thing to do; and some said they had “nothing better to do”. The role that interviewees are given in a research interview as compared to other

⁴² There were some trade-offs between the safety of the researcher and the privacy of the interview. Greater privacy would have been achieved if all interviews were conducted in the homes of interviewees. However, the café setting did not appear to inhibit the openness of interviewees, and a degree of privacy was further achieved by, for example, sitting turned away from other customers in a quiet corner. There is also the added dynamic that visiting someone’s home compels them to ‘host’ the interviewer, which can come with added anxieties, which are avoided in the café scenario.

conversations they experience may also explain their motivations: In other contexts, it has been noted that ‘vulnerable’⁴³ groups may avoid one-to-one conversations with professionals or experience them negatively because they position the individual as either needy or troublesome (Jansen, 2013). The research interview, on the other hand, positions the participant as someone worth listening to, and with valuable experiences to share. Indeed, although some interviewees found the subject matter of the interview upsetting, their willingness to discuss their money was very different to the “taboo” of talking about money that has been reported by researchers who study elites (see, for example, Sherman, 2018:415). Furthermore, discussing personal financial affairs was likely to have been normalised to an extent for interviewees, as they disclosed such information in the process of negotiating their social security claims. This, in combination with their perceived motivations discussed above, meant that money did not appear to be a ‘taboo’ subject.

In terms of the structure and practicalities of the interview: once the researcher and interviewee had met, the researcher summarised the purpose of the research again, explained that the participant’s answers would be made confidential and anonymous, and asked the participant if they had any questions. The researcher asked if the participant was happy to be recorded,⁴⁴ made it clear that the recording would only be listened to by the researcher to write up what was said, and then began asking questions from the topic guide. At the end of the interview, the participant was asked if there was anything else they would like to clarify, or any questions they would like to ask. The participant was then given a short information booklet that explained how their interview would be used, and provided with the researcher’s contact details. Interviewees were also asked whether they would like to receive a summary of the final research project, to which about half said that they would. The researcher also carried a fieldnote diary with them and recorded thoughts and reactions to the interview after it had finished.

⁴³ The participants can all be deemed vulnerable in the sense of having limited financial resources.

⁴⁴ Two interviewees declined to be recorded, meaning that the researcher took extensive notes during and immediately after the interview.

5.5 Working reflexively

A major consideration is how the various characteristics of the researcher themselves affected the research interviews. Reflexivity in research acknowledges the researcher as an active participant in the material that is generated, and

The *practice* of explicitly working through these dynamics reveals how our own positions and interests are, sometimes discretely, imposed throughout the research process, influencing the questions we ask, the ones we don't, who we interview and who we don't, how we interview, how we listen and how we don't, and ultimately how we understand. (Hertz (1997), cited in Phillips & Earle, 2010:362)

Being a young, female, white researcher meant being perceived and treated in certain ways. This was the case both in terms of gaining access in the advice centres, and in conducting the research interviews. In both contexts, this tended to mean being perceived as non-threatening and quite often as someone to be helped or have things explained to. In particular, it was felt that this helped with women agreeing to meet one-to-one to be interviewed, but perhaps dissuaded some older men from doing the same as they felt it to be inappropriate.

Furthermore, East London is the researcher's home. This gave some degree of commonality with research participants, although a broad conception of 'home' is unhelpful and overlooks the ways in which the researcher may have been understood as an insider and outsider by participants (Wiederhold, 2015). It is perhaps better to think of the multiple ways in which the researcher was both an insider and outsider: the researcher calls the same geographical area 'home' as the participants, and uses local amenities that some participants might also use, such as public transport, the local leisure centre, and the local shops. However, the researcher has only lived in the area as an adult and travels into central London for work. Most of the researcher's extended family live in rural south-east England. Some of these characteristics and experiences intersected with some interviewees, but set the researcher apart from others.

Some participants made it clear that they did view the researcher as an insider, for example some interviewees talked about “people like us” referring to the researcher and themselves, and one participant when agreeing to be interviewed explained that she was waiting for “some middle-class guy in a suit” (a solicitor who she was receiving advice from) in a derisory way that assumed a common view of this man. Other participants were interested in making sense of the researcher, and asked questions about family origin, nationality, children, or marital status. In one interview the participant said, “[where I live is] not for social housing [people any more], and, probably people like us, and like me, probably been kicked out of London.”. This vacillation between talking about ‘us’ and ‘me’ shows how some participants were unclear about whether to view the researcher as an insider or an outsider. One of the clearest delineations was between some ethnic minority interviewees and the researcher who had different cultural and/or religious backgrounds. However, it tended to be that interviewees saw the researcher as someone to explain things to; for example, in several interviews the customs surrounding Islamic religious festivals were explained. Although the shared geographical space was the only point of commonality for many interviewees and the researcher, this tended to be understood positively as a shared experience.

5.6 Ethics

This thesis is fully compliant with the research ethics procedures mandated by the London School of Economics, but this compliance does not fully capture what it means to conduct ethically sound research. As Bennett (2013:584) notes, ‘Money is often a difficult topic for individuals... researchers therefore risk leaving a large “footprint” behind, and this must be sensitively managed’, meaning that ensuring that the research is conducted ethically becomes a heightened concern. Some of the main concerns in relation to the ethics of the research are discussed below.

Confidentiality and anonymity were assured for participants. At the beginning of the interview, it was explained that only the interviewer knew the identity of the participant, only the interviewer would listen to the recording of the interview in order to create the transcript, and that anything used in the outputs

of the research would be anonymised to protect the identity of participants. Furthermore, transcripts and recordings of interviews were stored in password protected files that only the researcher had access to. In the presentation of the interview data, pseudonyms are given to participants in order to protect their identity and key details of some interviewees are changed in order to ensure anonymity.

It was possible that participants would find the subject of the interview distressing, or that negative experiences would come up during the research process. Two main decisions were made in this respect. The first was the importance of emphasising to participants that they did not have to answer a question if they did not want to, and that they could stop the interview at any time. By emphasising this, it was hoped that participants could opt not to talk about things that were unduly distressing for them. There were points in some interviews where participants became upset, and the researcher asked whether they would like to stop the interview. No participant opted to stop the interview, and the researcher would aim to assess within the interview situation whether it would be appropriate to continue to discuss a topic that the interviewee was finding distressing. In a small number of cases where the interviewee appeared particularly distressed or troubled when discussing a topic, the researcher would move the interview on to a different topic, or pause the discussion for a moment. The second decision was to create a list of contact details for various advice and support organisations, including those relating to debt, mental health, relationships, and housing and homelessness. This meant that the interviewer was able to signpost an interviewee to sources of support if a particular difficulty arose during the interview.

Giving incentives,⁴⁵ and the way in which the incentives were framed, was important in ethical terms. As explained earlier, £10 gift vouchers for a mid-range supermarket were given. These were framed as a ‘thank you’ and given at the beginning of the interview, when it was emphasised that interviewees did not have to continue with the interview in order to keep the voucher. The decision

⁴⁵ As the discussion in this paragraph shows, although ‘incentives’ are the standard term to refer to payments given to interview participants, the term ‘incentive’ does not describe the ways in which participants experienced receiving this payment.

to provide incentives was made because it was seen as important to recognise the contribution participants were making, and to provide a direct form of reciprocation between the interviewer and interviewee (Hammett & Sporton, 2012:498). Some of the staff at the gatekeeper organisations also suggested that it would be appropriate to give incentives; so to an extent there was a 'culture of expectation' in terms of it being necessary to pay research participants (Head, 2009:343). It was difficult to tell the extent to which the offer of the incentive motivated participants to take part in the interview, although it is likely that it played a role (Head, 2009). Some interviewees seemed surprised to be actually receiving the voucher (which had been advertised on the recruitment materials). There were a few interviewees who talked about how helpful it was to receive the voucher when they did: for example, some participants said they had no food at home for the weekend, and if they had not received the voucher would have had to wait for their benefit payment the following week. The shopping voucher therefore gave the researcher a way to ensure at a minimum that each participant would be able to feed themselves in the very short term. If there had been no incentive payment then another set of ethical issues might have emerged if the researcher was trying to decide on a case-by-case basis what the appropriate response and role of the researcher was when a participant revealed they had no food at home for them or their family.

The notion of a research participant being 'vulnerable' is complex. In this research project, all participants were vulnerable in the sense of having limited financial resources. However, there were also 'hidden' vulnerabilities for some participants that only arose during the interview. For example, it could become clear that an interviewee had some form of 'invisible' disability that negatively affected them, or perhaps were at some sort of crisis point in terms of their personal circumstances.

There are two slightly separate issues here. The first was that interviewees could potentially find particular issues upsetting or challenging to talk about during the interview because of their current circumstances. As discussed previously, the decision was taken for the interviewer to approach the interview as a sympathetic listener, and furthermore if an interviewee became distressed the interviewer would ask them whether they would like to continue and would only do so if it

was felt to be appropriate. The second set of issues concerned the restricted role of the researcher in terms of offering advice and help. If it became apparent that an interviewee was experiencing some sort of crisis, for example to do with relationships, money, housing, or work, then the researcher had the list of phone numbers for relevant organisations that they could signpost the interviewee to. In practice this was only done twice. The researcher had to be aware of potential vulnerabilities of participants, but also be clear that they are equipped to listen but not necessarily to provide answers for interviewees' problems.

5.7 Limitations

It is important to raise limitations of the research. The methods set out in this chapter justify the scope and approach of the thesis. By being clear about scope and approach, the researcher tries to ensure that parameters are set as to the focus of the thesis and what can be claimed from it. The limitations of the thesis in relation to resources are discussed here, broader limitations are discussed in section 10.6.1.

The research could also be understood as 'limited' in that it is a qualitative study and therefore is not statistically representative, and instead provides us with an in-depth account of the experiences of a more limited group of people. However, qualitative research of this kind does not aim to be statistically representative and so should not be judged on related criteria. The research instead provides an in-depth account of the phenomena of interest, and should moreover be understood as an exploratory and theory generating enterprise (Flick, von Kardorff, & Steinke, 2004:480).

The main limitations of the project are related to the limited resources of the researcher. Among the reasons for choosing the study site (5.3) was that it was an area accessible to, and known by, the researcher. With more time, or more researcher resources, it would have been useful to draw interviewees from multiple sites that were purposively selected to cover a range of geographies that might affect experiences of social security money. As all the participants were from East London, for example, public transport use was very common and car ownership was very rare; and housing costs were much higher than the national

average, all of which might have affected how participants spoke about their money.

Furthermore, only having one researcher imposed some limitations. When conducting the interviews, it was probable that some types of potential participant were more comfortable in agreeing to talk to the researcher than others (5.4.2) on the basis of the personal characteristics of the researcher. If it had been possible to have more than one researcher, especially who might have been 'read' differently in terms of their demographic characteristics, it might have been easier to access different types of interviewee. Multiple researchers would also have allowed for inter-coder reliability testing to check the reliability of the coding approach (Guest, MacQueen, & Namey, 2012:89-93). Instead, the principle of transparency has been used throughout the analytic process (5.8) to ensure reliability.

Limited resources also played a role in initial decisions about methods. Three main extensions to the methods were considered but rejected, in part on the grounds of resource constraints: these were, 1) asking participants to keep financial diaries; 2) conducting focus groups; and 3) interviewing both partners when interviewees lived in a couple household. Variations two and three were rejected on the grounds that they were not the main focus of the thesis and would also incur a reduced overall sample size. Individual interviews were used to get at the understanding and use of social security money from the perspective of the individual, and while focus groups would have given an insight into how these meanings were co-constructed and negotiated (Flick, von Kardorff, & Steinke, 2004:298-299), this was outside of the main concerns of the thesis.

Interviewing both members of a couple would have been crucial if one of the main concerns had been intrahousehold distribution of money (Goode, Callender and Lister, 1998), but again, as the focus was primarily on the understanding and use of money from the perspective of the individual, it was felt that the difficulty in recruiting both members of a couple and the related effect this would have on overall sample size meant that too much would have been sacrificed in seeking this insight. Interviewing couples would also have opened up questions about who should be interviewed when a home was shared

by multiple adults who were not in a relationship. Again, as this was not the central focus of the thesis, it was decided that this should not be pursued.

Given more time and resources, the most appealing extension to the research methods would have been to ask participants to complete financial diaries.⁴⁶ This would have given financial data against which the uses arising from the research interviews could be compared and contextualised. However, again, given that the main focus was understanding, it was felt that the sacrifice that would have to be made in terms of total sample size meant that financial diaries were not, on balance, a sensible extension to pursue.

Finally, it is also useful to think of qualitative research as a 'craft' (Cutcliffe & McKenna, 2002:616-7; Kvale & Brinkmann, 2008), whereby the qualitative researcher becomes more skilled over time as they hone their practice. Prior to beginning the thesis, the researcher had about four years of qualitative interviewing experience in both academic and applied contexts. It is important to think about continuing to hone and develop one's craft as a qualitative researcher through further experience and practice, and to remember that this is an ongoing process. For example, with more experience and reflection, the researcher will become increasingly adept at how they introduce the interview, word questions and move between questions, take notes, probe the interviewee and encourage them to speak openly and at length, create the right atmosphere in the interview setting, and so on.

5.8 Analysis

The interviews were recorded, transcribed and analysed using a form of thematic analysis. As stated earlier, two interviewees declined to be recorded and so detailed notes were taken during and directly after the interview were analysed, instead of a transcript. Interviews were transcribed intelligent verbatim and stored in password protected computer folders. A thematic analysis approach (Boyatzis, 1998; Denzin & Lincoln, 2000; Flick, von Kardorff, & Steinke, 2004; Saldana, 2009) was used, which involved stages of coding for themes both

⁴⁶ See, for example, the US Financial Diaries project, which tracked the month-to-month finances of 235 low-income families (Murdoch & Schneider, 2017).

descriptively and then conceptually, and then analysing themes both within and across cases. Thematic analysis involves the encoding of qualitative information by identifying patterns (Boyatzis, 1998:4-8).

The stages of the coding process were as follows:

1. Initial coding was conducted on a sub-sample of ten interviews while interviews were still ongoing. The aim of this stage was to begin to organise the data, and alert the researcher to emerging themes that should be explored in subsequent interviews. An initial book of codes was generated.
2. The codes began to be re-organised hierarchically to clarify emerging themes further and how they related to one another, and to guide subsequent interviews.
3. Once the majority of interviews were completed and transcribed, recordings, transcripts and fieldnotes were used to generate initial overarching conceptual themes with the secondary literature and research questions in mind.
4. Coding was conducted for all the interview transcripts. The coding scheme (stage 2) was refined to produce a set of primary, secondary and tertiary codes. Primary codes were descriptive, and were grouped under thematic secondary codes, which were grouped under overarching conceptual tertiary themes.

A few points need further clarification. The coding in stage one was done inductively (where codes are arrived at from the data). The aim of this stage was to summarise what was coming up in the interviews, and to produce primarily descriptive codes that were closely tied to the interview data, but that were also relevant to the research questions. Throughout stages three and four these codes were reorganised and refined with the research questions in mind, and themes were focused on and developed that were relevant to the research questions. The coding in stages three and four was more theoretically driven: using the initial codes and relevant literature together. NVivo software was used to conduct the coding. A copy of the final coding frame can be found in Appendix 5. All participants were assigned pseudonyms in the process of analysis.

It is important to also highlight that throughout the analysis, it was also remembered that language is not a neutral means of communication (Rapley, 2001:307). In the process of the interview, interviewees (and indeed, the researcher), are engaged in what has been termed ‘accounting work’ (Rapley, 2001:304). The interview is a social situation where participants are negotiating what is right or wrong, desirable or undesirable to say. Indeed, Daly and Kelly (2015) note that those on a low income are likely to be not only ‘presenting’ themselves but ‘representing’ themselves, to avoid anticipated negative reactions. This was carefully considered in the interpretation of the themes arising from the process of analysis.

In order to explore and refine the themes that were generated through the coding process, several specific techniques were also used in addition to the process described above:

1. Within code and within case analysis was conducted. Each code was considered in isolation, and how each coded piece of text related to the overall label that had been assigned. Each case (interview), and how the codes existed and related to one another within an individual interview, was also considered in isolation.
2. Mapping exercises were conducted to create visual representations of codes and how they related to one another. These mapping exercises were used in the process of refining the coding scheme and producing the next iteration of codes.
3. Memos were written to keep track of the analysis process and to reflect on the codes and how they related to the research questions. Memos were written at the end of each interview, and were also written to accompany each transcript, that summarised and reflected on what was said. Memos were also kept during the coding processes, for example noting themes to revisit, or ideas about how they related to the research questions or literature.
4. Data summary tables (Bloomberg & Volpe, 2008:13-14) were used to explore how key codes varied across the participants, in order to examine

quantifiable⁴⁷ components of the interviews, and also to compare codes across cases by, for example, demographic characteristics.

The term ‘thematic analysis’ is used to describe the analytic process used in this thesis. Some of the results presented in the following chapters focus on the meanings or narratives presented by participants and how these relate to wider societal discourses, which some might understand as being more closely aligned to the output of a discourse analysis. However, thematic analysis *can* “acknowledge the ways individuals make meaning of their experiences, and, in turn, the ways the broader social context impinges on those meanings” (Braun & Clarke, 2006:9). Moreover, “it is important that the theoretical position of a thematic analysis is made clear” (Braun & Clarke, 2006:9), as this often goes unsaid. To reiterate the opening sections of this chapter, the thematic analysis presented in this thesis is conducted within an interpretivist perspective, which focuses on the experiences and perspectives of participants, and the intersubjective creation and negotiation of meaning. Please see Appendix 5 for a copy of the code frame.

It is important to ensure the quality of the analysis. This is achieved by following the set process described above, and then reporting the components of this process transparently, and also by conducting a final recoding exercise. By detailing the steps of the analysis, and by providing copies of the tools of the data collection and analysis in the appendices, the analytic process is made more transparent to the reader, and therefore allows a better understanding of how the results were arrived at (King & Horrocks, 2010:164). Furthermore, the in-depth description of a select number of interviews in Chapter 6 is done partly with the principle of ‘thick description’ (Geertz, 1994; Gilgun, 2015) in mind, which allows the reader to become familiar with the nature of the data, and again to be able to see how the findings presented were derived from the interview material. The recoding exercise consisted of coding a set of ten interview transcripts from scratch, using the coding frame that had been developed using the multiple stages described above, after all the analysis had been completed.

⁴⁷ Some of the research findings are presented alongside the number of participants that this related to (e.g. X out of 43 participants reported that...). This should not be misinterpreted as making a claim about statistical representativeness, but is instead done to report the findings transparently, and make it clear where findings were derived from.

The freshly coded transcripts were then checked against the existing coded transcripts to confirm that there were no significant inconsistencies in the application or interpretation of the codes.

6. Introducing the Study

Participants

This chapter introduces the study's participants and gives an overview of the role that social security money plays in their lives. The aim is to provide descriptive information about the sample, with two main purposes in mind: first, to familiarise the reader with the study participants in order to make the context of the thesis findings clear; and second, to form a descriptive foundation upon which the subsequent analytical chapters are built.

The chapter begins by presenting some demographic characteristics of the sample in more detail. The subsequent section presents four participants in detail to illustrate the sorts of content that was elicited during the interviews. The four participants were chosen because they demonstrate different themes that are pertinent to the thesis and are examined in more detail in later chapters. These themes are identified and briefly discussed at the end of each section.

By presenting four interviewees in detail, a potential dilemma in qualitative research is also resolved: when presenting the findings of a thematic analysis there is a trade-off between a more contextualised account that comes from dealing with findings case-by-case, and the ability to consider how themes exist, interact and vary across the sample when presenting findings thematically. This chapter presents a more richly-textured account of a select number of cases, allowing the reader to become familiar with the nature and content of the interviews, while the subsequent three chapters focus on presenting findings thematically.

6.1 Overview of the participants

Table 4 provides a summary of the participants, including their age group, ethnicity, household make-up, employment status and housing tenure.

Table 4: Summary of participants.

Pseudonym	Gender	Age	Ethnicity	Other Household member(s)	Housing tenure	Employment Status
Joan	M	30s	Other European	2 flatmates	Private rent	Unemployed
Julie	F	50s	British (white)	-	Private rent	Unemployed
Hasan	M	30s	Other African	Wife and child	Private rent	Working part time
Yasmin	F	40s	British (Asian)	-	Social housing	Irregular work
Jessi	F	20s	British (Asian)	Parents	Parents own home	Unemployed
Huran	M	50s	Other African	Wife and 2 children	Private rent	Working part time
Jean	F	50s	British (white)	-	Social housing	Unemployed
Anna	F	50s	Other European	-	Private rent	Unemployed

Mariam	F	30s	British (Asian)	Husband and 2 children	Social housing	Unemployed
Jenna	F	30s	British (Asian)	2 children	Social housing	Working part time
Connie	F	30s	Other Asian	2 children, parents and sister	Private rent	Unemployed
Sabrina	F	40s	British (Asian)	Adult son	Social housing	Working part time
Michele	F	50s	British (black)	1 child, 1 adult daughter	Social housing	Working part time
Lee	M	20s	British (white)	Mother and sister	Social housing	Unemployed
Sarah	F	40s	British (black)	2 children	Social housing	Unemployed
Sylvie	F	30s	Black African	2 children	Private rent	Working full time
Rachel	F	20s	British (white)	1 child	Social housing	Working part time
Turner	M	50s	British (black)	-	Private rent	Unemployed

Rohina	F	40s	British (Asian)	2 children, 2 adult children	Social housing	Unemployed
Alana	F	30s	Black African	4 children	Private rent	Self-employed
Anwar	M	40s	Other African	-	Social housing	Unemployed
Samiir	M	40s	Other African	-	Hostel	Unemployed
Danny	M	40s	British (white)	-	Social housing	Unemployed
Zac	M	30s	British (white)	-	Private rent	Unemployed
Sami	F	20s	British (Asian)	-	Private rent	Unemployed
Kelly	F	30s	British (white)	2 children	Private rent	Working part time
Jacob	M	40s	Black African	Wife and adult son	Private rent	Unemployed
Marcel	M	30s	Other European	-	Private rent	Unemployed
Jane	F	50s	British (white)	Brother	Social housing	Unemployed

Faiza	F	30s	British (Asian)	6 children	Social housing	Unemployed
Kieran	M	50s	British (white)	Wife and child	Social housing	Unemployed
Ian	M	50s	British (white)	Parents	Parents own home	Unemployed
Atul	M	40s	British (Asian)	Wife and 3 children	Social housing	Self-employed
Grace	F	50s	British (black)	2 adult children	Social housing	Self-employed
Joyce	F	30s	Black African	1 child	Social housing	Working full time
Alf	M	60s	British (white)	-	Social housing	Unemployed
Roya	F	40s	British (Asian)	1 child	Social housing	Unemployed
Klara	F	40s	Other European	Partner	Private rent	Working full time
Sam	M	20s	British (Asian)	Mother and brother	Social housing	Unemployed
Angelica	F	50s	Other European	1 child	Private rent	Working part time

Kirsten	F	30s	British (white)	3 children	Social housing	Unemployed
Tina	F	50s	Other European	-	Private rent	Irregular work
Sim	M	30s	British (Asian)	Parents	Parents own home	Unemployed

Table 5 shows how claims for the main working-age benefits were divided among participants. It was on this basis that participants were initially asked to participate in an interview, although the researcher was interested in all social security payments being received by a participant.

Table 5: Working-age benefit being claimed.

Main working-age benefit	(n)
Jobseekers Allowance (JSA)	25
Working Tax Credit (WTC)	16
Universal Credit (UC)	2

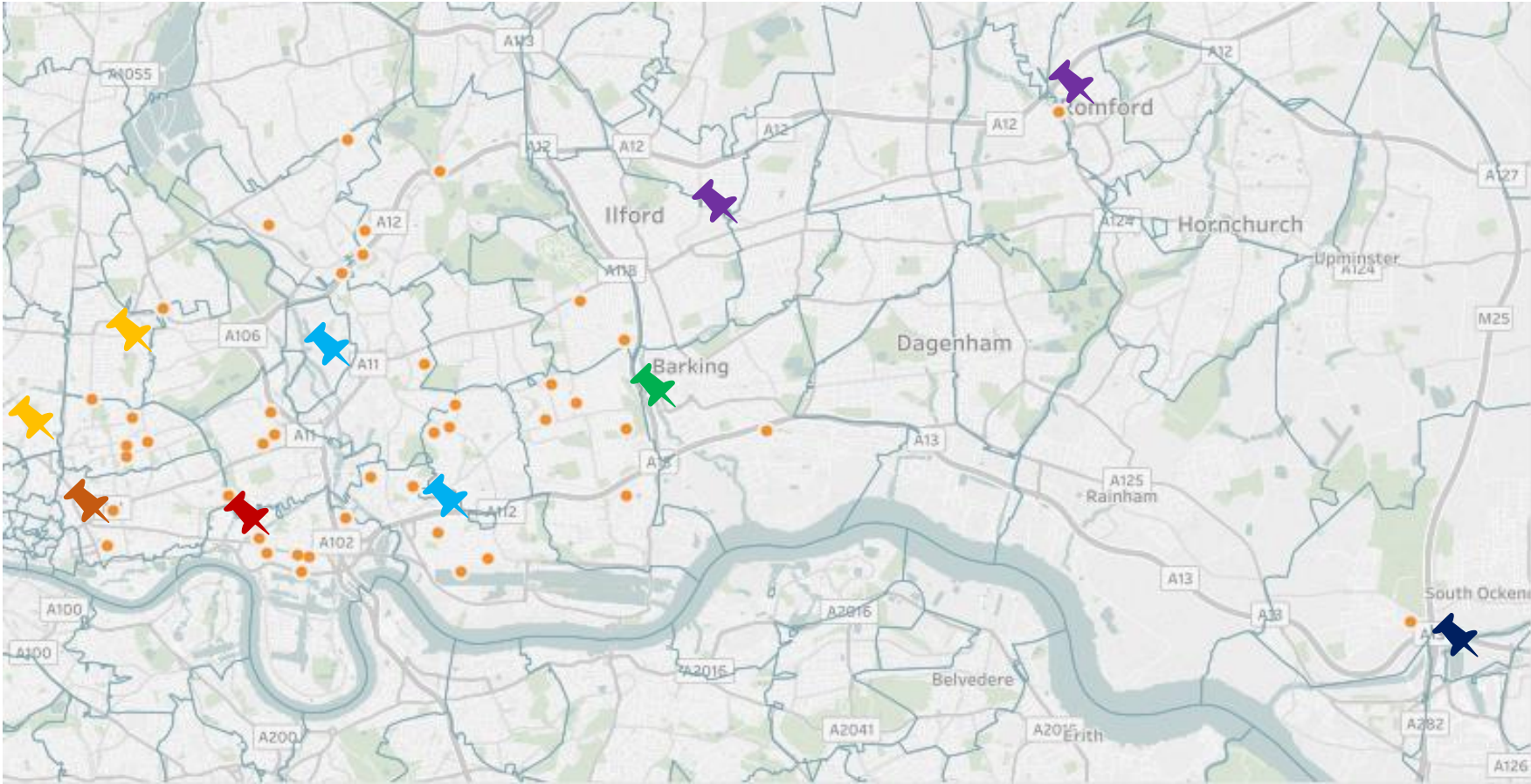
While receipt of these specific payments was the basis for inclusion in the sample, it should be highlighted that participants did not necessarily think about these payments as distinct or in terms of their official names. Often “tax credits” were referred to, as opposed to “working” or “child” tax credits. In a small number of cases other colloquial, or former official, names were used to refer to Jobseekers Allowance, including “the dole”, “the social” and “the stamp”, as well as using incorrect acronyms such as “JLS”. A key idea that will be revisited throughout the thesis is the ways in which the perspectives of participants differed from the official formulations of policy.








The two participants who were claiming Universal Credit were unemployed and single. When the fieldwork began, Universal Credit had not been introduced to east London. On 15 February 2016, Universal Credit for new single claimants was introduced to Canning Town, East Ham, Plaistow,⁴⁸ Romford and Stratford Job Centres in east London. By 25th May 2016, Universal Credit was available to all single unemployed claimants across the country. On 22nd February 2017 the full Universal Credit service, where Universal Credit is available to all types of family structure and the online claim system is fully integrated, was introduced to Poplar JobCentre Plus, followed by City Tower (Whitechapel) in March 2017,

⁴⁸ East Ham and Plaistow JobCentres were closed in 2017 (Department for Work and Pensions, 2017a, 2017c), with claimants moved to Barking, Canning Town or Stratford JobCentres.

Grays in October 2017, and Barking in March 2018. 'Full service' Universal Credit will be available in Redbridge and Romford in June 2018, in Canning Town and Stratford in July 2018, and Hackney and Hoxton in October 2018 (Department for Work and Pensions, 2016c, 2018d). Figure 2 depicts the introduction of full Universal Credit across East London. As discussed in more detail in Chapters 7 and 8, the two Universal Credit claimants had predominantly experienced their claim of Universal Credit as marked by administrative confusion and error. As one of the Universal Credit recipients put it, "Really and truly... it's a nightmare", when describing how he had to wait two weeks longer than he had expected to receive his first payment and then had received the living allowance component but not the housing component that he had been expecting. The Universal Credit cases, moreover, exemplify the difficulties of receiving a new benefit where there appear to be multiple 'teething problems' (Finch, 2016:34-6), as opposed to the newly designed system running as it was intended.

Figure 2: Roll-out of Universal Credit Full Service by Jobcentre.



- | | |
|--|---|
|  UC Full Service introduced February 2017 |  UC Full Service to be introduced June 2018 |
|  UC Full Service introduced March 2017 |  UC Full Service to be introduced July 2018 |
|  UC Full Service introduced October 2017 |  UC Full Service to be introduced October 2018 |
|  UC Full Service introduced March 2018 | |

Further disaggregating the payments being claimed by participants, Table 6 shows the break down of working age social security claims, alongside Housing Benefit, and child-related payments.

Table 6: Combination of social security benefits being claimed.

	No other claim	Housing Benefit	Housing Benefit, Child Tax Credit, Child Benefit	Total
Jobseekers Allowance	5	13	7	25
Working Tax Credit	1	5	10	16
Universal Credit	2	n/a	n/a	2

Some social security recipients did not have any other claims. There were several reasons for this. Of claimants that were not claiming Housing Benefit, the majority were not eligible because they lived with their parents or extended family members, who were responsible for meeting housing costs. One JSA claimant was not claiming Housing Benefit because there had been administrative problems with claiming his JSA. JSA acts as a gateway payment, whereby receipt of income-based JSA allows Housing Benefit to be claimed as well; while the JSA claim was being resolved, the Housing Benefit claim could not be made. There was also one participant who was a JSA claimant, but who currently had no money in the form of social security coming into the household because of an administrative issue; their situation is discussed in more detail in Chapter 9 (9.2.3).

Again, the presentation of the different combinations of social security monies received in Table 6 do not necessarily tally with how recipients themselves

understood the payments. As discussed in Chapters 8 and 10, the labels attached to social security payments tended not to be the most important feature by which participants differentiated their monies. Moreover, the temporal dynamics of payments (how often a payment was received and how much it was) were central to determining how payments were understood and used. In some instances, participants aggregated payments, and in other instances they divided or subdivided payments: these earmarking practices were related both to how money was received and to how participants understood and executed spending (Chapter 8). These delineations and aggregations in turn affected how recipients thought about and characterised different monies, in ways that did not necessarily relate to the label attached to a given payment.

The table that was first presented in Chapter 5 is repeated below showing basic demographic information of participants in order to comment further on the make-up of the sample. As discussed in the Methods chapter, there is a reasonable balance in terms of achieving a spread of demographic characteristics. The predominance of women, and of people who are currently unemployed, is likely to reflect both who is more likely to access advice and community services, and who was more likely to agree to take part in an interview.

Table 7: Basic demographic information of the sample.

	(n)
Gender	
Male	17
Female	26
Age	
20-29	5
30-39	13
40-49	11
50-59	13
60+	1

Household structure	
Single	13
Single with children	14
Couple with children	6
Extended family	8
Couple without children	1
Flat-share	1
Work status	
Unemployed	27
Working part time	8
Working full time	3
Irregular work (e.g. zero hours contract)	5
Housing tenure	
Private rented	17
Local authority or housing association	22
Other	4
Ethnicity	
Black African	4
British (Asian)	12
British (Black)	4
British (White)	12
Other African	4
Other Asian	1
Other European	6

These next two paragraphs elaborate further on the demographic characteristics of the sample, as some of the categories oversimplify some important details of

people's living situations. Three of the single-person households had non-resident children, and one of the single-parent households had two further children who were not resident. These non-resident children either lived with their other parent or with grandparents, but the interviewees still had relationships with them, which had implications for how they used their money.

The 'extended family' category included multi-generational households where adult children were living with their parents, as well as where adult siblings were living together. An assumption might be that these extended family households are accounted for disproportionately by participants from ethnic minority backgrounds.⁴⁹ However, three out of the seven in the 'extended family' category were white British, two of whom were adults who had continued to live with their parents and one of whom lived with a sibling.

The 'irregular work' category for work status encompasses participants who were employed on zero-hours contracts, as well as participants who described themselves as self-employed whose work included, for example, mobile hairdressing, and driving a mini-cab. All members of the irregular work group were unified in having working lives where their working hours and income from work fluctuated and were often unpredictable.

The 'other' housing tenure category captures participants who were living with their parents who owned outright or were paying a mortgage on the home, and one participant who lived in a hostel.

In terms of the groupings according to ethnicity, it must be said that, in an attempt to create parsimonious categories, various nuances are lost. The categories used are an adaptation of those used by the ONS (Office for National Statistics, 2015). The 'British (Asian)' category consists of participants of Bangladeshi origin, and the 'British (Black)' category consists of participants of West African origin. The 'Other African' category was mostly made up of participants of Somalian origin, and the

⁴⁹ According to Census data, multi-generational households are over-represented among ethnic minority groups (Cabinet Office, 2017).

'Other European' category consisted of participants of Spanish origin and of eastern European origin. The delineation of ethnicity is a somewhat arbitrary task. All those designated as 'British' in the table were either born as British citizens or had been naturalised. The non-British groups, however, describe the country of origin and ethnicity of a participant, as opposed to their citizenship status, as many of those placed in the 'Black African' or 'Other African' groups had citizenship in other European countries.

In interpreting the findings of the thesis, it was asked whether these different ways of segmenting participants were relevant to the different ways in which participants understood and used their social security money.

6.2 Example cases

Having presented some basic information about all the study participants, this section gives detailed descriptive accounts of four individual participants. The four examples are chosen in order to demonstrate the nature of the material that has been gathered in the interviews, and also because, in various ways, these cases highlight some of the key themes that will be discussed in subsequent chapters, either because the cases typify a given theme, or because they are a deviant case (Seawright & Gerring, 2008:301-2) in some sense. All participants have been given pseudonyms.

The first two cases are men who live alone. Previous studies that have investigated the financial lives of people living on low incomes have tended to focus on families, and often women and children in particular (Daly & Kelly, 2015; Goode, Callender & Lister, 1998; Halpern-Meekin, Edin, Tach & Sykes, 2015; Kempson, Bryson & Rowlingson, 1994). This might be thought to suggest that single-person households, and in particular male single-person households, are straightforward cases in terms of how money is understood and used, and that they therefore do not need to form the focus of analysis. These two examples begin to demonstrate that this is not the case: these cases can also be complex and worthy of further study.

6.2.1 Turner – ‘window shopping type of money’

Turner is currently claiming JSA and Housing Benefit. He is a black-British man in his 50s and has had periods of work interrupted by stints of unemployment throughout his adult life. He estimates that in the last three years he has “signed on” three times. He lives alone in housing association accommodation; the accommodation is officially emergency accommodation, but Turner moved there in 2005 and has been there ever since. He has previously worked in mechanics and gas maintenance work and is looking for something similar now.

Turner is critical of many of the other people who are claiming JSA. He describes how, when he first made a claim for JSA, “I realised that it was like, a lot of people become complacent with the JSA...Yeah, a lot of people don’t really want to find work”. Turner talks about a sharp distinction between some claimants who do not seem to be motivated to find or keep work, and instead opt to receive JSA for extended periods of time, and other claimants, including himself, who are strongly motivated to look for and obtain work. This account can be linked to the concept of ‘othering’. This term is used by Lister to describe how the ‘non-poor’ think about and distance themselves from ‘the poor’ (Lister, 2004). More recent work has also shown that those claiming means-tested benefits also project negative judgements and attributes onto others experiencing similar circumstances, in order to distance themselves from the stigma and shame associated with ‘welfare dependence’ (Shildrick & MacDonald, 2013). As Turner talks about receiving his JSA money, part of the work he is doing is to distance himself from others in the same situation and to clarify that for him, JSA money is only resorted to when work is not available. Indeed, Turner goes on to explain that “you know, wages, wages is a better way to live”, emphasising where social security money sits in a hierarchy of potential income sources. Turner explains that he wants to, “pay my own way in life [by earning wages]... I don’t want to be controlled [by being in receipt of social security]”. The concept of control runs throughout this thesis. The circumstances in which it was considered legitimate to make a claim for social security money, including social security money in comparison to money from other sources such as wages, are discussed in more detail in Chapter 7.

The experience of claiming JSA is injurious to Turner's self-esteem and self-identity. He describes the JobCentre staff as uninterested and brusque when he attends for an appointment: "when it comes to signing on and all that kind of thing [it's unpleasant], because they don't make you feel like a person". He goes on to explain:

"It's so, indignifying there [in the Jobcentre]. You know when you walk out there you just feel so, you don't feel good. You probably would feel good if they was to be more like, more cordial towards you, you know, more, give you a bit of a sense of worth, worthiness you know. But the way they make you feel like, "oh look at this guy coming to sign on", you know."

He strongly dislikes the terminology surrounding making and sustaining his claim for JSA: "Yeah, yeah [I hate the phrase], 'sign on'. It sounds so cheap you know". He also comments on how the open plan office in the JobCentre undermines his privacy, as JobCentre staff will sometimes announce his personal details out loud, within earshot of others. These negative experiences, coupled with Turner's belief that there are many who abuse the JSA system, lead him to suggest that an alternative form of two-tier system should replace the current one:

"A lot of people abuse it unfortunately. But for people who don't abuse and are loyal to it, and are honest, and work and put their money into it, I think they should get a different treatment compared to other people who are just parasite-ing and don't care, you know."

Turner makes sense of the indignities he experiences in the JobCentre by identifying a group that is manipulating and taking advantage of the system, who therefore are perhaps deserving of the treatment that he has experienced and witnessed. This distinction extends to how Turner thinks JSA money should be made available to different groups: he is currently receiving income-based JSA, but his previous years of work mean he sees himself as having a claim on the JSA money in a way that is not currently officially recognised. Turner talks about feeling entitled to a lump sum of social security money, because of the contributions he has made through taxation in the past. In turn, a lump sum would act to stabilise Turner's financial life, whereas

the short-term streams of social security money he currently receives are related to insecurity for him:

“Yeah, I should have an option on that really, to, you know, to be able to take a full claim or partial claim, of signing.... If I paid into National Insurance like that, and I’m signing on and it’s still my money, why I couldn’t just be able to get like, a partial, or a certain amount of it, when I’m in crisis.

....

When you become unemployed I think they should give you a portion of money to kind of like keep, hold you up for a minute. Not saying like, over the top type of thing, but you know enough money to cover you for a minute and kind of balance you out.”

Turner’s experiences of the JobCentre, and his criticisms of the design of the JSA system, are related to how he understands the JSA money he is receiving: who it belongs to, what its purpose is, and the ways in which the current system is aligned or misaligned with these understandings.

Looking at how Turner talks about budgeting and spending his money, this can broadly be characterised as a series of reactive strategies to meet what Turner identified as his most pressing expenditure items over two-week cycles. Turner receives £146.20 in Jobseekers Allowance every two weeks. His Housing Benefit is paid straight to his landlord, so he does not directly handle that money. Turner describes budgeting as:

“a concoction of desperate moves, you know what I mean, because everything is like, wow, wow, wow. You’re budgeting pennies really because that’s what it is, it’s really pennies.”

Turner is clear that his income is inadequate, and talks about moving back into work as soon as possible in order to remedy this. Turner lists his expenditure, roughly ranked in order of priority, as: utility bills; rent (he has to top up his rent by £11 per week as his Housing Benefit does not cover the total amount); food; transport; and

his son (Turner has a non-resident son who lives abroad who he will send money to on an ad hoc basis when he has it available). Turner's phone bill is on a contract with a fixed cost at £30 a month. In an attempt to gain more control over his utilities and save money, he changed from direct debits to a manual top-up card a couple of months ago. The role of exercising *control* over one's money, and how this relates to being *responsible* for one's money, is an important distinction that is discussed in more detail in Chapter 8.

Turner describes how his JSA money is inadequate: a “window shopping type of money”, that marks a change in spending patterns compared to when he was in work. The way in which money should be spent, and what on, are themes that are picked up in more detail in Chapter 9. One of the main areas where Turner cuts back on costs is how he shops for food:

“That money, it expresses to you the crisis you're in. It's like in your face. Okay when I was working, I would go to Sainsbury, and I'd buy things. But now I'm looking into the basic aisles now, you know, because I can't afford to eat the things that I used to eat, you know what I mean. I'm on a budget, I have to eat low budget food, you know what I mean, because at the end of the day food is essential. So, you know, unfortunately you have to go for less quality eating. Then, you know, I'm not talking about going to take away or something like that, I'm talking about going to the supermarket and buying things. Everything you spend is coming out of that money so you don't want to waste it, you want it to last you until you get a job, I don't even want to say signing on, I want to say until you get a job, you know what I mean.”

For Turner, the temporal significance of JSA was important, both in terms of short-term and long-term temporal horizons. The JSA payment schedule established a two-weekly overarching framework for him, within which his spending took place. Furthermore, JSA was understood as a temporary payment that marked a break between jobs. Turner wanted to clarify his receipt of JSA as a time of limbo (“I want

to say until you get a job”), not as a permanent state. Indeed, Turner articulates his current money as achieving only survival:

“The JSA is for, is to just keep you surviving. And that’s all it can do. You cannot go out, if you spend five pounds wastefully, it comes back on you. Because they’re giving you pennies really, and you know, I’m not saying, I think some people, I think for youngsters it might be alright, but for grown men as myself, you know, why are you giving me that type of money?”

Note that the above quote both emphasises why social security money can only be temporary in Turner’s view, because it can only facilitate survival, but also that it highlights an important life-course component to Turner’s understanding of the temporality of this money. For him this money is seen as inappropriate for ‘men’, but might be appropriate for ‘youngsters’. In fact, those under the age of 25 receive a reduced JSA rate of £57.90, so ‘youngsters’ are treated differently, but receive an even lower level of payment. The importance of the temporal dynamics of social security monies are discussed in more detail in Chapter 8.

Turner’s account demonstrates several key themes. His conceptions of who is entitled to social security money and why, and the ways in which he distances himself from other claimants are discussed in detail in Chapter 7. Furthermore, the way in which Turner manages his money reactively over short-term timescales, and views his social security money as a stopgap between jobs, highlights the relevance of temporal factors to his experience and understanding of this money. These themes are explored further in Chapter 8. Turner also emphasises that the social security money “expresses the crisis you’re in”, as the money’s constricted nature (in various ways) means that he must spend in ways that are particular to the receipt of social security money: an idea that is explored further in Chapter 9.

6.2.2 Danny – ‘my Mum pays my drink’

Danny is also currently claiming JSA and Housing Benefit. He is in his 40s and lives alone in a one-bedroom council-owned flat. Danny is white British. He has a long history of mental illness, after experiencing both a sudden bereavement and a serious

crime in quick succession over a decade ago. He also has alcohol dependency syndrome. Until recently, Danny had been receiving Employment Support Allowance (ESA), but he recently underwent an assessment and was declared ‘fit for work’, meaning that he was no longer eligible for ESA and began claiming JSA.⁵⁰

Danny talks about the complexity of the social security system that he had to navigate in order to receive money. He describes his actions proactively when he worked to ensure his Housing Benefit claim was reinstated when he had to transition from ESA to JSA. Danny’s Housing Benefit claim was stopped when he was declared ‘fit for work’, and he describes how “I quickly got on the phone. They want proof, because it takes a week for one benefit to change over to another”. Danny has been claiming different social security benefits for most of his adult life, and was familiar with the administrative details of the system, but also noted a decline in local support from both public and third sector sources to help him to navigate the changes he was faced with.

When discussing the maintenance of his Housing Benefit claim, Danny clearly demarcated it as the priority social security payment: “And when you get a suspended Housing Benefit, that’s the main one, because that’s your roof over your head.” Danny is a social housing tenant, meaning that his Housing Benefit is paid straight to his landlord: while he was the one to maintain the claim and ensure it stayed open, he did not handle this money himself to make rent payments. The Housing Benefit covered all Danny’s rent: as long as his Housing Benefit claim was operating as it was intended to, his housing is secure for him. The prioritisation of rent, among some participants, is discussed further in Chapter 9 (9.2.2).

The transition from ESA to JSA marked a significant change in Danny’s financial life. When Danny was receiving ESA his payment totalled £250 per fortnight. At the time of the interview, however, he says his JSA payment is £150 per fortnight. Danny describes the relative freedom in spending afforded by his ESA money: “I

⁵⁰ It is important to re-emphasise here that participants were in receipt of working-age social security payments that did not attribute them as having a long-term health condition or disability. This does not mean, however, that participants did not have ‘hidden’ health conditions or disabilities that were not currently administratively recognised.

could go in Primark, I could get myself a pair of jeans, get myself a jumper”. The transition to JSA also meant that there were different expectations placed on Danny that he must adhere to in order to receive his money; as Danny explains, “You have got to look for work otherwise they will stop all of your money for 13 weeks. And that will, that is hard”. It appeared that the conditional work search criteria were still being enforced despite Danny having a sick note from his doctor stating that he could not work while he was dependent on alcohol. The basis on which Danny received his JSA, as compared to his ESA, as well as the pecuniary amount, required him to make substantial adjustments as to how he understood and used his money.

In terms of Danny’s outgoings, his expenditure can be described as precise and controlled. Danny is able to list his outgoings quickly and specifically. His basic living costs break down to the following:

Table 8: Danny's outgoings.

Item	Paid on a monthly basis (£)	Paid on a weekly basis (£)	Converted to fortnightly amount (£)
Council Tax	12		6
Water	22		10
TV Licence	12		6
Gas		10-15	20-30
Electricity		10-15	20-30
Grocery shopping		40	80
Total			142-162

The table is divided so as to demonstrate how Danny operates his outgoings. Danny pays his council tax, water and TV licence on a monthly basis. All these costs are paid by card at a local shop. Danny’s gas, electricity and food shopping, on the other hand, are paid for on a weekly basis. Danny has his gas and electricity on a pay as you go key meter, which allows him to retain a high degree of control over how much he is using. Danny also has some more ad hoc costs that are not listed in the table. Sometimes he needs to pay for the bus if he is travelling further afield. Danny

also supports his brother who is currently in prison and describes a sense of obligation to him, both because he is his brother and as a way of reassuring his mother:

“I send him money... you know, so he can shave, brush his teeth or whatever. That’s, he’s still my brother, and my Mum gets choked. I know deep down she really does.”

The final column of the table shows Danny’s outgoings recalculated on a fortnightly basis; this is the timescale over which Danny receives his JSA payments. Danny’s fortnightly JSA payment is exactly £146.20. This means that he has £4.20 beyond his anticipated fortnightly outgoings with which to meet any additional costs if his gas and electricity cost the minimum that he expects; however, he finds himself £15.80 in debt if his gas and electricity cost the maximum that he expects. Danny is negotiating a fine line between coping and incurring arrears and indebtedness.

One of the striking aspects of Danny’s interview is how he describes buying alcohol. Danny has a diagnosis of alcohol dependency syndrome and drinks alcohol on a daily basis. However, despite Danny’s addiction he describes his spending priorities as follows:

“Bills are, they’re then first, food in the cupboard and bills, whatever I’ve got left, if I’ve got anything left. But my Mum pays my drink.... She’ll help me with a fiver, or a tenner here and there. But with bills and food come foremost, that’s the way I’ve been brought up.”

Danny is clear about the hierarchy of his expenditure, with bills and food taking precedence, explaining this behaviour in terms of how he has been raised. It is familial support, in the form of Danny’s mother who is a pensioner, that provides for his alcohol addiction. Receiving this money from his mother is not unambiguous, and he expresses reservations about doing so at times:

“My Mum helps me. Mum will give me a tenner. I don’t want to take no tenner off her. You know, it’s not right.”

Nevertheless, it is pertinent that Danny on the one hand has a clear-cut set of basic expenditure categories that are met using his JSA money, whereas his alcohol addiction is paid for using another source of money: his mother. This distinction can be understood as Danny erecting boundaries in terms of *how* his JSA money should be spent, and *what* it should be spent on. JSA money is spent responsibly and with control; it is not an appropriate source of income to fund ‘vices’. It can be questioned here whether Danny is describing what *actually* happens with his money; or how he believes his money *should* be (but isn’t necessarily) used in practice, because he wants to express this either to the interviewer or to himself. Whether this is a rhetorical or an enacted preference, both demonstrate the moral imperatives that, for Danny, surround the use of JSA. The way in which some participants discussed spending on ‘vices’ is discussed in more detail in Chapter 9.

Danny also distinguished between how JSA money *should* and *should not* be spent, when making sense of the increasing stringency of the system:

“I understand the government are doing cutbacks, because there’s a lot of people out there that have got cars that shouldn’t have, have money that they shouldn’t have, they’re probably working and all. But the people who really have it, or should have it, and have got proof that they should have it. They just don’t care, they’ll just leave you in the gutter. You come out of that building and think, what’s the word, you do get yourself down.”

Like Turner, Danny is suspicious that some people are claiming JSA illegitimately and are therefore putting a strain on resources that mean cutbacks must be made, and that those with a legitimate claim are treated with the same disrespect and suspicion. Chapter 7 discusses the bases upon which participants talked about a legitimate claim being made. In Chapter 9, the distinction between legitimate and illegitimate spending of social security money is broadly defined as a distinction between spending on what you *need*, which is legitimate, and spending on what you *want*, which is illegitimate. For Danny it is the observed or imagined evidence of social security claimants spending on what they want but do not need, in this case

cars that they “shouldn’t have”, which necessitates reductions in social security payment amounts.

Danny’s account highlights the clear distinctions that some participants made between payments. The way in which he thinks about his Housing Benefit in relation to his JSA is the sort of distinction that is reflected upon further in Chapter 7 and Chapter 8. Danny’s account also clearly demonstrates examples of some of the factors that restrict and direct how his money is spent and the moral significance of different ways of spending. In particular it is pertinent to note that for Danny it is a more acceptable arrangement to use money from his mother to buy alcohol as opposed to money in the form of social security. This distinction in part demonstrates Danny’s relationship with his mother and the support that he can expect from her. The distinction also, on the other hand, demonstrates that Danny finds it unacceptable to spend his social security money on alcohol. Furthermore, Danny talks about the role of family members in his economic life as both providers and recipients of resources, whereby the general direction of financial support flows from Danny’s mother to Danny, and from Danny to his brother. The role of money from other sources, and its relation to social security money, is explored in more detail in Chapters 7 and 8.

The next two cases are women in receipt of tax credits, who in some ways were very similar and in others were very different in terms of how they talk about the money they receive. Both participants represented a deviant case for some key themes, which served to highlight these themes among the majority.

6.2.3 Kelly – ‘I’ve got no money so it doesn’t matter anyway’

Kelly is claiming Working Tax Credit, Child Tax Credit, Child Benefit and Housing Benefit. She is a white British woman in her 30s and lives with her daughter in a private rented flat. Her non-resident son lives with his father and she has another adult son who has left home. Kelly has moved home several times in the last few years, having had a dispute over her poor-quality council-owned property, before being rehoused and then moving to a private rented flat following a second dispute. Kelly lived with her mother for six months while she searched for her private rented

flat. She has a mother, father, and four siblings who live close by and often support her in various ways. Kelly's descriptions of her financial situation are marked by delays and unpredictability regarding her social security claims, reliance on family and friendship networks, and long-term issues with debt owed to multiple creditors.

Kelly has cycled between periods of receiving JSA and Working Tax Credit for the past few years. When she last moved from JSA into work, Kelly estimates that it took about four months for her tax credit claim to be up and running normally. A consequence of this delay was that Kelly's Housing Benefit was stopped, and she fell behind with her rent payments. Kelly has very recently switched to a new job, working sixteen hours a week in a hospitality job. Kelly knows that she is supposed to report her change in circumstances to update her social security claims, but does not plan to:

“I can't go to Housing Benefit and say I've started a new job, and change it all over, because where they've only just started it again, I thought, I can't do it. It's literally, it is, obviously it's the same money as what I got at my other job, but it's just a different company.”

Kelly justifies not reporting the change because she is not changing the number of hours she is working or the amount she is earning. Her motivation not to report the change is underpinned by a reluctance to destabilise the claims that she has managed to set up.

Kelly's experience of receiving different social security payments has been of these payments as an unreliable source of income, and despite support from her family, she has amassed significant debts. Kelly is reliant on her family and friends as a source of support, including for borrowing large sums of money. Kelly describes the crucial role that family members play in her financial life:

“I've got two brothers, two sisters. My Mum's got her own business. So, and my Dad for, I can literally like, if I'm desperate for money I can go to them.... [Without them] I would be, excuse my language, I would be fucked.”

Kelly borrowed £2000 from one of her brothers when she moved into her current flat, to pay for the deposit. She also borrowed £1000 from a friend one month ago to pay for the rent while her Housing Benefit was stopped. As Kelly describes it, “I’m just forever, ever borrowing money off people. I’m like, I rob off Peter to pay Paul”. Kelly describes herself as fortunate to have family she can rely on:

“If I need money I’m lucky, I know people that I can borrow money off. I don’t like asking for it, and I know I’ve got to pay it back.”

Different sources of debt, including the distinction between formal and informal forms of indebtedness are considered further in Chapter 8. In addition to money owed to friends and family, Kelly owes £800 to her electricity provider, and £978 in council tax debt. The electricity debt built up when Kelly moved into her current property. She explains that she was initially billed for bank transfer payments, which she didn’t pay. She has since moved her electricity bill to a prepayment meter, and also uses the meter to pay back the debt gradually. Kelly did have a repayment plan for her council tax debt, but as she explains, “I was paying £52 a week but I’m not paying that now because I just can’t afford it.” Kelly had also allocated her £22 weekly payment of Child Benefit to the repayment of a loan, which was automatically recouped from her bank account. The allocation of her Child Benefit to repayment of debt highlights the role, and potential relative (un)importance, of benefit labels, and is discussed further in Chapter 8. At the time of the interview Kelly was seeking advice on how to deal with her debts from a third sector organisation.

When asked about her incomings and outgoings, Kelly provided a precise account, which is presented in tabular form here:

Table 9: Kelly's incomings and outgoings.

Item	On a monthly basis (£)	On a fortnightly basis (£)	On a weekly basis (£)	Total (£ per week)
INCOMINGS				
Wages			115.20	

Working and Child Tax Credits			140	
Child Benefit			22	
Housing Benefit		230		
Total Incomings				392.2
OUTGOINGS				
Debt repayment			22 (Child Benefit paid straight to debt repayment)	
Car insurance	120			
Rent	750 (+council tax which is not currently paid)			
Utilities			25-30	
Phones (Kelly's and her daughter's)	60-70			
Groceries			100	
Other			10	
Total Outgoings				379

According to Kelly's account, her outgoings are £13.20 lower than her incomings on a weekly basis, although the 'other' category is an estimate, as Kelly makes purchases such as putting petrol in her car, buying clothes for her daughter, and buying scratch cards,⁵¹ on an ad hoc basis. The spending pattern she describes does not tally with her account of the multiple debts she has accumulated, although if she

⁵¹ A small card with panels that are scratched away to reveal whether a prize has been won in a competition.

were repaying her council tax and council tax debt her outgoings would increase to £431 per week. There are several interpretations of this, including that it is in fact very difficult to recount one's own spending accurately. One explanation might be that Kelly is mediating the version of her expenditure that she is sharing because of what she wants to present to herself and/or the interviewer. Another interpretation is that the account highlights the financial difficulties precipitated by gaps in social security receipt and other payment errors as opposed to the 'steady state' of receipt that Kelly is describing when all payments are being received as expected. A further interpretation is that Kelly's week-to-week or month-to-month spending fluctuates depending on various factors, meaning it is difficult to recount a spending 'pattern'. Furthermore, it is important to note that it is large, one-off items of expenditure, such as paying for a private rental deposit, that are key triggers for Kelly borrowing money.

Kelly finds her income inadequate, and describes her spending as meeting the most urgent item of expenditure at any given time as opposed to being able to plan over a longer time period. At the time of interview, Kelly explained that the interview incentive was very welcome because otherwise:

“now literally I've got no money left until, Wednesday. Wednesday I get money. So I've got a little bit of, I've got some money, I've got petrol in the car, a couple of quid indoors, £2 scratch card, and whatever food I've got left indoors. That's it.”

Kelly's spending is short term and structured around meeting what she identifies as her most pressing needs. The temporal dynamics of social security use and the way in which spending was conceptualised are discussed in Chapters 8 and 9 respectively. When asked what items of expenditure she prioritised, Kelly describes a flexible system based around ranked priorities, where her ability to travel to get to work takes precedence over anything else:

“It depends like, whatever needs paying the most. If my insurance is due the same week as my rent then I'll pay my car insurance and my rent will have

to be late. But if my rent is due and so is my phone bill, or something else, then I will pay my rent. So yeah. Whatever's more important gets paid.”

Kelly is atypical of the participants in the way in which she appears to accept debt as a necessary and often inevitable aspect of her current living situation, and describes herself as bad at budgeting while other participants often emphasised their skill at managing on a very tight budget and their strong aversion to debt. In Chapter 8, participants' ambivalent conceptualisation of debt is discussed, whereby debt is simultaneously to be avoided at all costs but is also seen as a somewhat inevitable reality. Kelly is clear, unlike other participants who tended to focus more on their ability to cope, that her inability to manage her finances was a product of the situation in which she found herself, as opposed to some innate trait:

“It's because of my circumstances that I'm bad at budgeting because I think, “I've got no money so it doesn't matter anyway”, it's like what's another, whatever. I don't, I'm not really a worrier because I'm so used to all this shit. It don't phase me no more.”

At times Kelly talks defiantly about the way in which she spends money, perhaps demonstrating that for her, indebtedness is a legitimate response to inadequate income provision through both the social security and the wage system: “I just think, right, fuck it, if I need to go and get shopping then I'm going to get shopping [regardless of whether I have the money].” However, this attitude is informed by Kelly's belief that she is entitled to the money she receives: tax credits and other social security money should only be received by those who have a legitimate claim to them. Kelly is clear that people should be working as hard as possible (in the formal labour market), and that “there's no way I would just sit, like, let my kids grow up and see me like sitting on my arse waiting for benefits”. It was more common to observe a tension among participants: they both saw their claim to social security money as legitimate, but also accepted responsibility for managing the money they received and the stringent circumstances that this entailed. The nature and implications of this tension are discussed further in Chapter 10.

Kelly's case is particularly anomalous in terms of the attitude she expresses towards debt. She views debt as a legitimate response to her financial situation, while other interviewees tended to be strongly averse to debt, and especially debt incurred outside their familial networks. Ideas of appropriate and inappropriate spending are explored further in Chapter 9. Kelly also highlights some of the processes involved in establishing and maintaining a claim, which are reflected upon further in Chapter 7.

6.2.4 Grace – ‘they make it feel like dirty money’

Grace is a black British woman in her 50s. She lives with her two adult children who are in their 20s, in a housing association flat. All three members of the household work, and Grace receives tax credits and Housing Benefit. Grace has another daughter who is married and lives with her husband. At the time of the interview, Grace had decided she was going to close all of her social security claims despite her underlying circumstances not changing. While other participants spoke about claiming social security as a negative experience, and one they would avoid if possible, Grace was the only participant who was actively ending her claims. Grace's decision to stop her claims was mainly motivated by the stress and anxiety she experienced while claiming:

“The worse thing about being on all three, Housing Benefit, Working Tax Credits, Jobseekers is the threats. Feeling threatened. “If you don't do this, then we're going to do this”, so, you're living consciously, aware that any time the rug can be pulled under you, so you're living that threat.”

Echoing Garthwaite's finding that “fear of the ‘brown envelope’ was a key feature within the narratives [of disability benefit recipients]”, whereby brown postal envelopes arriving from the Department for Work and Pensions were feared because of their likely arbitrary and punitive contents (Garthwaite, 2014:793-4), Grace said:

“The brown letters [from the DWP] scare the life out of me. The postman comes, brown letters are the worst. And I’m like, oh my god, what’s happened if I tick the wrong box.”

Grace was going to be able to afford to live without her Tax Credit and Housing Benefit claims by receiving greater contributions towards the household finances from her children and through support from friends. The prospect of having no social security claims was exciting and liberating for Grace: “I can breathe now, I’m free now, so I’m like really excited.” The idea of returning to Jobseekers Allowance, in particular, was unconscionable:

“I cannot go back into JSA... I don’t want it. I’d rather starve...than you control me or look down on me... I’m not just a number.”⁵²

Grace’s current incomings are as follows. She receives £49 in Tax Credit weekly (Grace notes that “it used to be 52, it’s gone, I don’t know why it’s 49”, demonstrating her awareness of small fluctuations in income and the opaqueness in reasons for changes to her Tax Credit entitlement), and £68.41 in Housing Benefit. Grace works selling beauty products on commission to people in their homes. Her working hours and income fluctuated a great deal and at the time of the interview Grace was not expecting any income from her work on a regular basis. Her daughter contributed £270 and her son £300 to the household on a monthly basis, which they left in a jar in the kitchen when they had been paid.

Grace describes her outgoings as a process of ‘juggling’ (Kempson et al., 1994:139) to meet expenditure costs, and uses the timings of incoming payments to structure and execute her spending:

“I juggle. So what I do is the kids give money at the end of each month and I pay: water, gas, TV licence, electric. All of them for the whole month. And

⁵² Note the resonance with the closing monologue of Ken Loach’s film ‘I, Daniel Blake’: “I’m not a National Insurance Number or a blip on a screen.... I demand you treat me with respect...” (Loach, 2016).

one week's rent. And then when my Working Tax Credit and my Housing Benefit comes in, I can pay the rent.”

Grace thinks about and pays her bills on a monthly basis. Electricity is £50, gas is £30, water is £35, her TV licence is £11, and council tax is £50. Her rent is thought about and paid on a weekly basis. It is £148.88 a week, but Grace says: “I pay 150 to stay on top”. Her social security payments are used to top up the rent account on a weekly basis. Grace pays her utilities by topping up a key card. She is aware that using a key card is more expensive than other options, but nevertheless would prefer this, as opposed to the stress of dealing with bills that she might not be able to afford: “Yeah, yeah, and it's cheaper to do direct debit but I don't want to see no more bills”. Grace points out that “you'll notice there's no food there”. Food is the category on which Grace will cut back to save costs. She describes the way in which her children will top up on things for the house from the supermarket, Iceland, with their own money, but that she does not shop regularly or in large quantities: “I can't remember that I've gone and bought food. I might top up. If I'm out I'll get some bread”. Participants' prioritisation of different basic expenditure items is discussed in more detail in Chapter 9.

Grace had been asked to attend a money management course, of which she was scathing:

“I actually went on to a money matters course.

Okay.

At the centre. Well I could have run the thing. To learn how to budget and... Yeah it was like, okay? I know this shit because that's what I live. I don't like the feeling of failing so I have to be on top of it [my finances], because that scares me more, you know.”

The ideas of financial capability, and good and bad money management, are reflected upon further in Chapters 8 and 10.

In order to make it feasible for her to close down her Tax Credit and Housing Benefit claims, Grace's children will increase their monthly contributions to the household to £400 each. Grace describes strong familial and friendship networks who are also currently supporting her financially. One friend pays her £50 council tax bill every month. Grace talks about the humiliation involved in accepting help from others, and how, when her friend offered to pay her council tax, "I cried and said yeah....my pride has been beaten so badly". Grace's friend will also sometimes leave money for her when she visits, which Grace will put towards her bills. Again, Grace talks about how she negotiates her role as the recipient of help:

"I never expect it, and I know everything she has done, every single thing. What she has done, I will never take it for granted."

For Grace, remembering the help that she has received from her friend helps her to legitimise receiving this support. As she cannot repay her friend financially, she is clear in communicating how serious she is in recognising and therefore expressing her gratefulness for this support. Exchange theory tells us that inherent in giving a gift, in most contexts, is the obligation to reciprocate (Mauss, 2002). The inability to do so can lead to the severing of relationships or the person who is unable to reciprocate losing some sort of social standing. Therefore, Grace's acknowledgement and remembrance of this help can be understood as recognising and perhaps mitigating this uneven exchange. Whether social security money is viewed as a gift, or in fact as something else, and in turn the nature of the exchange that recipients understand to be taking place, is discussed in more detail in Chapter 7.

One further example Grace gives is that her niece had put £100 in her Christmas card that year. Grace used this gift to pay her bills: "I put that on to my rent, I, what's the point of going and getting my hair done or my nails done when I had to hit these bills and I put it towards my rent". Grace's current financial situation means she thinks about spending only on necessities, which can be linked both to not mispending the money she is receiving from friends and family but also as a way of maintaining control over how she spends. The ways in which participants

understood spending, and in particular distinguished between ‘needs’ and ‘wants’, is discussed in more detail in Chapter 9. As Grace explains:

“I can’t, I can’t wake up my needs, I can’t. It would be too frustrating. Oh don’t get me wrong, you know, I go, you know, one day I’d like to just go and buy a pair of shoes for the heck of it...You know, [buy] a lipstick, or get my hair done. You know, what’s the point if I can’t continue it, what’s the point of teasing myself... I’d rather have peace of mind.”

Grace’s monthly income from Housing Benefit and Tax Credits comes to £509. Her children’s additional contributions will provide an extra £230 when she shuts down her claims, meaning that there will be a decrease in the total monthly household income of £279. Grace appears prepared to shift to this reduced level of income because of how the receipt of the social security money makes her feel. When describing the receipt of social security payments, she says that “they make it feel like dirty money”, and goes on to explain:

“Like I’m getting a hand down. This one I’m earning myself and you can’t tell me how I earn, how to earn it, what I have to do with it. Yeah? This way [receiving benefits] I need to be grateful. Yeah. And as I said, it’s like, there’s conditions, and, it’s all tainted for me. Someone else might just go, ‘oh free money’. No.”

There is a sharp division for Grace between the money she receives in the form of social security and the money she receives from other sources. For Grace, the anxiety and stress involved in receiving Tax Credits and Housing Benefit, and the way in which the money makes her feel beholden and in a position of powerlessness, means that she opts to reduce her income if it means no longer receiving these payments. Other participants also drew distinctions between benefit money and wage money, as well as between benefit money and money from family or friends. The hierarchical way in which participants thought about income sources is discussed in Chapter 7, and the way different monies were distinguished and spent is discussed further in Chapter 8.

Grace provides a very clear example of where social security money conveys shame and anxiety. The emotional and moral significance of social security monies is a key theme running throughout the thesis. Grace also highlights the importance of receiving support from, and the resources of, friends and family as compared to her social security money, a comparison that is further explored in Chapters 7 and 8. Grace discusses how she copes with a restricted income in terms of executing spending decisions and the restraint that she must exercise, ideas that are explored further in Chapter 9. Grace is also very clear about the way in which the receipt of social security money makes her feel, and explains her preference for being financially worse off but not receiving social security money, because of the freedom this represents for her.

6.3 Conclusion

This chapter has introduced the study participants by providing some background demographic information and describing four cases in detail. The four participants described above demonstrate the type of material elicited during the interviews, and also highlight some of the pertinent themes that will be explored in detail in subsequent chapters. It is also hoped that by providing four cases in depth, the stress and anxiety running through the accounts of many of the participants is demonstrated, something which is hard to communicate with a more decontextualised, thematic presentation of findings. This chapter demonstrates that although participants' use of money was very often focused on strategies aimed at making ends meet, this does not at all suggest that social security money was understood and approached as an asocial medium. Instead what we begin to see is that social security money is a socially and morally imbued medium, when it is being claimed, organised, and spent. The ways in which recipients understand this money, not just economically in a narrow sense, but also in a social sense, is instrumental to how it is used. The subsequent empirical chapters of this thesis explore specific aspects of this understanding and use, that arose from the interview data, in more detail.

7. Making a Claim

This chapter examines what is happening when participants apply for and receive their social security money, and the basis on which they understand the receipt of this money. It is found that three main areas are central to recipients' understandings of claiming social security money: how this money exists in relation to other potential income sources; who recipients understand themselves to be in transaction with when they receive this money; and the bases underpinning receipt, that render it legitimate or illegitimate. It is shown that recipients' understandings of claiming social security are not adequately captured by entitlement in an administrative sense.

The chapter proceeds as follows: First, social security money as a source of income, in comparison to other sources, is discussed. It is found that social security money is often understood as a last resort and as a source of income to be used only when other income sources have been exhausted. Next the chapter examines who recipients understand they are receiving the social security money *from*, and therefore who they are engaged in a transaction with. This involves both the direct interactions involved in the administration of social security money but also the broader, more abstract, notion of who this money belongs to and is being provided by. Following this, the perceived purpose of the money, and the related bases for receipt, are discussed, which involves both consequentialist and virtue-based understandings. Finally, the chapter considers the implications of these findings for understandings of entitlement to social security money.

7.1 Hierarchies of income sources

If one considers 'monies' instead of 'money' (Zelizer, 2017:18-19) in relation to the process of claiming social security, then it is necessary to consider other potential income sources and how they relate to claiming social security. The interview data

showed that social security was variably judged as a more, or less, acceptable form of income compared to other potential sources. It is by identifying how social security money differed from other forms of income and support that the understandings that underpinned making a claim can begin to be identified.

For many participants, social security money existed in an imagined hierarchy together with other forms of income. As Housing Benefit, Child Tax Credit and Child Benefit were not directly related to labour market participation, they were less salient in participants' accounts of hierarchies of income: it was less clear to participants that these payments could or should be replaced by income from alternative sources. The receipt of JSA and Working Tax Credits, on the other hand, were directly contingent on the labour market status of the recipient, and it appears that because of this these payments were more explicitly judged in relation to possible income from alternative sources. The alternative sources that were most often specified was income from informal networks, or from the formal labour market.

It was common for participants to talk about feeling compelled or forced to make an application for JSA because they did not have other options available to them. Anwar provided one of the clearest examples of this, explaining that it was only now that he could not receive support from his mother that he made a claim for JSA:

“I used to live with my Mum yeah, and if I lost my job, I wouldn't even never go to the jobcentre because I don't want to worry, all you have to worry about [if you are not claiming JSA] is where can you sleep. You know what I mean, and I used to sleep at my Mum's house yeah. And now I've got no choice but to go there and sign on because.

So before you relied on your family?

Yeah because my Mum is not there no more, you know what I mean. That's the only reason I go there [to the Jobcentre], but I want a job man, I want a job.” (Anwar)

Anwar clarified that, “[you] go sign on to survive, that’s all...[when] there’s no other way to survive”. Jobseekers Allowance, for Anwar, was to be accessed as a matter of survival: as a last resort when other options had been exhausted. Participants spoke of other people they knew who were choosing not to claim JSA even though they were not working, and that they themselves were only making the claim because there were no other options available to them.⁵³ In Anwar’s case, it was the death of his mother that precipitated a claim for JSA, as familial support was no longer available. For Anwar, then, support from familial sources was viewed as a more legitimate source of support,⁵⁴ and it was only when this was no longer available that he made the claim for JSA.

In terms of relying on kinship networks, other participants were compelled to claim JSA because (as they, either implicitly or explicitly, explained) family or friends did not have sufficient resources to share with them, as opposed to support being cut off altogether, as in Anwar’s case. Some participants relied on a mixture of social security money and informal support from friends and family. It was not that participants expected these informal sources of support; they generally regarded themselves as ‘lucky’ to be in receipt of such help.⁵⁵ In contrast to this, it was a minority account that participants did not want to be *dependent* upon family members. Julie, for example, had previously relied on family members for financial support but explained that “I don’t want to answer to anyone now”. It is notable

⁵³ The Department for Work and Pensions (DWP) estimated that in 2015/16, only 56% of individuals and families entitled to income-based Jobseekers Allowance were actually claiming it, representing an 11% decrease in take-up from 2012/13. The DWP speculated that the reason for this decrease might be because, “With high employment rates and the conditions attached to JSA receipt, those eligible to claim JSA may be choosing not to go through the process of applying if they think they will find a job quickly. *Other factors may also be influencing the results.*” (Department for Work and Pensions, 2016a:9, emphasis added).

⁵⁴ Note that in Anwar’s case, his alternative source of support is *in-kind* support from his mother. In the interviews, the distinction between in-kind and cash support from family members was not adequately drawn out to draw strong conclusions about this, as the interview focused on *social security* money. However, a tentative suggestion is that in-kind support was more likely to come without a specific expectation of repayment, whereas cash support was more likely to be understood as indebtedness (see 8.1.5).

⁵⁵ In England the social security system only formally obliges couples to support each other and their dependent children (Rowlingson, Joseph, & Overton, 2017:88).

that the consternation at enforced dependence upon kin reported by Dean and Taylor-Gooby (1992:97) was not found in the interview data.

Anwar's expression of a desire to work, and a preference for money in the form of wages as opposed to benefits, was a consistent finding across almost all the sample. Wages were generally preferable to social security money or money from family or friends. This expression of a desire to work, and a strong preference for wage money above benefit money, can in part be understood as the claimant working to legitimise their claim. In the later section, *The bases of receipt*, the moral bases on which social security money is seen as an appropriate or an inappropriate source of income are explored in more detail. Central to conceptions of when social security money, and often more specifically JSA, is an appropriate source of income is the possession of an appropriate work ethic: a desire to earn money from work should take precedence, and social security money should only be sought when this is not an option.

This sort of hierarchical logic could also be seen among some Working Tax Credit claimants. Some participants talked about the stress involved with claiming Working Tax Credit (although some participants instead did report WTC to be straightforward to claim), and expressed a preference for receiving money in the form of wages as opposed to tax credits. Klara was clear that she would rather receive higher wages and no WTCs:

“It's really [a big headache]! Because, because my, so many letters missing... if you don't get this Working Tax Credit, it's of course much better. No need to check, or maybe letter come, maybe this, maybe that, maybe you need to call, maybe extra, maybe less.” (Klara)

For Klara, it was moreover the administrative uncertainty and complexity around claiming that informed her preference for money in the form of wages. In a minority of cases, the hierarchy more closely resembled that of those receiving JSA. Sylvie, for example, had first begun claiming Working and Child Tax Credits when she separated from her husband and began raising her two daughters on her own. For

Sylvie, the tax credits, and other social security payments, had allowed her to live independently. However, she was also clear that if her parents had lived locally and had been able to help her with caring for and raising her two daughters, it would have been inappropriate to apply:

“so I needed it [the Working and Child Tax Credits], so coming in for that is right. But if I’ve got other options, like my parents or I’ve got people to help me and there’s no need for that, I shouldn’t go in for it.” (Sylvie)

Again, money in the form of social security was often only seen as feasible when income from other sources, as well as support in-kind, were not viable or available. A notable exception to this was money obtained through theft. This was only raised by Zac. The silence of other participants suggests this was not seen as a viable source of income. In Zac’s account he talked about theft as a last resort that would violate his values:

"But it can also make people go into crime innit. If they don't have no money coming in they're just going to go and steal innit, to survive innit. So it kind of, does that as well. So because I know, say yeah, if I don't get any money, I'll probably end up in trouble.

What because you'd go and shoplift what you needed?

Well I'm not really a shoplifter, but I'd do it if I had to, sort of thing. If I was really, really bad, then I'd do it. But I'm not one to do that really.... I wasn't raised to do things like that." (Zac)

Turning to charity was also notably absent from participants' accounts.⁵⁶ No participants reported having visited a foodbank (see section 9.2.4), while two participants reported receiving support from their Church. The silence around charity as a source of income may be because either this was not in fact a viable or realistic option, or because even if it was, participants did not countenance this form of support.

Eight out of the 43 participants did not express any sort of hierarchy of income sources. Of these, three had been transferred from Employment and Support Allowance (a social security benefit paid on the grounds of a long-term health condition or disability that limited one's ability to work) to Jobseekers Allowance; and four were lone mothers. Due to their health condition(s) or caring responsibilities, these participants had not been in formal employment for a long time. Thus, it appeared that those that did not express a hierarchy were often disconnected from the formal labour market in some way and so money in the form of wages did not seem like a realistic or attainable prospect.

Almost all the participants with resident children emphasised that their social security money was for their children. This understanding included both why this money was received and what it was for, and included but was not limited to payments that were labelled as being for children. This affected how these participants expressed a hierarchy of income sources: social security money, on the grounds that it was understood as being directed towards their children, was more acceptable than to those without resident children. Alternative sources of income were therefore a less powerful part of the accounts of those with resident children.

⁵⁶ Note that this would have been different if participants had been recruited via, for example, food banks. The Trussell Trust (the largest network of food banks in the UK) has found that the most frequently given reasons for a visit to one of their food banks are benefit delays or benefit changes (Loopstra & Lalor, 2017:2). However, the proportion of food bank visitors with a disability, and who are in receipt of a disability benefit, is striking: the majority of respondents in a study on food bank use for the Trussell Trust had a disability or long term health condition, and two in five were receiving Employment and Support Allowance (Loopstra & Lalor, 2017:ix). Those in receipt of disability-related social security are not included in this thesis. Absence of food bank use among the participants in this research does not mean they were not finding it difficult to provide the 'basics' (see section 9.2.2), moreover, food bank use should not be seen as a proxy for claiming working-age social security monies or for experiencing food scarcity.

The role of children in legitimising a social security claim is discussed further in section 7.2.3.

The idea of social security money sitting in a hierarchy has been explored to some extent in previous work. Kempson, Bryson and Rowlingson (1994:275), in their study of how poor families make ends meet, established a hierarchy of income sources that families would make use of, ranked in order of preference. Claiming benefits was listed below income from work or spending savings, but above activities such as crime, selling possessions, turning to charity, or delaying paying bills. Asking for help from friends and family was also a strategy, but spanned across the whole of Kempson et al.'s hierarchy, with activities such as exchanging goods ranking high up but accepting cash gifts ranking low down and conflated with accepting help from charity.

Aspects of Kempson et al.'s hierarchy are reflected in the findings of this chapter, but with one important difference. There is evidence that some claimants had a preference for receiving support (including small-scale help) from family if at all possible, *before* claiming social security money. There remained a disquiet about being dependent on family members or friends in some accounts, but not with the same force as has been reported in earlier studies (Dean and Taylor-Gooby, 1992:97). Moreover, participants described themselves as lucky or fortunate if they were able to turn to family or friends as opposed to having to resort to or rely on social security. Perhaps this shift reflects a shift in conceptions of working age social security money between the 1990s and the time of writing, as social security money becomes viewed as an increasingly unacceptable source of income.

The interview data shows that social security money was regarded as being within a hierarchy of acceptable income sources. Most prominently the alternatives of money from paid employment and money from family and friends were compared to social security money in terms of their legitimacy as a source of income. JSA and Working Tax Credit were often singled out when these hierarchies were being expressed, with JSA in particular often only being seen as acceptable when support in the form of paid employment and family had been exhausted. Tax Credits were also conceived

of as falling towards the bottom of the hierarchy by some claimants, with income from work as preferable, but more often because of the associated administrative complexity that came with establishing and maintaining a claim for tax credits, as opposed to applying a similar logic to the one articulated by some JSA claimants.

7.2 The social interaction at the point of claiming

Relational economic sociology draws our attention to the idea that economic actions are social actions. It is important to consider the social relationships that constitute any economic process, or the ‘relational work’ involved (Bandelj, 2015; Dodd, 2014:269-311; Zelizer, 2012). As Zelizer explains, “people manage the mingling of economic activity and intimacy by creating, enforcing, and renegotiating extensive differentiation among social ties” (Zelizer, 2005:41). In the process of claiming social security money there are two layers to this. The first is the *direct* social interaction when the claim is made: between the claimant and either the somewhat anonymous and distant staff they encounter via forms and telephone calls; or between the claimant and the much more immediate contact they have with staff at the Jobcentre. The second is the more *abstract* interaction in terms of who the claimant understands themselves to be receiving this money from. For some the money is seen as coming from the government, for others it is their own money and so there is no need for reciprocation, but most commonly the money is understood as belonging to the taxpaying community (of which recipients often defined themselves as a part).

7.2.1 Direct interaction⁵⁷

The direct interaction when making a claim for social security benefits varied depending on which payment was being applied for. Most applications involved some combination of making telephone calls and completing paper forms, while JSA and Universal Credit typically involved online applications and attending the

⁵⁷ Note that, as with the remainder of this thesis, the focus here is on the perspective of claimants. There has been interesting, and controversial, work that has used the perspectives of activation workers to consider unemployed people’s attitudes towards work. For more detail on the perspectives of front-line staff, see Dunn (2013), and also rebuttals and responses from Marston (2013) and Wright (2013).

Jobcentre. Generally, Housing Benefit and JSA were viewed as onerous and complex application systems, experiences of claiming Tax Credit varied, while Child Benefit was relatively straightforward.

Many recipients could not really remember making their Child Benefit claim, as once it had been completed payments were received without difficulty. The process of claiming Tax Credit was also viewed positively overall. As Kelly described, she had

“no qualms with tax credit people. You can just literally phone them up, tell them your change of circumstances, they do it, and you know, within a couple of days, your money’s in your account.” (Kelly)

Mariam also found the application process for Tax Credits straightforward,

“Well Working Tax Credit, with Working Tax Credit all you have to do is phone them and tell them....It is actually easy.” (Mariam)

Some Tax Credit recipients reported having to wait on the telephone, and that the process by which their entitlement was calculated was unclear to them. However, overall, the administrative claiming process was viewed positively, and contact with administrators mediated by telephone calls and forms worked well for recipients. Some recipients did have negative experiences of claiming Tax Credit, but this did not appear to relate to the claiming process itself (see for example, instances where disruptions were caused as a result of Tax Credit overpayments 8.1.4).

Claims for Housing Benefit, on the other hand, were characterised by complexity and protraction. In a similar way to Tax Credits, a mixture of forms and telephone calls were needed to establish and sustain a Housing Benefit claim, both in order to submit initial details for the claim and to report any changes in circumstances.⁵⁸ However, unlike for Tax Credit, the inability to speak face to face with Housing Benefit administrators was problematic. Kelly spoke about the frustration of not

⁵⁸ This characterisation of claiming Housing Benefit was found among participants from different local authority areas. However, as Housing Benefit is currently administered by local authorities, this characterisation may well not be found in other areas beyond east London.

being able to clarify points about her Housing Benefit claim in person, and Michele spoke about the confusion of not knowing how and when to report changes in her circumstances to maintain her Housing Benefit claim. The lack of face-to-face contact in the administering of Housing Benefit claims was problematic for making a successful claim. Danny also described the difficulties of not having face-to-face contact, but also what seemed to him the absurd way in which contact was currently organised. To organise his Housing Benefit claim Danny would often use the computers and telephones available in his local library, which was housed in the same building as the council's Housing Benefit team:

“Yeah, yeah it’s like a comedy! You go in there, it’s like Only Fools and Horses, you go in there, you gotta go on the phone, but they’re upstairs. Now you’ve got all your paperwork with ya, just to show them, now why call, why have you got to ring downstairs to go and see the Housing Benefit when it’s upstairs. And then they give you a phone number to go out to the phone box, and ring! I said, that’s a, I haven’t got money for phone boxes, ‘I’m here!’ She said to me ‘where are you?’ I said ‘I’m downstairs!’” (Danny)

The administration of Jobseekers Allowance was also experienced as drawn-out and complex. For some claimants such as Jane, the claiming process was very opaque, and as she said, “I just can’t understand the system”. Participants spoke about the drawn-out process of claiming, and that sometimes they would receive no responses to application details they had submitted, or did not know when they could expect to receive a response. As Jessi described, “Doing things like contacting the Jobcentre is quite tricky... you’re on hold for a long time.” Similar to claimant experiences with Housing Benefit claims, frustrations with the administration of JSA appeared to be exacerbated by a lack of face-to-face contact. For example, when Sami first tried to apply for JSA she had no access to the internet at home. JSA applications are by default to be completed online, and so Sami tried to ask to complete her application another way. However, “they wouldn’t understand, they said you have to find a way”, and Sami did eventually manage to apply online after some delay.

Despite the administration of JSA claims being experienced as distant and faceless, this did not mean that these interactions did not have emotive implications for claimants. Kieran described how

“it’s kind of very nasty the way they sent the letter as well. Because they phoned on the Saturday morning, at about 11 o’clock on the Saturday morning. I was actually in the toilet, to be honest. And my partner answered and said, “he’s not available at the moment”. And they said this is Work and Pensions Department trying to get in contact with him, thank you very much, that was it, they hung up, but when the letter came the following week.... And then she had the cheek, that letter said, we tried to contact him but we couldn’t so we just took for granted that he didn’t care about what was going on, type of attitude, you know.” (Kieran)

Kieran had been denied Employment and Support Allowance and the DWP had telephoned him to communicate this decision and to begin a JSA claim. Kieran missed the phone call, and was then reprimanded via letter and cast as being careless.

However, *maintaining* a JSA claim also involves a substantial amount of face-to-face contact, with a minimum requirement being that recipients attend their Jobcentre fortnightly to ‘sign on’. More consistently and clearly than the faceless administrative processes involved in claiming JSA, the face-to-face interactions in the Jobcentre were characterised negatively. Participants talked about feeling a lack of control, fear before attending an appointment, and feeling shameful or embarrassed once there, although there were some exceptions.

Participants talked about feeling powerless over their attendance and interactions at the Jobcentre. Riya described how “whenever they [the Jobcentre] call you, you have to come now. Or you have to give them a good reason for that [if you can’t attend]”. Alf had similar experiences: “For them [Jobcentre staff] it’s, jump through the hoops, dance their tune, or end up on the streets”. Coupled with this lack of control over interactions with Jobcentre staff was fear and apprehension of attending

appointments. Jane explained that, “I dread going there every time.... Because the way they speak to you”.

Participants also talked about feeling judged negatively and being treated rudely or with a lack of understanding by Jobcentre staff, a finding that has been recognised in other studies (Patrick, 2017:153-155). Kelly said, “they [Jobcentre staff] look down their nose When, it’s not like that, some people do like genuinely need help and that’s what they’re there for”. As noted, Turner similarly talked about how “It’s so indignifying there. You know, when you walk out of there you just feel so, you don’t feel good”. There were some exceptions to this, and Kelly described how in the past she had had a Jobcentre adviser who showed kindness towards her. As Kelly says,

“I was quite umm, overwhelmed because I’ve never come across anyone in the Jobcentre that was genuinely nice and wanted to help. And it was quite surprising, and it was nice, and when she left I was quite upset because she was really nice.” (Kelly)

The direct social relationship involved in claiming social security benefits involved either an arms-length interaction with a bureaucratic system, or often negative interactions with Jobcentre staff. The social, relational approach adopted in this thesis emphasises that these interactions and relationships are mutually constitutive with the money that is paid and received: the nature of these relationships should be conceptualised as related to how recipients understand and then use these social security monies.

It was hard to categorise the nature of the interaction experienced by the two Universal Credit claimants included in the sample. Moreover, the accounts of claiming for these two participants were characterised by administrative confusion, both on the part of the claimant and the administrators. Their experiences serve to exemplify the difficulties of receiving a new benefit where there appear to be multiple “teething problems” (Finch, 2016:34-36), as opposed to seeing Universal Credit when it is ‘up and running’. That said, the protracted roll-out of Universal

Credit makes its ‘teething phase’ a central part of the (unintended) design and experience of receiving this money. Zac described the process of claiming Universal Credit: “Really and truly.... It’s a nightmare.”

7.2.2 Abstract interaction

It also matters who recipients understood this money as being received *from*. The understandings reported in this section were in response to participants being asked who the money they received belonged to, as well as instances where interviewees raised issues related to abstract interaction themselves. It was found that the majority understanding was that the money belonged to the taxpayer, while a significant minority understood it as belonging to the government, and a minority conception was that it belonged to the claimant themselves.

The dominant conception was that social security money belonged to the wider community, and often more specifically the taxpaying community. As Marcel explained:

“It belongs to the people, it’s not for one person.... And because they’re part of the society, part of the country, part of the people, and they deserve it.”

(Marcel)

As can be seen in Marcel’s explanation, being a part of the collective was what entitled the recipient to social security money and gave them access to this shared resource. This relationship between the individual and the collective was negotiated by some participants in the course of the interview. Zac, for example, talked through where his social security money came from:

“[It’s from] the government innit?... well no, it’s *our* money, it’s like the people that work innit. They pay tax innit. It’s their money really.” (Zac)

Turner also drew out this link between the individual tax payer and the collective:

“It belongs to the public really, it doesn’t really belong to the government, because it’s your money, that, it’s taxpayers’ money you see.” (Turner)

For some participants, the idea that social security money belonged to the taxpayer or wider community was expressed in a more explicitly defensive way, as they clarified that they themselves were a part of this group but did not feel recognised as such. As will be discussed in more detail in the following section, key to many participants' conceptions of entitlement to the social security money they were receiving was their status as workers, either now or in the past, and the contribution they had made via tax. It has been identified previously that being able to appeal to a worker identity serves as a "moral trump" when claiming social security and allows claimants to distance themselves from the "archetypal benefit claimant" (Chase & Walker, 2013:749). Wright has also recognised this, specifically in relation to welfare-to-work policies:

welfare-to-work policies appear to constrain and punish recipients by imposing a spoiled identity of 'welfare dependent' (Goffman, 1963), prescribing only one viable alternative: 'worker'. (Wright, 2012:322)

Wright also suggests that this focus on the 'worker' "crowds out" (2012:322) other possible identities, including, for example, 'mother'. In this chapter, however, where the focus is on making a claim to social security money, the role of mother and parent *are* relevant identities for participants' understandings of the bases of their claim.

Sami also emphasised her role as a worker and taxpayer when talking through where her social security money came from:

"I think it's from the taxpayer isn't it? It's from the taxpayers, yeah.... [It's] mine as well, yeah. And I'm, I've always worked and stuff. And I obviously this is the difficult time and why not get the help, when I did help one time. You know I did pay tax." (Sami)

A similar narrative was given by Mariam, who also emphasised her contributions that made her a part of the collective from whom social security money came:

“I just think all the benefits is everyone’s contributions. If you are working you are paying tax, so everyone is contributing. I’ve contributed all these years that I’ve been working, so.” (Mariam)

It is important to note that participants rarely spoke specifically of national insurance contributions,⁵⁹ but instead drew on broader notions of contributions through taxation to justify their entitlement. For some recipients, this inclusion of themselves in the collective relied on broader criteria than their own contribution through the payment of tax, and their status as worker. Jean, for example, talked about her family’s history of work, which then made her a rightful recipient of social security money in a way which she felt was currently not recognised:

“I sort of feel cheated, you know, it’s not, yeah, my family have, were workers, and worked for generations. My family have put into this country, you know.” (Jean)

“I think [the money belongs to] people who have paid in. Yeah, and their families, and their children.” (Jean)

A chain of reciprocity is being established here. Within this dominant understanding, participants understood themselves to have begun the reciprocal relationship by contributing in the form of taxation, work, or on the basis of broader, familial-based, contributions. Following this logic, the state or social security administration acts as a guardian, as opposed to an owner, of these monies. The reciprocal interaction is in fact taking place between the individual claimant and the wider (taxpayer) community.

However, some participants instead did identify social security money as belonging to the government. For some, and in particular often those with children, the government was giving out *its* money in order to support families in hard times. For others, and in particular single jobseekers, the government was giving out its money

⁵⁹ This is not surprising given the indistinguishability of insurance-based and assistance-based working-age benefits (see section 4.4).

in exchange for work search activities. Samiir explained, “I understand that the money is not mine. They’re giving us, from the government, supporting us to support the family”. Similarly, Hasan was clear: “The government... they give the money to help you”. When the money was understood to be coming directly from the government, recipients were in some ways more beholden. Sylvie explained that, “I can’t question them [the government]” in terms of how much they gave, or how they gave it, because she was grateful for the extra support she was receiving.

Some JSA and Universal Credit recipients who understood the money as belonging to the government related this to the need to fulfil work search conditionality criteria, which in turn meant that the government could withhold or give out this money at its discretion. This conception was more common among participants who were younger and male. Although this conception is well aligned with contemporary characterisation of a working-age social security system based around conditionality (Watts & Fitzpatrick, 2018), there were problematic implications for interviewees.

There were both feelings of guilt, as interviewees felt that they were receiving money that wasn’t theirs, but also resentment or frustration among others, who felt money was being withheld that they had rightful access to. As Jessi explained, “the government is giving me money while I’m waiting to get a job. There is a guilt factor”, while Zac said that he “don’t like poncing [freeloading] off people”. On the other hand, Lee described how, at first “I thought the JSA money is that, you jobsearch and they pay you to jobsearch”, but that he had then been sanctioned without understanding why, thus undermining the basis on which he received the money. Now Lee understood the transaction as far more arbitrary, “It seems like if the Jobcentre aren’t happy with you, you don’t get the money. If they’re happy with you, then you get your money. But it seems like a big approval rate [sic], from the Jobcentre”.

For some participants, the money was thought about as only belonging to themselves or their family, there was no sense of an interaction or transaction taking place. This account was strongest among those with resident children. Grace

answered: “Who does it belong to? It belongs to me and my children. It, it’s enabled us to stay afloat”. Jessi had a caveat in her conception in that, “I suppose, yes, it does belong to me... but with an expiry date on it... I’ve got to get a job”. Julie could not make sense of whether the social security money really was hers as she did not feel she had earned it, contemplating how “Oh, well they give it to me don’t they, so it is mine. But, it also doesn’t feel like it’s mine, because, I’m not working for it”. Ian, on the other hand, compared the work involved in claiming his social security money with the work he had done when formally employed, therefore meaning his social security belonged to him: “I’m doing, you have, you, it’s like, it’s like when you go to work, ‘whose money is it?’, well it’s my money because I’m the one who was, who was smiling and being happy [fulfilling my role]”.

7.2.3 Considering direct and abstract interactions

In summary, participants talked about a range of social interactions in the process of claiming their social security money.

On the one hand, interaction took the form of faceless, arms-length bureaucratic processes. For most Tax Credit claimants this type of interaction was viewed as a straightforward, well organised process; the impersonality was not problematic. On the other hand, Housing Benefit was often experienced as distant and frustrating, despite the same modes of interaction being used; in this instance, it was problematic that the nature of the social interaction was impersonal and indirect. Parts of the claiming process of both JSA and UC also involved similar bureaucratic processes; however, with these payments more than others, it was also found that it was possible for these interactions to be experienced punitively. Furthermore, the face-to-face social interactions involved in JSA and UC claims tended to be negative: participants were cast in positions where they lacked control and respect.

By interpreting the point at which social security money is claimed as a social interaction, it is possible to highlight the social identities in which claimants are cast (which may misalign with their own understanding). It can be seen here then that the interactions involved in the claiming process cast the claimant in a variety of roles, from the conscientious form-filler in receipt of Tax Credit to someone

untrustworthy and unmotivated in receipt of JSA. Using Le Grand's framework of knights, knaves and pawns: JSA and Universal Credit claimants are cast as 'knaves' at the point of making a claim, whereby policies must be constructed to control them and their undesirable traits (Le Grand, 1997:166-7). The role that Tax Credit and Housing Benefit recipients were cast in can perhaps be described as nearer to a 'robust' policy design: that is, the possibility of different motivations and outlook are allowed for (Le Grand, 1997:150), albeit it appears with varying degrees of success in terms of how recipients experience the interaction when claiming Tax Credit or Housing Benefit. These different castings fit with the hierarchies of income sources described in the first part of this chapter: Tax Credits were placed further down hierarchies of acceptable income sources because of related administrative complexity in applying for and maintaining a claim: the role of conscientious form-filler was too onerous. JSA, on the other hand, was more often seen as only acceptable when support from familial networks or money from the labour market was unavailable or insufficient: the nature of the interaction when claiming Jobseekers Allowance compounds or bolsters this hierarchy, by casting the recipient as unworthy supplicants.

It is also relevant to ask who recipients of social security money more broadly thought themselves to be in interaction with when they claimed this money. The dominant narrative was that this money came from the taxpayer (a community that recipients often defined themselves as a part of), with minority conceptions focusing on the money coming from the government, and being the claimant's own money. Those with resident children did not engage as strongly with any of these understandings: social security was claimed to provide for one's children so further consideration as to the nature of the claim was not needed. Van Oorschot identified reciprocity as a key criterion of deservingness for welfare benefits (van Oorschot, Roosma, Meuleman, & Reeskens, 2017:13). Van Oorschot et al. suggest that in the contemporary context, reciprocity is highly pertinent in terms of welfare conditionality, with someone's deservingness being dependent on their willingness to 'do something in return' and fulfil various conditionality criteria (2017:14). However, the findings presented here, which emphasise the perspective of

recipients themselves and the nature of the interaction at the point of claiming, remind us that a dominant understanding of social security money among recipients is that they themselves begin the chain of reciprocity, through paying tax and fulfilling the role of worker, that should entitle them to social security benefits. Furthermore, some participants' understandings see social security money as belonging to the wider (taxpaying) community.⁶⁰ According to this perspective it is not necessarily appropriate for the government to impose conditional criteria on access to this money, as the money does not belong to them.

These understandings outlined above are in different ways technically true: social security money is indeed funded from taxation, is administered by the government, and is notionally made up of individual's national insurance contributions. However, each understanding of interaction, and who this money belongs to, also tells us more about how recipients construct their claim to this money, how they make sense of having access to this money, and how they therefore feel about receiving it.

These understandings also shed some light on other previous work. It has been claimed that "In many Western welfare states, entitlements are still perceived both by the giver and the receiver, as gifts" (Ignatieff, 1984:16). More recently, Baumberg et al. (2012; see also Baumberg, 2016:183) have suggested that benefit receipt is stigmatising when it is experienced as an unreciprocated gift, thus breaking norms of reciprocity. The findings presented here would suggest that receipt of working age social security money is instead more commonly conceived of as an exchange with the taxpaying community, and not necessarily an unreciprocated gift from the government.⁶¹ When the receipt of this money is understood as coming from the

⁶⁰ Note that this relation is fundamentally different to the popular-political image of a transaction between the 'hard-working taxpayer' and the 'welfare dependent claimant' (for an explanation, see Patrick, 2017:26-28).

⁶¹ One further point to consider here is the ethnic composition of the sample when thinking about how social security benefits were understood, as they were being claimed. None of the findings presented in this chapter varied noticeably according to the ethnicity of the participant. Previous research by the Joseph Rowntree Foundation found that some participants from Bangladeshi Muslim communities drew a parallel between the Islamic concept of Lillah, or charitable giving, and social security benefits (Law, 1994). Only one of the participants, Connie, spoke about Zakar, a specific type of Islamic charitable giving, but did so to emphasise that Zakar is for those who are "very poor, who cannot afford anything, so it's not the same thing [as social security benefits]".

government, the transfer possibly could be experienced as an unreciprocated gift by recipients, and therefore lead to related issues of stigmatisation. However, the following section suggests that participants did justify their claims in various further ways. The findings also add to existing discussions of stigma, in that stigma could also be stemming from instances where claimants' understanding of the nature of the interaction when claiming is *misrecognised* or overlooked by the administrative systems that allow or bar access to these payments.

7.3 The Bases of Receipt

The final section of this chapter directly considers the reasons given for receipt of social security money during interviews, which further clarifies the basis for entitlement from the perspective of recipients within the social interactions considered above. The accounts discussed in this section were from points in the interviews when participants were discussing what their social security money was *for*, or the reason that they received it: this was both in response to explicit questioning from the interviewer, and more spontaneously.

This first half of this section considers the consequentialist bases given for receipt. The consequentialist bases described what participants understood this money as allowing them to *do*. These divided into three main narratives, the first being that social security money was received because it allowed you to subsist. This understanding was often minimalistic, in that participants explained that this money allowed them to eat or to avoid becoming homeless. The second conception was that this money allowed the recipient to look after, and invest in, their children. The third conception was that social security money was received in order for the recipient to carry out work-search activities.

The second half of this section considers non-consequentialist grounds, and specifically appeals to 'virtues'. The idea of virtuous character traits was relevant in that participants articulated that those who were rightful claimants exhibited virtuous traits centred around a strong work ethic, responsibility and honesty. Those that should not receive social security money, on the other hand, exhibited traits of

laziness, reliance, dishonesty and deceptiveness. This theme of ‘virtues’ further emphasises that this money was not a morally neutral system for recipients. Instead, this money was heavily imbued with moral regulation, and in particular moral self-regulation, when a claim was being made. Finally, it is noted in this section that human-rights based accounts (i.e. ‘I receive this money because of my humanity’) were notably absent.

7.3.1 Consequentialist grounds

There were three main consequentialist grounds that arose during the interviews. These were: social security money was paid so that claimants could subsist; social security money was paid so that claimants could support their families and more specifically their children; and social security money was paid so that claimants could look for work.

1)Some participants thought that the purpose of social security money was to enable them to subsist. This response came from Tax Credit, JSA and UC recipients, although it was particularly prevalent among unemployed participants. This theme of survival is especially pertinent given that all participants were living in London, the region in the UK where there is the largest proportion of households living below what is deemed an acceptable minimum standard of living, a phenomenon that is driven by the capital’s high living costs (Padley, Valadez Martinez, & Hirsch, 2017:30).

Turner talked about how his social security payments “keep you surviving.” Kelly talked about her Tax Credit: “I think that’s just for like on a really low income to just try and subsidise [sic]”. Some participants emphasised the minimum standard that their payments were intended to achieve, with Sami considering that she received her JSA “I think maybe like, people just to survive with it. Because otherwise how would they feed themselves and things”, and Zac explaining that his UC was received “so I don’t struggle and become homeless yeah, because we’re all

humans yeah, we need to eat and live our lives really”.⁶² How social security money should be spent, and what it should be spent on, is discussed in more detail in Chapter 9.

2) Another set of reasons given related the receipt of money more specifically to providing support for claimants’ families, and even more specifically often their children. Rohina thought that her JSA money was “supposed to be money for me to live on, and feed my family I think”. Similarly, Atul thought that his Tax Credit was “to help those families that get the shortfall”, and Rachel also thought her Tax Credit was “obviously helping out, helping you out when you’ve got children and what not”. In some instances, Child Tax Credit was explicitly separated out from other payments and described as being for child-related costs, or Child Tax Credit and Child Benefit were explicitly designated as both being for the children. In two cases, Child Benefit was separated further from other payments, with the idea being that it was supposed to be saved for children to receive in the future. Rohina for example suggested that Child Benefit was, “to save up for things”, and Atul also thought that perhaps “Child Benefit, I don’t know, maybe for, for the future of the children”. A more common approach among those with children, however, was to consider the overall effort in claiming social security benefits as being based around and justified by supporting the children. As Sarah said about her claims, “I think it’s all for children basically”.

This emphasis on providing for children has also been found in other studies. Daly’s work draws on interviews with low-income respondents with children in Northern Ireland to find that “The sense of prioritising children was ubiquitous” (Daly, 2016:6). More specifically, Daly argues that “Relational dimensions are especially likely to be associated with redistribution towards children; there is much evidence of parents foregrounding their interpretations of their children’s well-being in money-related decisions and creating marginal or small freedoms to enhance children’s pleasure and social acceptability” (Daly, 2016:13). This thesis also finds

⁶² Here, Zac’s account is in part invoking human rights based conceptions of entitlement: “because we’re all humans... we need to eat”. However, such understandings of entitlement were notably absent from the accounts of participants generally, as discussed later in this section.

emphasis upon, and prioritisation of, children in the household as the appropriate focus of financial organisation. What is perhaps more surprising is the relative unimportance of benefit labels in participants' accounts of which monies were thought of as for their children, with a more common finding being that participants talked about *all* their social security payments as oriented towards children. Benefit labelling, in this regard, is discussed in more detail in Chapters 8 and 10.

3) A third group of responses focused on social security money being received in order that recipients could look for work. Participants giving this account were jobseekers and tended not to have (resident) children. As Sarah explained, "It's to support you, that's what I think, it's to support you looking for work. To pay your bus fare, go round, you know looking for work". Lee similarly thought: "the JSA money is that, you job search and they pay you to job search". However, this conception could be undermined. For example, as stated previously, Lee had lost faith in the operation of the system, having been sanctioned when he believed he had continued to perform the work search activities required of him. Ian also subscribed to the idea that JSA was paid for him to perform work search activities, but also described the precarious position that this put him in: "it's really a job really [claiming JSA]. It's a job because if you slack up, right, if you slack up then things start to backfire".

7.3.2 Virtues

The strongly recurring understanding based on non-consequentialist grounds can be understood as a form of virtue ethics. The fulfilment of desirable character traits served to justify a social security claim. In terms of who *should* receive this money, participants broadly referred to traits of honesty, a strong work ethic, and self-responsibility, while specifically referring to their previous or current participation in paid employment. Those who *shouldn't* receive money, according to participants, exhibited traits of laziness, irresponsibility, or dependency.⁶³

⁶³ Indeed, Walker et al. also found that language around laziness and untrustworthiness were highly salient among British participants' accounts of people living in poverty (2014:155).

Ideas of honesty and fairness were invoked during the interviews. Sylvie, for example, talked about receiving her Working Tax Credit and other payments, and argued for this as being appropriate because “I’m a genuine person who needed the help”. Danny similarly talked about social security money being for people who are “rightly claiming it”. Anwar described his JSA as “fair money” because he had a legitimate claim to it. It was clear to participants that social security money could be ‘wrongfully’ claimed on the grounds of a claimant being dishonest, and that this was morally problematic.

Social security claims were also justified by participants by demonstrating a strong work ethic. Both by having worked in the past and by being committed to working, or re-entering work in the future. It was common for participants, and in particular participants who were currently unemployed, to spend some of the interview emphasising their commitment to paid employment. Marcel, for example, was explicit that he did not want to continue to claim JSA if possible, as, “I prefer to go to work”. This emphasis can in part be understood as participants actively ensuring they were not *misrecognised* as someone who was not committed to work. As Riya clarifies, “I’m not the person [where] I haven’t worked”. Kieran too felt that some Jobcentre staff assumed his preference was to claim JSA, but emphasised “why hide behind 50 quid a week that they’re giving me when I can go back and get my thousand pound a week [if I was able to work]”.

Being independent and proactive was often linked to engaging in paid work, and participants in particular took umbrage at the idea that they were thought of as not having a strong work ethic. Indeed, this theme was most prevalent among participants who were currently unemployed, and therefore wanted to make clear that their current labour market status was not related to a poor work ethic. Marcel described how “I worked for three years and I’m back, I’m back, on the same process with the people that never worked”. It was problematic for him that his rightful claim, justified by evidence of a commitment to paid work, was being dealt with in the same way as the less legitimate claims of those who he believed had never worked. This logic was relevant to Working Tax Credit claimants too, as Rachel

discussed how she thought she would be better off not working at all, but continued to work and claim Tax Credits:

“I really do work for nothing. Really. But obviously you can’t, I’m not one, I’ve always worked since I was 16 so I couldn’t sit around.” (Rachel)

On the other hand, participants also identified traits that were undesirable, and were grounds for not receiving social security money. Turner summarised the main strands of what constituted a wrongful claim on this basis, when he explained that social security money was

“for people who don’t abuse and are loyal to it, and are honest, and work and put their money into it, I think they should get a different treatment compared to other people who are just parasite-ing and don’t care.” (Turner)

This notion of dependency or being ‘parasitic’ expressed by Turner was echoed in Grace’s account when she said “some people want a handout”. Kelly, who was claiming Tax Credit, talked about the importance of demonstrating a strong work ethic to her children, and identified mothers who she believed had babies in order to claim social security money, alcoholics, and drug addicts as groups who were “taking a liberty” by claiming social security money. Van Oorschot’s work on welfare deservingness includes the development of five central deservingness criteria (van Oorschot, 2000). The main strands of participants’ accounts exemplified by Turner fit under the fourth and fifth criteria, ‘attitude’ and ‘reciprocity’. These entail that those who are more “likeable, grateful, compliant and conforming to our standards”, and those “who have contributed to our group before... or who may be expected to be able to contribute in future” are more deserving, respectively (van Oorschot, 2006:26).

These virtue-based grounds relate to some of the characterisations of contemporary welfare provision (Dean, 2007a:6). There are several ways of interpreting this intersection between participants’ accounts and overarching contemporary policy ‘logics’. One is that participants have internalised and accept (to some degree) prevailing characterisations, but another is that in the interview context they are

demonstrating, or performing, what they know to be the acceptable, virtuous, basis of a social security claim. Either way these criteria were expressed with some ambivalence in some instances. There were cases, for example, where these bases related to virtuous traits were expressed alongside the idea that social security money was paid in order for its recipients to survive, an idea based on achieving subsistence as opposed to demonstrating worthiness. That said, it was also common for participants to invoke these criteria when they were *distancing* themselves from other social security recipients. This suggests that some participants were in addition engaging with these criteria in order to clarify their legitimate claim in *opposition* to what they perceived as prevalent attributes ascribed to social security claimants. The accounts reported above were generated in an interview context: as participants talk through the bases on which they receive their social security money, they can be understood as moreover *negotiating* and *making sense* of the various bases on which their claim is made legitimate as they talk.

Notably, participants did not justify their social security receipt on the basis of their humanity:⁶⁴ that it was their right as human beings to receive this money. This silence is perhaps not surprising, given the increasingly transactional nature of working-age social security benefit entitlement (Watts and Fitzpatrick, 2018) and an increasing emphasis on social security ‘rights’, in practice, being attendant upon ‘responsibilities’ (Dean, 2015:90-93; Dwyer, 2004; Patrick, 2017:25). The concept of interpretative repertoires is perhaps helpful to understand what is happening here. An interpretative repertoire is a “culturally familiar and habitual line of argument comprised of recognisable themes, common places and tropes” (Wetherell, 1998:21). To explicitly frame working-age social security benefit receipt as a matter of *human* rights would appear to be outside the interpretative repertoires available to participants.

⁶⁴ For example, Lister has called for a human rights perspective on poverty to restore respect and dignity (Lister, 2015).

7.4 Conclusion

To reiterate, the thesis works from the perspective that economic action is best understood as a form of social, relational action. As social security money is claimed, various social relations and meanings are relevant. In the claiming process, the way in which the claimant understands their claim, who they are in interaction with and the nature of this interaction, and the basis upon which the claim is justified, all have implications for how the claimant understands the money they are receiving and understands themselves as a claimant.

This chapter expands our understanding of how claiming social security money is experienced and understood by recipients. It found that three main areas are central.

The first is the idea of money hierarchies, meaning that some claimants conceived of their claim for social security as sitting hierarchically among other possible income sources. For some claimants it is only when other, more acceptable, sources of income have been exhausted or are not available, that a claim for social security can be made. Money in the form of wages was preferable to money in the form of social security benefits. This appeared to rest both on having *earned* wages for oneself and the related independence this represented, and because of the administrative complexities and negative interactions that surrounded claiming and maintaining claims to social security benefits. For some participants, money and support from family or friends also had to be unavailable in order to justify a claim to social security money. Moreover, the role of money and support from family and friends tended to be framed as something participants were ‘fortunate’ or ‘lucky’ to receive, in contrast to findings of previous research that found people conceived of support from family and friends as enforced dependence. The role of charity, and crime, as sources of income and support, were notably absent from participants accounts, suggesting that these were not conceived of as viable options.

The second area focuses on the nature of the social interaction taking place at the point of claiming. This involves direct interaction with either bureaucratic, faceless authorities, or face-to-face with Jobcentre staff. The way in which claimants experienced these interactions informed the nature of their claim. Tax Credit and

Housing Benefit claims were experienced as predominantly faceless and distant, which was regarded as positive for Tax Credit claims, but frustrating and opaque for Housing Benefit claims. Claims for Jobseekers Allowance and Universal Credit, on the other hand, were initially experienced as distant and faceless as forms were completed and phone calls made, while maintaining a claim involved a substantial amount of face-to-face contact in the Jobcentre. Both facets were generally experienced negatively, with the initial claim experienced as drawn out, confusing and unclear; and maintaining the claim experienced as positioning claimants as powerless and disrespected. More broadly speaking, the social interaction at the point of claiming involves examining who claimants understand they are receiving this money from. The majority understanding was that social security money belonged to the taxpayer, a group that participants often defined themselves as a part of. A strong minority conception was that the money belonged to the government. Some participants did not conceive of an interaction in this way and instead spoke about the money as belonging only to themselves. Those with resident children did not relate to these different conceptions as strongly as those without resident children, moreover, they received their money to provide for their children and therefore the nature of the interaction was less important.

The third area considered the bases of receipt for social security money. The bases given relied on both consequentialist understandings of what this money is for, but also virtue-based conceptions of what sort of person should be in receipt of this money. Consequentialist understandings consisted of: 1) the understanding that money was received in order that recipients could subsist; 2) the understanding that money was specifically to support claimants' families; and 3) the understanding that money was paid in order to facilitate searching for work. The virtue-based grounds related to demonstrating the traits of responsibility, a strong work ethic, and honesty, specifically.

This chapter prompts consideration of the nature of the interaction when social security money is being claimed. Previous work has situated issues of stigma when claiming social security in terms of social security receipt experienced as an unreciprocated gift. In this version, the state is seen as the initiator of the interaction,

and the social security money takes the form of a gift that is given to the recipient. The recipient does not give anything in return, thus breaking the norms of reciprocity and invoking stigma. However, it is found here that recipients understand themselves as contributing in various ways, by identifying themselves as a member of the taxpaying community, by successfully fulfilling the role of worker or parent, as well as in the narrow sense of following the rules prescribed by social security administrators. Furthermore, participants explain that they are fulfilling the desirable character traits that underpin a legitimate claim. It is moreover that claimants understand themselves as starting a chain of reciprocity, or fulfilling their side of the interaction, which is not then necessarily recognised in the administration of their social security benefits. This incongruity which might help to explain experiences of shame and stigma related to the receipt of social security money: it is that recipients do not understand themselves as supplicants, and moreover understand themselves as fulfilling their side of the interaction in various ways, but are treated as though they have not.

8. Temporality and Earmarking

While the preceding chapter considered how participants understood claiming social security money, this chapter and the following chapter explore the ways in which money was organised and spent by participants. In this chapter, the importance of temporal dynamics, and the ways in which monies were divided or aggregated, are examined. Temporal dynamics include the timing of payments, but also other temporal framings that were pertinent to participants when they organised and spent their money. Dividing or aggregating money includes both the basis upon which these divisions or aggregations happened, as well as the tools used. The practices explored in this chapter can be regarded as instances of ‘earmarking’ (Zelizer, 2017:18-25). It is according to these divisions and aggregations that money is then marshalled to meet the ‘needs’ discussed in Chapter 9.

The first half of the chapter examines the temporal structures within which participants organised their monies. This includes the payment schedules of social security benefits, but then also the structures that participants themselves establish. The chapter then considers the role of disruptions to temporal dynamics, and the role of debt and savings. The second half of the chapter examines the ways in which monies were disaggregated and ‘earmarked’. Divisions of money between adult household members is briefly considered, before the broad distinction between ‘living’ and ‘bill’ money, which is established by many participants, is examined. Finally, the ‘tools’ or ‘instruments’ used to achieve earmarking are detailed, and the relative (ir)relevance of social security labels are explored.

8.1 Temporality

It has been identified in previous work that the temporal dynamics of finances are central to everyday life. Daly and Kelly describe in their own study how low-income families live according to ‘money rhythms’, explaining how

In effect, money defined the practices and rituals of family life in fundamental ways. One could speak of ‘money rhythms’. These are daily and weekly but fan out also to encompass the entire year (Daly & Kelly, 2015:48).

One very important feature characterising the familial economy revealed by this study is the short-term budgeting cycle, usually weekly, whereby certain activities are designated to particular days of the week and are paid from particular income sources. (Daly & Kelly, 2015:175)

The findings presented in this chapter corroborate and extend Daly and Kelly’s observations: the timescales on which money was used were generally short term and the arrival of a payment acted as a marker for a new cycle or tranche of spending to begin. The timings of incomings and outgoings were central to determining the structure of participants’ daily lives. The following section looks in more detail at the timescales on which social security payments were received, and how this related to how they were organised and spent.

The observations presented in this chapter can be enriched by considering insights from the sociology of time, which emphasise the relationship between temporality and the regulation of social life. Zerubavel tells us that “A sociology of time ought to be concerned with the analysis, from both the societal and individual points of view, of the main institutions and processes that govern the temporal regulation of social life.” (1976:88). In the context of this thesis, the timings of social security payments are crucial in determining how participants structure their financial lives and make spending decisions, meaning that social security policy is central in regulating the social lives of participants in this sense.

Participants were predominantly oriented around either short (i.e. day to day and week to week), or in the minority of cases predominantly slightly longer (i.e. monthly) timescales in the use of their money, and varied in their experiences of

these different timings. Most participants operated both short and longer term ‘rhythms’ but were aligned more strongly towards one or other of these timescales. The typology presented in section 8.1.2 summarises the predominant orientation of each participant. It has been observed before that “people tend to align their spending patterns with their income receipt... [and therefore] people receiving weekly wages or fortnightly benefits payments tend to operate on a fortnightly or weekly basis” (Hartfree, 2014:16). However, the evidence presented in this chapter extends this insight. A great variety of complex payment patterns were experienced by recipients of working age social security, and it is overly simplistic to talk generally about a weekly or fortnightly basis either to describe social security receipt or the orientations of recipients. Instead it is more appropriate to talk about the predominant temporal orientation of participants, as they worked within complex ‘pay day’ patterns to divide or aggregate their monies. The next section establishes the ‘pay days’ that participants were working within, before examining the predominant timescales participants operated within, and factors affecting these.

8.1.1 ‘Pay days’

The payment structures of the different social security monies were highly salient in participants’ accounts of how they used their money. Most participants had a clear awareness of when money would next be entering or leaving their bank or post office account(s). The next payment into their account(s) was a marker for when their next financial ‘move’ could be made, and the upcoming timings of payments over the coming weeks indicated how participants could use their money, what they could spend it on, and when.

The structure of ‘pay days’ ranged from being relatively simple in cases where participants were unemployed with no children, and received either Jobseekers Allowance only, or Jobseekers Allowance and Housing Benefit that was paid directly to a social housing landlord, to a complexity of multiple ‘pay days’ over different, intersecting, lengths of time.

Those claiming JSA received it at fortnightly intervals on the same day of the week. Participants with children then also had Child Tax Credit and Child Benefit entering the household, with these payments being paid either every

week or every four weeks according to the recipient's choice. Those who received their Housing Benefit directly, tended to receive it every two weeks. Those in work received Working Tax Credit either every week or four weeks, depending on what the claimant had chosen when they filled out the claim form.⁶⁵ Payment intervals of wages from employment ranged from weekly, to fortnightly, to monthly.⁶⁶

Table 10 shows the variety of payments structures, including all social security payments and wages received, in order to demonstrate the complexity of pay day(s) and the heterogeneity of payment patterns. Jobseekers Allowance was received fortnightly. Working and Child Tax Credits, and Child Benefit, could be paid weekly or four weekly. Universal Credit was paid monthly. The timing of Housing Benefit and wages varied. There is also a further layer of complexity to note, in that some participants received payments over the same interval, but with a different 'pay day', for example receiving both Housing Benefit and Jobseekers Allowance fortnightly but on a different day of the week.

Table 10: Timing of payments received by participants.

Timing of payment(s) (mutually exclusive categories)	Number of participants
Participants whose payment(s) all arrived weekly	2
Payment(s) all arrived fortnightly	17
Payment(s) all arrived monthly	3
Participants whose payments arrived weekly and fortnightly	4
Payments arrived weekly and four weekly	2
Payments arrived weekly and monthly	3

⁶⁵ HMRC statistics show that about half of Working Tax Credit recipients opt to receive them weekly (Personal Finance Research Centre, 2012).

⁶⁶ In 2012 the Personal Finance Research Centre estimated that 28% of all employees were paid weekly, with the proportion rising to 42% in the lowest two income quintiles (Personal Finance Research Centre, 2012).

Payments arrived fortnightly and four weekly	1
Payments arrived fortnightly and monthly	3
Payments arrived four weekly and monthly	4
Participants whose payments arrived weekly, fortnightly and four weekly	1
Payments arrive weekly, fortnightly and monthly	1
Payments arrive weekly, four weekly and monthly	2

Many participants, therefore, had complicated payment patterns that meant that income was not particularly smooth over the short term. For example, Alana described the patchwork of payments that she received: “My Working Tax Credit and Child Tax Credit is paid weekly; Housing Benefit every two weeks; Child Benefit every month. Wages are paid monthly.”

8.1.2 The experience of short-term timescales

Participants were oriented around predominantly short-term timescales, which to some extent were aligned with, and bolstered by, the ‘pay days’ of social security receipt. Money was thought about, and used, on timescales that ranged from days to weeks. There were three main orientations that participants expressed around operating on predominantly short-term timescales. The first was that short termism was a way of establishing and ensuring a degree of security; the second was short termism relating to money as transient, or being frittered away; and the third was short termism as an imperative mode of operating relating to ensuring survival. When interpreting these orientations, it is important to remember the pecuniary amount paid, and the evidence of the increasing inadequacy of that amount (4.6).

Security

Short-term timescales were related to establishing security in that participants were reassured in knowing that another payment was not too far away, and therefore avoiding the possibility of being without money for a long time. As

Sabrina explained, her weekly payment of Child Benefit was reassuring “because I...think, ‘right I’ve got that 20 pound, if I needed it for anything’.” Klara, when asked whether receiving her Tax Credit weekly worked well for her, replied, “Yeah it’s good for me, yeah, yeah, because in my job they pay me weekly, and every week I can send money out.”⁶⁷ Rachel also received her tax credits weekly, and said, “I’ve got it weekly and I know what I’m doing with it”. For these participants, the short-term receipt and therefore spending of money was related to feeling in control of their spending, and establishing a degree of security in their financial lives.

Transience

Other participants, however, emphasised a link between short-term timescales and insecurity, in particular, not being able to hold on to money (see also Pemberton, Fahmy, Sutton and Bell, 2017:1164 on this theme). This tended to be expressed through juxtaposition with longer timescales. Connie, for example, opted to receive her Child Benefit four weekly and did so because “I do not want to waste the money. If it’s still in your pocket then you feel safe”. Rohina described being able to save her Child Benefit in the past because it was paid in a larger lump: “I think it’s good that it’s paid in bulk, because it’s a nice little lump sum and you’re able to save with that”.⁶⁸

Kirsten described the tension between the current short-term receipt of her Child Tax Credit, which made her feel as though the money ‘disappeared’, and the possibility that a longer-term timescale would compromise the fragile security that she had currently achieved. In her interview she also talked through the choice that those in receipt of Child Benefit, and/or Working Tax Credit and Child Tax Credit are currently given between receiving their payments weekly or every four weeks (although it was common for participants to articulate that they received payments monthly as opposed to four-weekly), and

⁶⁷ Note here that Rachel’s wages were also received weekly, and so she operated almost all of her outgoings on short term timescales.

⁶⁸ Note also that Connie and Rohina, in having their Child Benefit paid four weekly, are making it less visible and sectioning it off from other daily living monies (8.2.2) in order to be able to save it.

the importance for her of having a short-term source of income, despite its transience:

“On Tuesday that money normally goes before I, I’ve always said this since day one, I never know what I actually do with my money on the Tuesday, it’s always gone though. Because 50 pound you think that’s a lot of money, you save that up for two weeks that’s 100 pound, but what do I do with it. And I’ve been thinking about getting it monthly as well. But how would I survive every Tuesday without that money? I couldn’t. So, if I was to, like, for example when I get this money from JSA through, do a shop that’s going to last me until Tuesday, maybe, ensure it lasts. Hide everything, like. I don’t know.” (Kirsten)

Kirsten’s account highlights the transience, and related invisibility of her money: it ‘just goes’, before she has been able to identify it or decide how to use it. Kirsten’s account also highlights the desirability of having money over slightly longer, in this case monthly, timescales. However, she assesses that this slightly longer timescale is not possible because of the third orientation related to short-termism: survival.

Survival

Some narratives stressed the importance of short-term timescales as related to survival even more emphatically, and this was a conception that was mainly found among unemployed participants who had the lowest incomes within the sample. As Turner explained, his current financial situation was a “concoction of desperate moves”. Anwar also found that “two weeks is so long, yeah. I sometimes borrow money from people”, later adding that his money “doesn’t even last one day, man”. Some JSA recipients expressed a preference to receive their money even more regularly than fortnightly, in order to better support this ‘survival mode’ they were in. Sarah described how her food shopping consisted of

“every week I go pick milk, pick this, pick, pick, what I can, because I don’t have enough to spend. And then you wait for next week. If I have enough money I can go making, you know, a large amount of shopping that can last us for. But there’s no opportunity for that. I wish they, I

wish the jobseekers was coming through every week. Then I could have 72 plus 130 [from Child Tax Credit], it would make sense.” (Sarah)

The relatively longer term

A small number of participants were oriented towards slightly longer-term rhythms (seven of the 43 participants), that encompassed weeks and months. The majority of these were participants who were working and in receipt of Tax Credit, who received their wages monthly and had chosen to have their Tax Credit paid every four weeks. This meant that these participants talked about monitoring their outgoings on a month to month basis, and summarised their expenditure in terms of monthly amounts. Some participants in this category had also shifted their main food expenditure, which for the vast majority of participants happened on very short-term timescales, to monthly patterns. Alana described how she bought food staples monthly, and Faiza also described doing one main monthly shop. As discussed above in the case of Kirsten, some other participants expressed a preference for monthly payments but currently operated on short-term timescales. The appeal of operating longer term appeared to involve having better oversight of one’s finances, and ‘knowing what you’ve got to play with’, as opposed to the transience that some related to short-term patterns.

8.1.3 Choice and dependence

To summarise the temporal aspects of participants’ social security receipt and use as being dictated by the delivery patterns of payments negates the actions of participants within these frameworks. The decision made by Tax Credit and Child Benefit recipients as to whether to receive their payments weekly or four weekly (10 participants opted for weekly, 5 for a mixture of weekly and four weekly, and 8 for four weekly) is the most obvious example of this choice. More broadly, the related distinction between short-term ‘living’ money and longer-term ‘bill’ money, discussed in section 8.2.2, is also an instance of choice. There were also many reactive choices to be made, in instances when a payment pattern was misaligned with how a participant wanted or needed to spend their money, which often came to the fore because of the low-income context participants were operating within (9.2). Two of the clearest examples of this were JSA

recipients who voiced a desire for their money to be paid more frequently than every two weeks (because their current temporal pattern stretched out for too long), and participants who were in receipt of multiple payments that created an uneven flow of income over the short term. In these instances, participants had to manage their monies by dividing or aggregating them in ways that compensated for the misaligned payment pattern.

The reactive choices made in response to these misalignments, which involved stretching or reallocating inadequate monies, as well as the proactive choices over temporal patterns, relate to Dean's notion of 'calculative responsibility' (Dean, 2007b:529-530). Dean uses this idea to explain the calculations that workers must make about how they combine work and family life, highlighting that a preoccupation with responsibility leads the contemporary state to focus on citizens having to provide for themselves and manage their own risks, thus leaving workers with the "complex" but also "contestable" task of combining work and family life (Dean, 2007b:529). Perhaps the same notion can be used here to describe the calculations that recipients must make, and the responsibility they must take, in order to manage their monies. Participants had to make choices both proactively and reactively to negotiate the temporal dynamics of their social security money. To be in receipt of social security money is to take on responsibility but to lack control (10.3.2).

This lack of control also relates to issues of dependence. If the payment patterns are misaligned with, or longer than, the patterns that recipients see themselves as needing (and to which they must react), then they are having to *wait* until the next payment. This is particularly aligned with the understandings of social security receipt as 'transience' or 'survival' where money is fleeting and inadequate.⁶⁹ This idea of marking one's dependence by accepting a wait has been written about previously: "The ability to make someone wait for the distribution of resources valuable to that person, what I call temporal domination, is an undertheorised but important dimension of sociotemporal marginalisation" (Reid, 2013:755). Others have noted that waiting is imposed as a mark of power by the state (DuBois, 2010). While the 'imposition' of waiting

⁶⁹ This is also exacerbated by disruptions to money rhythms (8.1.4).

perhaps suggests too great a consciousness on the part of policymakers, it is the case that hierarchies of power can be identified quite easily by who is made to wait: for example, it is the worker who waits outside the boss's office and not vice versa. Being made to 'wait' for one's social security money can be seen as a marker of the fact that the recipient must submit to the authority of the body administering that money.

Gasparini points out that there are two main responses to waiting: either avoiding/minimising it, or accepting it. To accept a wait "implies the actors acknowledge their basic dependence in relation to other people as well as the intrusion of a 'foreign' time into their own" (Gasparini, 1995:35). To be waiting in some way for social security money is to accept and affirm one's dependence, and of course the incoming Universal Credit regime, with its five-week 'wait', heightens these concerns, and is discussed further in Chapter 10. To summarise the implications for the meaning of social security money: to be in receipt of social security money expressed both dependence and responsibility. Participants were often having their dependence marked in the form of waiting, but then at the same time had to take 'calculative responsibility' within the timeframes they were working within.

8.1.4 Disruptions

Sources of Disruption

The preceding section needs to be understood with an added layer of potential insecurity: 23 participants reported some sort of disruption to their payment patterns, which in turn affected the timescales they had established. One participant currently had no social security income because of an administrative problem. The timescales reported above must be understood as resting on shaky grounds for participants. There were six main ways in which payment patterns were disrupted:

- 1) Payment amounts fluctuated unexpectedly and without explanation. Huran, for example, explained the variation in his Tax Credit amount: "sometimes they say one hundred... [sometimes] I don't know, it's 117, worker's credit, now it's 104, why?" There are various reasons that this change might have happened, but from Huran's perspective, the change was unexpected.

2) Payments were sometimes stopped without warning. Lee had previously had a gap of two months when he had not received JSA and relied entirely on his family for subsistence. Lee explained that it was still unknown why there was a gap:

“I spoke to my advisor about it, they phoned them up, and they said they don’t know what’s going on.... And they still haven’t explained why they took it.” (Lee)

Participants talked about having to work reactively to re-establish their claim, having only known it was stopped when they did not receive a payment. Rohina’s Tax Credit had stopped being paid without warning:

“I think it was until about three, four weeks later I noticed I had no money.... They messed up. They made a, what do you call that, an administrative error.... The bank holiday I was left with nothing, and I had to borrow money from friends, to get food to eat, and I explained this to them, and they said to me well contact them for emergency payment, and they said because it’s now, I think they said it was now 5pm, and I’d been ringing them since 1 o’clock that afternoon, and I had been wrongly told that this department, because you know you have to wait like over 20 minutes to be, thing [spoken to]. Then somebody told me a lie and said we don’t deal with this, so they sent me on a wild goose chase, and then I was brought back to there, ringing again, and then he said, because it’s 5pm now [we can’t help], I said it’s not my fault, he said the payment centre is closed now. So they left me without money.... I had to beg, well it’s so humiliating isn’t it.” (Rohina)

In Rohina’s account it is also clear that the onus is on the claimant to navigate an often opaque system in order successfully to secure income for themselves.

3) Payment amounts could change when debts, including debt that participants were unaware of, were being recouped. Debts were either being recouped directly from social security payments, or participants were sectioning off money for the repayment of debt (see section 8.1.5 for a more detailed account of debt). The DWP, HMRC and local authorities can recoup debt from social security

payments without seeking a court order, meaning that a debtor's benefit amount would be reduced until the debt was repaid. Some non-state creditors, including social landlords, water and energy companies can also seek deductions from benefits but can only do so with a court order. Government debt repayment practices have been criticised for operating outside regulatory oversight (Chisholm & Edwards, 2016; London Borough of Newham, 2015).

4) JSA and Universal Credit payments could be stopped as the result of a sanction. Five of the twenty-five participants who were currently receiving Jobseekers Allowance reported having been sanctioned. The latest DWP statistics tell us that in the month of June 2017, 0.4% of JSA claimants had a sanction applied (Department for Work and Pensions, 2018c). Over time, from the beginning of 2010 to the end of 2015, 21% of Jobseekers Allowance claimants received an adverse sanction decision (Department for Work and Pensions, 2016b). Participants in receipt of JSA were generally aware of the sanctions system, but also experienced the application of sanctions as arising unexpectedly or arbitrarily. The inefficacy of the sanctions regime in promoting desired behaviour change, and the adverse effects suffered by claimants, have been extensively documented in recent work (Dwyer, 2018).

5) Some participants described instances when their Housing Benefit had been suspended because other benefit receipt had been interrupted. The application of a sanction, or moving from one working-age benefit to another (for example from Jobseekers Allowance to Tax Credits, or from Employment and Support Allowance to Jobseekers Allowance), could trigger the local authority to suspend Housing Benefit payments. This relationship between different areas of social security administration was recognised in the Oakley Review of sanctions (Oakley, 2014). The remedy suggested by the review in the short term was for communication with claimants to clarify that they should contact their local authority to ensure their Housing Benefit claim remained open (2014:38). Indeed, participants did appear to be proactive in securing Housing Benefit payments: Jenna talked about "chasing" the Housing Benefit office to reinstate her payments after they had not been paid for four weeks; Alana reported that she had updated her circumstances with the Housing Benefit office when she

moved from self-employed to employed, but there was then a delay in updating her details and consequently a gap in her Housing Benefit payments.

6) Processing times for social security benefits could be experienced as a disruption to payment timescales. The clearest examples of this were the two participants who were in receipt of Universal Credit. Their experiences of receiving Universal Credit as a whole can be described predominantly as one of disruption and uncertainty. Rather than offering an insight into Universal Credit running 'as it should', the accounts of these two participants highlight the difficulties in administering a new social security system. Zac had waited for his Universal Credit payment, and then furthermore did not receive the entirety of his payment, because his housing element was still being processed:

“Well I received 317 pound for my living allowance, yeah, but I had to like beg them on the phone for it basically. I waited a whole six weeks, on the day of payment, that’s when they added these issues [and did not pay the housing element], like they thought, they told me at the last minute.... So after the whole six weeks I’d done everything they wanted me to, and then no payment, so I had to phone them up and sort of say to them, look I’ve gone six weeks without money, I need some sort of money, so they ended up giving me 317.” (Zac)

Zac’s account demonstrates how the processing time itself (now reduced to five weeks for Universal Credit claimants) was a disruption for him, which was further disrupted by administrative issues and the suspension of payment (see point number 2 above).

Disruptions of payment timescales were described by over half of the sample. This potential precarity and uncertainty intensifies the issues of control, responsibility and dependence discussed above: by waiting for payments to arrive or be reinstated, participants are having their dependence upon social security emphasised. At the same time, it was clear that participants were having to work proactively and reactively to manage these adverse circumstances: they were having to take responsibility for disruptions that they had very little control over.

Reactions to Disruption

A major reaction among participants to the various disruptions to social security receipt described above was to think about ways of smoothing their income.

Sarah's account, given earlier, talked about the challenge of receiving JSA on a fortnightly basis, but then Child Tax Credit on a weekly basis, thus creating a lopsided pattern of payment receipt. Sarah's account demonstrates the relevance of income smoothing, as well as frequency. Regularity of payments was seen as central by Sarah in order for her to manage her money successfully. The current lopsided temporal pattern of receipt, whereby she received £140.20 in Jobseekers Allowance every two weeks, and £130 in Child Tax Credit every week, was experienced as disruptive. It has been shown previously that low- and middle-income households experience more income volatility throughout the year than might be assumed by policymakers (Hills, Smithies & McKnight, 2006), although Hills et al. also found that their respondents in general were able to cope with this volatility by using careful budgeting (Hills, Smithies & McKnight, 2006:67).

The participants interviewed for this thesis extend this finding about volatility by suggesting that for some it is also difficult to smooth out income and spending when income patterns are irregular, albeit predictable and known to the participant. In earlier work, it has been noted that "the longer the period [over which poverty is measured], the lower the measured rate of poverty is likely to be, because 'temporary mismatches between income and needs' are ironed out" (Walker with Ashworth (1994), in Lister, 2004:41). The findings presented here highlight the importance of distinguishing between *measurement* and *experience*: participants themselves were experiencing a mismatch between income and expenditure when they had irregular patterns of income. Some participants fluctuated between relative 'want' and 'plenty' depending on where they were in terms of their cycle of payment receipt: temporal dynamics matter for recipients' experiences of income adequacy.

The appeal of longer-term timescales rested on being able to establish an overview and to better plan one's use of money. However, difficulties related to lopsided temporal patterns were also found among participants who were oriented towards slightly longer-term timescales, and threatened to undermine

this temporal orientation. Michele, for example, explained how her wages, Working Tax Credit and Child Tax Credit were currently paid out of sync, although she would prefer them to be paid on the same day:

“If they [HMRC] were asking, say I get paid on the 10th, they’re asking, “oh when do you get paid?”. So you can do everything all at once. You understand me, then you know how much you’ve got to play with. But when one comes two weeks or three weeks later, or a week later, but you can’t really, you know what I mean you’re always kind of behind.”
(Michele)

Michele felt she would ‘know what she had to play with’ if she received one monthly lump payment. Kelly similarly wished her money did not come in “drips and drabs” but instead all together in one lump payment. Participants found it difficult to smooth their consumption successfully when they had irregular intervals of payment receipt, and the appeal of longer-term timescales was the possibility of smoothing out these irregularities.

However, as described above, the majority of interviewees established short-term temporal patterns, meaning that payments that intersected or broke up longer-term financial horizons tended to be regarded positively. It was, moreover, when intersecting payments created an imbalance in the pattern of receipt that they were viewed as problematic. When a payment created a smooth, more frequent, flow of income, this tended to be viewed positively. Angelica, for example, described how her Working Tax Credit payments acted as a bridge between her wages:

“If not because of Working Tax, it would be difficult to, you know, because my pay comes on the tenth, they pay me on the tenth every month. With the Working Tax, coming weekly, it helps me a lot, before the month, before my pay comes.” (Angelica)

8.1.5 Debt and savings

A further factor that was highly pertinent in the accounts of participants for explaining how and why they organised their monies as they did related to experiences of debt, as well as savings, or the possibility of savings. ‘Problem

debt' in low-income households has been a longstanding policy concern (Bridges & Disney, 2004; Flaherty & Banks, 2013; Hood, Joyce & Sturrock, 2018). The most prevalent themes that were found in the interview data highlighted a tension that some participants experienced: debt on the one hand was talked about in terms of something to be avoided, while debt was also talked about as something that was inevitable and to be coped with. This tension was in play as participants organised their monies. Beyond these two central themes, the distinction between formal and informal sources of debt was an important factor in how participants negotiated actual or potential indebtedness.

Debt

It was very common for debt to be spoken about as something to be avoided.⁷⁰ Debt often had entirely negative connotations; it was not, for example, spoken about as a strategic way to manage one's money, or to smooth consumption. Danny, for example, explained how

“I worry if a letter comes through the door and starts saying this and that [about owing money]. I don't want to lose my flat either. And I don't want the bailiffs coming round and, no that ain't me.” (Danny)

Angelica also explained how “I have to restrict myself to meet my, erm, needs. To stay in my, not to go into debt. So I restrict myself”. Being in debt presented the possibility of spiralling out of control, ending in visits from the bailiffs and the loss of one's home. Therefore, it was better to live within one's means, and to restrict how one spent by focusing on what was really 'needed', something which is discussed in more detail in Chapter 9.

This desire to avoid debt related to the money forms used by participants, and the ways in which they earmarked their monies. The cases of Rohina, Michele and Angelica illustrate how debt was an important factor affecting how money was separated out and earmarked. Rohina described how she used the different payments she received when asked to talk through how she used her money:

⁷⁰ Kelly's account was an outlier in this sense. She had incurred multiple debts but argued it was an affront to be asked to spend less and reduce her and her daughter's standard of living. Kelly's account serves to emphasise the importance of avoiding debt for the rest of the sample.

“So basically, every Tuesday I get paid the Child Tax Credit, and that would go into my other account, and that’s the only money I use to live on. That’s the only money, the rest will go on bills, that is the only cash available to me, but that account is always overdrawn, always overdrawn, because it’s not enough. So when it comes in, 50 of that goes to cover the overdraft, do you see what I mean. So I’m always short. Sometimes all of it goes, and sometimes it’s even not enough, do you know what I mean. So that money is shopping money, so some, I haven’t done shopping for months. And the kids have sort of said to me, “Mum why don’t why don’t we do shopping any more”, I say because we have no money. So what I do is I just buy cheap things, like tins and things. Like we eat, don’t get me wrong, we eat, I did consider going to the foodbank.... So I haven’t done shopping like that for, like I say, at least 6, 7 months. I just buy when I need now, because that’s all I can do, and.” (Rohina)

Rohina received her Child Tax Credit weekly, which she had paid into a separate bank account. The bank account acted to separate, and protect, this payment from other money and ensured it was designated for daily living costs. Her JSA and Child Benefit was paid into a separate account and used for bills. Her Housing Benefit was paid directly to her landlord. However, these earmarking practices were also undermined by the debt that Rohina has, with some of her money taken to pay overdraft debt. This then had an effect on how she went about meeting her daily living costs, and the fragmented way in which she bought food as opposed to ‘proper shopping’, which for Rohina is defined by planned trips to a supermarket to buy a trolley-full of food.

It is discussed below that some participants had a preference for cash as opposed to plastic money, and this was related to the attendant ability to exercise control. Lee explained this specifically as control in terms of debt:

“With cash I know what I’m spending, and I haven’t got into trouble with debit. But there’s been times when my friends have got credit cards, debit cards, and they landed themselves with big bills, and it’s got them into trouble. I think that’s why I just do the pay as you go on my phone.”
(Lee)

Lee chooses to use cash in order to exercise tight control over his finances and avoid debt; for him ‘plastic’ money is more unpredictable, less easy to control, and therefore more likely to be associated with indebtedness. Furthermore, Lee opted for manual mobile phone top-ups, again to avoid debt through exercising control. This example demonstrates a tension between debates around financial literacy on the one hand and financial inclusion on the other. Lee is opting to manage his money in a ‘basic’ way, and not making use of financial products that might help him to save or better manage his money; his financial literacy could be described as poor (Finlayson, 2009:415). However, if we understand financial inclusion as the ability to manage day-to-day transactions, meet expenses and avoid problem debt (Rowlingson & McKay, 2016), then Lee is both financially included but also has low financial literacy. The implications of this tension are discussed in more detail in Chapter 10.

This strong aversion to debt meant that participants rarely recognised any sort of debt as acceptable.⁷¹ Rohina talked about discouraging her daughter from taking out a student loan for university, as she did not want her to accumulate debt. It would have been the case that Rohina’s daughter would not have started to repay the loan until she was earning above a set minimum threshold, and that a set percentage of her income would be repaid, but Rohina was either unaware of these details or they did not mitigate her aversion to incurring debt. Instead, Rohina aimed to support her daughter through her studies where possible, including, for example, buying her expensive course textbooks.

However, alongside participants’ accounts of how important it was to avoid debt was the idea that debt was to an extent inevitable. Overdraft use was common, as was borrowing money from friends and family. Participants explained instances of indebtedness as often being out of their control, because of changes in their circumstances or gaps in their benefit receipt; or because their income was less than their essential outgoings. There was a resignation and acceptance of indebtedness in many participants’ accounts. For example, Sabrina stated that her rent arrears were “going to take years to pay off” in a matter-of-fact way,

⁷¹ Atul was a notable exception here. He was trained as an accountant and made use of different credit card reward schemes and introductory offers. His account deviated significantly from the rest of the sample, who saw debt as something to be avoided if possible, as opposed to exploited.

and Joyce explained how “if it’s nothing that’s left, I just need to go into my overdraft, it’s what I have to do”. Looking at how accounts of debt were patterned across the interviews, there was an overlap between those who saw debt as inevitable and those who saw debt as something to be avoided; participants’ accounts of debt were often ambivalent.

A further layer was the nature of the creditor, and a distinction between formal and informal debt. Those who had family members and friends to draw on as informal sources of financial support appeared to prefer to do this before engaging with formal modes of debt. Those who did not have access to informal support instead experienced debt in the form of banking overdraft facilities and related charges, and arrears for bills and related repayment plans. The use of credit cards and short-term loans were much rarer; formal debt was incurred passively, i.e. by non-payment of some kind, and proactively engaging in formal debt was not very common.

The following section discusses longer-term temporal financial horizons in terms of saving. However, short-term saving in order to build up a buffer is most pertinent here as it was a strategy described by participants as an effort to *avoid* debt. Fourteen participants talked about building up some sort of short-term buffer of money, and these individuals either physically put money to one side or sectioned it off in a bank account. Sabrina, for example, spoke about how she might physically “stash some [of her benefit] away, you know, keep it for a rainy day”. Zac would leave some money in his bank account, “because sometimes you know you get an emergency and you need money”, while Klara separated her benefit money away from her wages into a separate account, and “tr[ie]d and not touch this money until the end of the month” when it might be needed. Kirsten had set up a regular standing order to transfer £50 into her savings account, which she aimed to save over the longer term, but that “I always end up using within the same week”.

Part of what participants were doing when organising their money was negotiating debt. Debt, for participants, was simultaneously something to be avoided but also something that was inevitable. Debt that was incurred tended to take the form of informal, as opposed to formal debt. Formal debt that was accrued tended to be done so passively, that is by non-payment. Short-term

saving was used, or attempted, by some participants in order to build up a buffer against potential indebtedness.

Savings

Saving tended to centre on children:⁷² either saving money for them to use when they were young adults; or saving to buy them gifts. Julie, who was interviewed in October, talked about aiming to put some money aside each week in order to buy her grandchildren Christmas presents, and planned to do this by physically stashing this money at home. Hasan aimed to save money for his infant son, that he could then give to him in several years when he was older.

Some participants also spoke about trying to accumulate some savings more generally, as opposed to specifically for children. Physically storing money as cash was a way that participants could decidedly separate out their monies to try to keep some for the longer term, although this tended to be over short timescales, as described in the previous section. For others, saving money was an activity that had happened in the past, and might happen again in the future.⁷³ Turner explained, when asked to compare the wages he had previously received to his current JSA:

"Oh they're very different. I mean you get your wages, you get more money, you can save money because at the end of the day really when you're working it's about working and saving, it's about working and saving for the future. For your children, you know, saving is very essential in life when you're working. [When you do not] work and all your money is just going out the door, you know, and then you're back to square one again, going out the door and back to square one again... you have to do a lot of backing up, a lot of catching up, because you can't meet the things, you can't meet things on demand." (Turner)

Turner had been able to save when he was receiving a higher income in the past. As seen with other participants, spending on children is a pertinent category for

⁷² See also, relatedly, the prioritisation of children in terms of 'social needs' (9.3.1).

⁷³ This can be understood as an example of participants delaying spending on their 'wants' (9.4).

Turner, and he explains how his efforts to save were oriented around provision for children. The ability to save lengthened Turner's temporal horizon ("saving for the future") whereas his current financial situation oriented him in the present or the immediate past, as he 'caught up' and 'backed up' money that had already been allocated or spent. Daly and Leonard also noted that managing on a low income can mean that the future is "framed in terms of hours and days rather than years" (2002:117).⁷⁴

8.2 Earmarking

Having established the main temporal frameworks that participants were working within, the remainder of the chapter looks at the ways in which monies were divided or combined within these structures. The preceding section described the temporal financial patterns that participants worked within. This section traces the ways in which money is divided or aggregated within these temporal patterns in more detail, and the specific instruments that were used to achieve divisions or aggregations.

As has been outlined above, some participants expressed a preference to receive their social security payments as one 'lump' (8.1.2). However, the current system meant that most participants were receiving different payments, of different amounts, with different labels attached, at different times. Even those with the relatively simple receipt pattern of JSA and Housing Benefit, where the Housing Benefit was paid directly to their landlord, had a label and payment timings structuring the payment. The monies were 'earmarked' (Zelizer, 2017:18-19) in various senses as they were transferred to the recipient. This section considers how recipients earmarked payments for their *own* purposes, within the temporal structures described above.

The section describes structured and sometimes complex methods by which recipients of social security money divide it up, assign it for specific purposes,

⁷⁴ Indeed, research by Hecht and Summers (2017) argues that temporality is a key distinction between how the 'poor' and the 'rich' experience money: "For the 'rich', money is mostly experienced as 'stock', both in the sense that they are focused on the accumulation of wealth [over the long run] and also because money is (for them) a reliable source of security. For the 'poor', money is instead mostly experienced as 'flow', in that they are reliant on short-term receipts of income and also because money is experienced as transient and often unreliable."

and use various methods to ‘protect’ money for being used for purposes they had intended. This process is described here using the term ‘earmarking’, which is taken from the relational economic sociology literature. Zelizer explains:

Culture and social structure set inevitable limits to the monetization process by introducing profound controls and restrictions on the flow and liquidity of money. Extraeconomic factors systematically constrain and shape... the *uses* of money – earmarking, for instance, certain monies for specified uses (Zelizer, 2017:101).

Within behavioural economics, the concept of ‘mental accounting’ has explored similar phenomena. Richard Thaler defines mental accounting as “a set of cognitive operations used by individuals and households to organise, evaluate, and keep track of financial activities” (Thaler, 1999:183). The primary justification for doing so, according to Thaler and others, is to be efficient in terms of saving both time and cognitive effort, by working according to various rules-of-thumb. The concept of earmarking, on the other hand, sees these processes as inherently social, and dependent upon the expression and negotiation of various relationships as opposed to an individualised, cognitive process. Relational factors are explicit and implicit in the accounts of participants: as will be shown, for example, money is deliberately sectioned off and ‘protected’ in a separate bank account that will be used for the family’s daily living costs; it is painful to reallocate money that is *meant* to be for one’s disabled child (8.2.4); money is sectioned out in order to pay one’s ‘commitments’ to others first as a priority (8.2.3). The practices of recipients involved “Personal behaviour that treats otherwise identical media... as distinctly different, depending on their destination or their source” (Zelizer, 2011:90).

8.2.1 Divisions between household members

The second half of this chapter begins by presenting the ways in which social security monies, and responsibility for them, were divided between household members. These divisions are a crucial component of how money is used in the household, but do not form the central focus of the thesis. This section, therefore, should be understood as laying an important foundation upon which other observations rely. Furthermore, because gender was not the central focus

of the thesis, the decision was made to only speak to one member of the household as opposed to trying to interview both members of a couple or other adult household members (5.7). In this regard, methodological limitations have to be accepted in terms of what can be claimed from the data in terms of intra-household divisions of money. A rich feminist literature has considered the intra-household allocation of resources, and the patterning found in this thesis largely corroborates the existing literature (including, Bennett, 2013; Goode, 2010; Goode, Callender, & Lister, 1998; Pahl, 2000:503-4; Vogler, 1998).

It is important to note in the context of this thesis that these divisions between household members should be regarded as instances of ‘earmarking’: divisions of money act to communicate the roles and relationships of household members. It is instructive to devote slightly more space to looking at what is happening in multi-family households,⁷⁵ and parents living with adult children, that is, where the adults were related in some other way besides cohabitation or marriage. Much of the existing literature has focused on heterosexual married and cohabiting couples, and so more attention is devoted below to other instances of divisions of money between adults in a household. There were also 27 participants who lived either alone or only with dependent children, who were therefore primarily or totally responsible for organising money within the household.⁷⁶

The ways in which participants who were living as part of a couple or with other adults in the household spoke about dividing money between them could be placed under six categories. Table 3 presents these categories using the typology developed in the intra-household allocation literature (Pahl, 1980; Vogler, Lyonette and Wiggins, 2008). It is important to remember that this existing work developed this typology in reference to heterosexual couples. In Table 3 interviewees who were either married to, or cohabiting with, a heterosexual partner (no participants were in same-sex couples) are included alongside participants who were living with non-romantic partners (for example,

⁷⁵ The term ‘household’ is typically defined as a person or group of people living at the same address, while a ‘family’ is a couple or a lone parent with or without dependent or non-dependent children (Knipe, 2017:2).

⁷⁶ Although it has been recognised that children play an important role in how family finances are organised (see Ridge, 2002).

housemates, parents, extended family). All of the latter participants fell under the 'separate spheres' and 'partial pooling' categories. While these cases are discussed below in more detail in order to further elucidate their financial arrangements, the application of the labels 'separate spheres' and 'partial pooling' should be interpreted tentatively given that these labels were not originally developed for this context.

Table 11: Summary of ways money was divided between adult members of households, where there was more than one adult living in the household.

Extent to which money is perceived as individually or collectively owned	System of division	No. of participants operating this system	Description
<p>“Individualised systems in which money is perceived as individually owned and couples [or other adult household members] operate largely as...separate autonomous economic units” (Vogler, Lyonette and Wiggins, 2008:120).</p>	Separate spheres	3	Some participants described financial lives that were kept totally separate from other adult members of their household.
	Split responsibilities	1	This designation only applied to one interviewee, Hasan, and described his arrangement with his wife whereby they had delineated their areas of responsibility and then largely managed their monies separately in order to meet those responsibilities.
Systems whereby, depending on the degree of pooling, some money (that is pooled) is perceived as collectively	Partial pooling	6	These participants operated some degree of pooling, where they and other household members contributed to centralised 'pools' that were designated for some area of household spending, and also retained some non-pooled money on an individual basis.

owned and some (that is not pooled) as individually owned.	Pooling	1	This participant pooled all of their money with their partner, and did not retain any individual, money.
“Systems in which money is constructed as collectively owned and couples [or other adult household members] operate more or less as single economic units” (Vogler, Lyonette and Wiggins, 2008:120).	Male manager/ housekeeping allowance	2	<p>Most participants that were a member of a couple can be described as operating under the 'male manager' or 'female whole wage' systems (Pahl, 1980; Vogler, Lyonette, & Wiggins, 2008).</p> <p>Some of the male interviewees described a ‘male manager’ division of responsibility, whereby they took charge of overseeing management of the household's money, while their partner took some or all responsibility for day-to-day spending.</p> <p>This can be related to the previously established observation that women often take on the role of the ‘shock absorbers’ of poverty, who conduct the day-to-day tasks of making ends meet while male partners may retain an oversight or managerial role (Lister, 2004:59).</p>
	Female whole wage	3	Some participants described a 'female whole wage' scenario, whereby the adult woman in the household took responsibility for all the household’s spending decisions.

			It has been previously noted that this system is particularly common among low-income families (Pahl, 1980:330; Bennett & Sung, 2013a:710).
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The categories of separate spheres and partial pooling merit a slightly longer discussion. It was under these categories that participants who were living with adults who were not a romantic partner fell, and which have not received as much attention in the existing literature.⁷⁷ An example of the separate spheres category was Joan, who lived with two other adult flatmates; they kept their financial lives (including for example all food purchases) separate and contributed proportionally to the household bills. Another example was Ian, who lived with his retired parents but identified his JSA money as being for himself, and spent it on himself. Similarly, Sim lived with his retired parents and kept his JSA money for himself. Jobseekers Allowance, in these contexts, was ‘my’ money.

These separate spheres can in part be understood as marking the distance in the relationships between the individuals involved. Joan lived with flatmates as opposed to family members, and furthermore the flatmates had not previously been known to Joan via social networks before they had lived together. This social distance was recognised and preserved in how he organised his finances. Ian and Sim were both adult men living with their parents. Their clear separation of *their* JSA money from the wider family finances were in contrast to the accounts of Lee, and Sam, who were both unemployed adults living with their parents who gave some of their money to them, and also of Grace, who received money from her adult children who worked.

There are two main explanations that may plausibly account for the differences in how adult children divided their monies with their parents. The first is that the adult children involved in the cases of Joan, Lee, Sam and Grace were younger than Ian and Sim, and Ian and Sim’s separation of finances can be understood as a marker of independence or autonomy within the household run by their parents that younger participants did not or could not establish in the same way. The second is that Ian and Sim lived with both their father and mother, whereas Lee, Sam and Grace were

⁷⁷ Note that multi-generational living has been found to be predominantly due to ‘need’ as opposed to ‘preference’, but that more members of multi-generational households report positive, as opposed to negative, aspects of these living arrangements (Rowlingson, Joseph and Overton, 2017:72).

living in lone-mother households. The expectation for adult children to contribute when there was not a 'male breadwinner' in the household was perhaps clearer.

The category of partial pooling covered arrangements whereby participants and other household members contributed to centralised 'pools' that were designated for some area of household spending and then also retained some individual money. As mentioned above, Lee kept most of his JSA money for himself, but would sometimes give some to his Mum to "help out". Sam would more regularly section off some of his Universal Credit to give to his Mum, to go towards household expenses.

In the case of Lee and Sam, the responsibility for household financial decisions appeared to rest with their mothers, while the money they kept for themselves was oriented around job-search activities. Other instances of partial pooling also marked distinctions in financial responsibilities between family members. Jessi lived with her parents, to whom she gave a share of JSA to contribute towards bills. She kept a share of JSA from which she was then responsible for paying for the household's grocery shopping. Similarly, Jane gave some of her JSA money to her brother to go towards household bills, and then kept some money for herself from which she brought food for the household. It was notable that Jane described how she sometimes had to ask for some money from her brother in order to supplement the food shopping budget: the principle that Jane contributed towards bills meant that there had to be a two-stage process where she recouped some money for food if needed, as opposed to not making the transfer for bills in the first place. Connie gave all of her JSA money to her father, who ran the household's finances. She kept her Child Tax Credit and Child Benefit for herself and with these paid for costs relating directly to herself and her daughters, such as travel, school related costs, and clothes. The pooling of money expressed the responsibilities and relations between members of the household, whereby the household head tended to take responsibility for bills and larger outgoings over concomitantly longer-term timescales, with individuals (and in this small range of examples, notably female individuals) taking responsibility for groceries and spending on children day to day.

It is important to remember that responsibility for money was divided in various ways among household members, and that these divisions and aggregations communicated aspects of the relationships of those involved. These divisions and aggregations also demonstrate that money can be conceived of as ‘mine’, ‘yours’, or ‘ours’.⁷⁸ These divisions should be kept in mind as different aspects of earmarking are discussed next.

8.2.2 ‘Living’ and ‘bill’ money

A distinction can be drawn between money being earmarked as ‘living’ money, on the one hand, and ‘bill’ money, on the other.

As discussed above (8.1.2), the majority of participants operated on predominantly short-term timescales, where the main temporal dynamic was week to week, or fortnight to fortnight. For those who received only a limited range of payments, the beginning of each financial period was clearly marked with the receipt of a social security payment. Julie, for example, lived alone, was currently unemployed, and lived in council-owned housing, meaning that her housing benefit was paid directly to her landlord. Julie describes her routine with her JSA: “Usually a Thursday [I receive my benefit]. So what I do, I go to the post office, I get my money, I draw out £120.”⁷⁹ Julie does not leave her payment in her account, but instead draws out the whole of the payment in one go, from which she will then pay for the fortnight’s outgoings. It is Thursday, the day that her benefit is paid into her bank account, that marks the beginning of each financial period.

Other participants had more complex patterns of social security receipt, particularly those with child related payments. This meant that they had a patchwork of payments arriving on different days, where one or more payments were received on

⁷⁸ Indeed, a concern with the design of Universal Credit is that it obfuscates previous distinctions between payments that marked an independent income source for women, ‘her money’, and instead renders almost all social security money (except for Child Benefit) ‘our money’.

⁷⁹ It is not totally clear why Julie refers to £120, as opposed to the full Jobseekers Allowance amount of £146.20. It is most likely to be because she is currently repaying a Budgeting Loan. Budgeting Loans are small government loans for those who received or are receiving means-tested benefits. The Loans are interest free and recouped automatically from benefit payments.

a short timescale, or were broken down to be used on a short timescale. It tended to be the case that the shortest-term payment was earmarked for daily living expenses, with longer-term lumps allocated for household bills. This division between ‘living’ money and ‘bill’ money is an important distinction. Michele, for example, used her most frequent social security payment, Child Tax Credit, for her living expenses: “Child Tax Credit comes weekly. So that’s what I literally live off”. Similarly, Atul had chosen to have his Child Tax Credit paid weekly in order to cover his living expenses. When asked why he had chosen a weekly (as opposed to four weekly) payment structure, he explained:

“I just do it because I need to do shopping every week. Every Sunday I go to shopping. And I can see what is, what do I need, for the family, a family man, I need to have money available all the time. Other[wise] I have to borrow from someone else. But the way I said like, every month is breaking [even], that is not much to save, and I end up little bit of debt, but I’m managing.” (Atul)

For Atul, having a weekly payment meant he felt more secure and sure that he could provide for his family. Opting to have Child Tax Credit paid weekly meant that this could operate as ‘family money’ and be designated for the family’s day to day living costs. Atul’s wages, which were received less frequently, took the role of ‘bill money’. This division between wage money as being earmarked for bills and social security monies as earmarked for daily living was also expressed explicitly by Sylvie, who explained:

"those petit, petit money [weekly Tax Credit and Child Benefit], it is helping. It's not luxury, but at least it's a necessity⁸⁰, you can put, if you are a good mother you know you can cook. You spend this amount for food." (Sylvie)

Social security monies received or spent over short-term timescales were linked to spending within the household, as ‘family money’ or ‘living money’, which in turn

⁸⁰ Sylvie’s understanding of ‘luxury’ and ‘necessity’ is an example of the distinction between ‘wants’ and ‘needs’ discussed in Chapter 9.

was related to the fulfilment of parental responsibilities (being a ‘good mother’). As demonstrated by Sylvie above, her ‘petit money’, in combination with her being a ‘good mother’, allowed her to use this money well. Following Sylvie’s logic, therefore, these same monies had the potential to be the site where ‘bad’ mothering was enacted. This broad distinction between benefit money for daily living and wage money for bills was also noted by Kempson et al. (1994:95).

This clear distinction between short-term ‘living money’ and longer-term ‘bill money’ described the arrangements of 19 participants. Shorter-term payments were designated for living costs, and longer-term payments for bills. In almost all cases, the shorter-term payments consisted of social security benefits, whereas the longer-term payments consisted of wages or other social security benefits. The only exceptions to this were Grace and Klara, who paid their bills and rent weekly using social security monies. The participants who did not establish this distinction between living and bill money were either using their money in a more reactive way, in that they did not plan spending as explicitly and instead organised to meet their most pressing outgoing (see 9.2.2), or were only in receipt of JSA and so did not have multiple payments to allocate to different purposes (although this does not mean that they did not earmark this money in other ways).

More broadly, the distinction of short-term social security monies used for spending on daily living, and wage money used for spending on bills, rendered social security monies more *visible* than wage money to its users in some senses. Social security monies were the ones that were more likely to have to be counted, sectioned out and actively managed on a day-to-day basis. Participants interacted in less detail with wage money or other monies received or used over the longer term as their use had already been decided upon. As Rachel expressed it: “[I] don’t see my wages” (as they were allocated to and spent on bills). It was short-term social security payments that participants were more actively aware of and engaged in handling, managing and spending.

8.2.3 Instruments of earmarking

This section considers the instruments used by participants to achieve earmarking.

Mental

For some, distinctions between monies were enacted mentally, as opposed to physically. Michele opted to receive her Child Tax Credit weekly, “so I live off that weekly”, and did not “touch” her wages in order that they could be allocated for paying her rent. Michele has these payments paid into the same bank account, but clearly demarcated their purposes mentally. Angelica also operated from one bank account, but created clear mental distinctions between monies. She allocated her wage money for her rent, but clarified: “yeah, so sometimes I add, when it’s lucky, I use my pay to pay the rent, but sometimes I have to take some of this [benefit] money to pay, to add to it”. Her description of ‘taking some of this money to add to it’ further demonstrates the notion that money is earmarked for specific purposes in the first place, and that it is necessary to ‘take from’ a specific money and ‘add to’ another designated money if the amount is inadequate. Furthermore, the distinction between ‘living’ or ‘family’ money and ‘bill’ money, described previously (8.2.3), is demonstrated again here.

Bank accounts

Alongside mental distinctions, participants used (multiple) bank accounts as instruments to facilitate their processes of earmarking. The use of multiple bank accounts as shown, for example, by Rohina above (8.1.5), could ‘protect’ specific monies. Kirsten had a Post Office and a current account and specifically ‘protected’ her Child Benefit by putting it into her Post Office account:

“Right, so on a Tuesday I get my Child Benefit, that goes into my post office account. I like that because it’s not in my bank, it can’t be taken by any direct debits.” (Kirsten)

Klara lived with her partner and took main responsibility for managing the couple’s finances. She had her Housing Benefit, Working Tax Credit, and her partner’s Personal Independence Payment paid into one bank account from which the rent was paid. Her wages were paid into another account and used for daily living expenses. Klara explained that she tried to not touch the ‘rent money’ until the end of each month, but sometimes would have to dip into this pot. Sylvie also used

separate bank accounts to ensure that specific outgoings were met, “[my] Working Tax comes in monthly... So I transfer it to everyday savings, so I know this is for child care.”

Cash

For other participants, it was the sectioning out of cash, as opposed to the use of bank accounts or mental distinctions, that was the main instrument for earmarking. Sixteen participants could be said to be operating predominantly or exclusively using cash, and within this group were clustered participants who were unemployed, single, and older, although other demographic characteristics were also represented. As has been identified before: “it was easier to count every penny when there were physical pennies to count” (Kempson et al., 1994:92); handling cash was related to exercising greater control over one’s money. Tina, for example, paid her bills in cash at the post office, “because I avoid being in trouble with the bank”. Sim took his JSA money out at roughly weekly intervals and explained, “I do use my card, but only if I’ve run out of money”. Jean, who was also in receipt of JSA, described how she “take[s] it out the day it comes in, that’s the best way... pay all my commitments...[keep] on top of my bills, [then] there’s just, food, and whatever I can get”. Jane also took all her JSA money out at the cash point and literally physically divided it up at home:

“Yeah that’s right, then I put it in my bedroom and put so much, twenty pound here and twenty pound there for, yeah, so I know I’ve got enough for the bills, what I’ve got to pay and the rest is for the food. But it’s got to last me for two weeks. So I’ve got to half it you see.” (Jane)

8.2.4 The (ir)relevance of labels

As discussed in more detail in Chapter 10 (10.4.2), the specific labels attached to social security payments were not the most salient feature that determined how payments were used.

The ‘pay day’ of a given social security payment was crucial in terms of how payments were identified, and tended to take precedence over social security labels.

Rachel, for example, explained: “I’m getting 126 pounds every week. That’s, I don’t, but that’s both Child Tax and Working Tax, I don’t know what it is individually because I get all that money every Wednesday”. If social security payments are grouped together and paid at the same time, the specific components of that lump sum payment become obscured from the recipient’s perspective. It appears moreover that the temporal aspects of a payment, described above, combined with its amount, are more prescient for recipients in terms of how that payment is used than the specific label that a payment has.

There were two clear instances among participants’ accounts where they were currently having to rearrange the divisions of money that they had established, that further highlight the function of labels for some participants. Kieran lived with his wife and severely disabled son. He was currently unemployed and was in debt to HMRC as a result of previously unpaid tax when he was self-employed. He described how

“my son’s Disability Living Allowance is, I got a bit upset it, a few weeks ago because I was actually taking money out that to pay the tax man, which I thought, the tax man I think, I think this could be illegal, because you shouldn’t be taking his money” (Kieran).

Kieran had previously mentally earmarked his son’s Disability Living Allowance for costs directly related to his son. For Kieran, there was a powerful boundary between the disability benefit payments (his son received Disability Living Allowance and his wife received Carer’s Allowance), who this belonged to, and the way in which this money should be spent on the one hand, and the debt repayment obligations that he had on the other. Note also that in Kieran’s account, and indeed in Kirsten’s account below to some extent, the specific benefit label does appear to matter. However, Kieran’s account was an outlier in terms of the clarity with which he attached a specific payment to a specific purpose.

Kirsten was clear that the Child Benefit she received was “for the welfare of the children”, but then went on to explain how,

“Even though I’m going to make that the bill money [now], I’m going to, I just need to try and do things differently than what I’ve been. It hasn’t been working all this time. And so, that is like nearly 50 pound every week, every Tuesday, that’s a good thing to start on bills for. Like, then obviously I’ll have my direct debits coming out of my account, for the Sky and things like that. So I don’t know if it’s going to work, but I need to try something, something needs to change” (Kirsten).

Kirsten is reallocating ‘children’s money’ to become ‘bill money’. The reallocation of money did not appear to be a particularly painful process for Kirsten, in the way that it was for Kieran. It was moreover the timing and the amount of specific payments that prompted Kirsten to consider how they could best be deployed and for her to reassign her money. Note also that Kirsten had continued to pay her subscription to Sky satellite television, a decision she accounts for on the basis that it is a way of keeping her children entertained, and inside the home and therefore safe; spending of this kind can be described as a ‘social need’ and is discussed in more detail in section 9.3.

8.3 Conclusion

This chapter has examined the temporal structures within which participants use their money, and within these structures the ways in which they divided or aggregated their monies.

Turning first to the temporal structures used by participants. The payment structures of social security monies were very important in terms of shaping how participants used their money. The arrival of a payment marked the opportunity for a claimant to make their next financial move. However, within these payment structures participants established their own timescales, within which they used their money. These timescales were related to the payment structure of social security monies, but also involved participants exercising choice, in some instances, over when payments were made, and also how they organised and reorganised monies. Participants operated within predominantly short-term temporal structures. These short-term structures were related to three main understandings: short term as

offering security, short term as transience, and short term as survival. The minority who operated within relatively longer timescales, and those that expressed a desire to be able to operate over the longer term, related this to being able to have better oversight of one's finances.

There were some further layers to the temporal dynamics experienced by participants. Disruptions to money rhythms were common, meaning participants were operating within a context of uncertainty. Participants were also trying to avoid debt, while at the same time accepting it as an inevitable feature of their current financial lives. Disruptions and debt emphasised the lack of control that participants had in relation to money, while at the same time invoking them to manage, and take responsibility for, their current situation.

Considering the temporal dynamics discussed in this chapter, a broad distinction between 'streams' and 'pools' can be drawn on here (Fitzpatrick, 2007): a stream being "an income or dividend that is received on a regular and frequent basis" (2007:2). The participants of this study did indeed appreciate the advantages of streams, as this prevented "blowing" one's money, and to a degree as an "insurance against external shocks" as recipients could sometimes rely on an upcoming payment in the not too distant future to deal with unanticipated expenditure demand (Fitzpatrick, 2007:2). However, the pecuniary amount of these streams meant that some participants were more oriented towards survival; and the sometimes lopsided or unpredictable payment patterns undermined the advantages that could come with regular frequent payments. Moreover, it would appear that to organise social security money involved enacting *responsibility* and taking on various strategies to *manage*, but in a situation over which recipients had little overall *control* (10.3.2).

Participants spoke about the ways in which they themselves separated and earmarked their monies within these temporal structures. This was done to divide or protect money for specific purposes. Some participants described instances of re-earmarking monies for different purposes, which could be a difficult process if the original designation held various social significances that they did not want to violate. However, it is suggested that the labels attached to payments were relatively unimportant in determining how they were earmarked.

Although not the central focus of the thesis, the ways in which participants who lived with other adults divided money between themselves, is outlined. For these participants, this underpins the other divisions that are discussed in the rest of the chapter. The findings on divisions between adults in a household largely corroborate existing research, in that most couples used either ‘male manager’ or ‘female whole wage’ systems of division. Participants who lived either with adult friends or relatives operated under either a ‘separate spheres’ system where one’s money was kept completely separate, or a ‘pooling’ or ‘partial pooling’ system, where money was aggregated and used collectively to a greater or lesser extent.

A broad distinction was found between ‘living’ or ‘family’ money, which consisted of social security payments used over the short term to cover daily living costs, and ‘bill’ money, which consisted of other social security payments or wages that were used over the longer term for bills and rent payments. This distinction rendered social security payments, used over the short term, more visible to participants. It was these monies that had to be managed and deployed to meet the costs of daily living. According to these distinctions, participants used instruments to separate out, protect, stash, and designate specific money for specific purposes. Most notably these instruments consisted of mental distinctions, bank accounts, or physically separating out cash, in order to divide monies and allocate them to specific uses.

One final point, not covered elsewhere in this chapter, is to emphasise the short-termism of all the preceding findings in many senses, and that longer-term temporal horizons appeared to be related to hope for some participants. Participants did refer to prior financial situations that had been different to their current one. This can be understood as a strategy to preserve perspective, by noting that their current situation was likely to change at some point in the future. Indeed, Pemberton et al. also note the importance of hope in “getting out” of one’s current financial situation, but the increasing unlikelihood of actually doing so (2017:116-7). In her interview, Sabrina said: "we haven't had a takeaway in God knows how long. We used to get pizzas, takeaways, but now every bit [of money] is just gone". Kieran had experienced the largest drop in his income among the participants in the sample, having become unwell and subsequently unemployed. He explained:

"I mean we could jump off [in the past], just for the weekend, just book a hotel for the weekend and go off on the Friday night, come back Sunday, whatever day worked. We always had money in the bank" (Kieran).

The *converse* of participants looking to longer horizons in the past, to remember better financial times, appeared to be related to greater hopelessness: the possibility of different, improved, circumstances in the past or the future was not available. As Alf put it bluntly and macabrely, "And of course if you're not wealthier, you've had it, you're better off blowing your brains out because you've got no one out there that's helping you". Long-term temporal horizons were important in one main sense to participants: the references that participants made to the past and the future can be interpreted as ways of situating their current circumstances, noting their likely, or hopeful, impermanence, and perhaps therefore making them more bearable.⁸¹

⁸¹ On a related tangential note, some older participants (Ian, Julie and Turner) talked about their Jobseekers Allowance as being for young people, but not for people of their age. They appeared to think it was inappropriate to receive Jobseekers Allowance at this point in their life course, and related this to the job search requirements, the way they were treated in the Jobcentre and the amount they were paid. An irony is that JSA claimants under 25 are only eligible for a weekly amount of £57.90 instead of the full £73.10.

9. Needs and Wants

This chapter examines how participants spoke about spending their money. There is a large literature on how people spend money in low-income contexts, as well as how benefit payments in particular are designed and spent. This chapter adds to these existing findings by focusing on the creation and negotiation of meaning from the perspective of recipients when they spend their social security money. The overarching finding presented in this chapter is that, for participants, the use of social security money is bound up with negotiating understandings of spending on ‘needs’, and denying or delaying spending on ‘wants’.

The chapter begins by describing the nature of ‘needs’ in relation to ‘wants’. Then ‘basic’ needs are considered, in terms of how they are defined and met, and in comparison to existing standards. Next, ‘social’ needs are explored. The chapter ends by considering spending on ‘wants’, and finally, spending on ‘vices’.

9.1 A structure of ‘needs’ and ‘wants’

The organising logic by which participants spoke about their spending can broadly be divided into ‘needs’ and ‘wants’. These terms are derived from the ways in which participants spoke about their spending. The terminology of ‘needs’ and ‘wants’ was chosen as it was felt these terms best captured how participants themselves spoke about and differentiated between categories of spending. It is important to emphasise that the evidence presented in this chapter was initially produced inductively and derived from analysis of the data (5.8); it was only afterwards that the results of the data analysis were considered in light of, and held up to, existing literatures. Accordingly, the use of the term ‘need’ in particular should be understood as a summary of participants’ own perspectives on spending, but in turn these perspectives are also analysed in light of existing literature.

'Needs' constituted expenditure categories that were in some way seen as essential, whereas 'wants' were conceived of as expenditure on items that were desired as opposed to needed. However, the ways in which participants defined and subdivided these two categories were complex, and form the substance of this chapter.

Alongside the terminology of 'needs', participants also used terms such as 'basics', 'necessities', 'necessaries', 'essentials'. These terms were used to describe a bundle of expenditure items that were often quite minimal in nature. A central bundle of needs was commonly identified by the vast majority of participants, comprising: rent; utilities; food; travel; and, in some instances, clothing. These items are primarily motivated by meeting what Rowntree would have described as 'physical efficiency' (Rowntree, 1901) and might be thought of as 'basic' needs (Dean, 2010:99-101).

There is a further category of needs that can broadly be termed 'social' needs. These needs varied more greatly between participants, in terms of their constituent items, and whether and how these were met. This type of need was motivated by fulfilling social ends, such as: facilitating participation in social or cultural life; consuming in the 'right' way; fulfilling one's role as a parent; and fulfilling one's role in other relationships.

The broad divide between 'basic' and 'social' needs can be understood as a distinction between addressing material need versus addressing relational need (Lister, 2004:8). However, this does not by any means suggest that the material is devoid of social significance (Lister, 2004:24-6). The social significance of basic needs is considered throughout this chapter.

In relation to 'wants', participants also referred to 'luxuries' or 'treats'. 'Wants' differed from 'needs' in that they were not viewed as imperative in some way. However, this understanding was only viable to many because these expenditure categories were understood as being *temporarily* foregone, having been spent on in the past and hopefully spent on again in the future: the division between wants and needs relied strongly on temporal factors.

The chapter shows the minimal and highly constrained nature of participants' spending. Of course, this serves to illustrate that the limited pecuniary amount of working-age social security money is paramount in structuring the spending priorities of recipients. However, consistent with the focus of this thesis, it also shows how social security money can itself involve the creation of social meaning. Being in receipt of working-age social security money means that one's 'needs' are to be defined in a highly minimalistic, limited sense. Furthermore, it is not the case that participants did not exercise choice, and communicate preferences, in the ways in which they spent their money. These preferences or choices can be seen to be closely linked to social factors: participants are negotiating various meanings as they use their money, in particular in relation to trade-offs between basic needs, and social needs in relation to basic needs.

9.2 'Basic' needs

Almost universally across the sample, a 'basic' set of needs was identified as the priority for spending. This section begins by examining (from the perspective of participants) what items of spending constituted basic needs, before describing how participants went about meeting these needs. The section then situates participants' basic needs in relation to two existing standards evident in the literature on need: the 'minimum income standard' and the more-recently developed definition of 'destitution' in the UK. The section ends by considering instances where participants prioritised between their basic needs (for example, between either rent and utilities, or food), and their grounds for doing so.

9.2.1 Identifying basic needs

Participants' basic needs were identified by asking how they prioritised their spending within their current financial context, rather than by prompting them to consider 'need' directly. That is, the interviewer did not ask about needs and wants,

or about different types of need, but instead asked the participant to describe how they approached spending their social security money.⁸² Here is how Sarah replied:

“whatever remains I must ensure I provide food for them [my children]. If I don’t that would be disastrous for me. That’s why I say it’s not about budgeting because the income is quite small, very, very small. Tight. So all I can do for now is just make sure, get food, get gas and electric. Those are the important things. Get travel card. That’s all. Nothing else. Nothing.”
(Sarah)

Zac responded similarly when asked how he spent his money:

“Priorities are the rent, err, food, toiletries, stuff like that. And I’ll just, whatever I’ve got left, I just leave it, and, because sometimes you know you get an emergency and you need money and all that, so I just basically get everything I need, pay the rent, and whatever’s left in the bank is just there and I’ll gradually end up using it.” (Zac)

One further example comes from Joyce:

“I only spend the money when I need it, it’s when it’s really important. If it’s not, I will not, yeah. Because first things first, when I get my bills, my rent, my bills [sic], then my travel card. That’s the priority.” (Joyce)

These three responses illustrate how this identification of a basic set of needs was found right across the sample, across different types of participant. Sarah was a lone mother of two who was currently unemployed; Zac was an unemployed single man; and Joyce was a lone mother of one who was working full time. These answers also illustrate how the idea of ‘need’, and its constituent items, were evident in the interview data.

⁸² It is likely that very different answers would have been elicited if participants had been asked directly, “What do you need?”, as opposed to, “Tell me how you spend your money”.

9.2.2 Meeting basic needs

The items that participants identified as their essential spending priorities, and so the items that constituted their basic needs, were centred around: rent; food; bills; travel; and, in some circumstances, clothes. This section describes how participants went about meeting (or trying to meet) each of these basic needs.

Looking first at paying the rent: the majority of participants lived in local authority or housing association homes (23 of the participants), while most of the remainder lived in private-rented accommodation (16). A small number of participants lived with their parents or extended family and were not directly responsible for paying the rent or mortgage (4). For those living in local authority and housing association housing, their Housing Benefit was paid directly to their landlord, although some had a shortfall that they had to make up using other income sources (6 participants), and those that were in work did not receive full Housing Benefit. Those in private rented accommodation had their Housing Benefit paid directly to them (as opposed to their landlord), although they did not necessarily think of this money as being used to pay the rent (8.2.4). Those who lived with their parents or extended family were either not paying any rent, or handed over a lump sum to the household member who was responsible for rent, and a part of this money was considered their contribution towards the rent.

Participants used a mixture of methods to pay their bills. Twelve participants used key cards for their electricity or gas, and spoke about the control that this gave them over how much they spent on these utilities. Among other things, this helped to avoid incurring debt, as discussed in Chapter 8 (8.1.5). Some participants also noted that pay-as-you-go card systems for their utilities were more expensive, but that this was a price worth paying in order to achieve greater control over their expenditure. As Julie stated:

“I’ve got a gas card and an electric key. Someone did say that with an electric key, they’re a rip off, but I don’t mind paying that” (Julie).

Some participants had quarterly billing systems set up, although within this, only a minority had established direct debit payments, and most instead opted to move the money out of a bank account manually to pay the bill, again, in order to retain control over where their money was going and when.

Food and toiletries were generally addressed on a more ad hoc basis than rent and bills. As described in Chapter 8 (8.2.2), participants tended to distinguish between 'living' or 'family' money and 'bill' money, and in turn used these monies differently. Food tended to be bought on short-term timescales, either several times a week or weekly. It was more common for social security monies both to be paid on short-term timescales and to be designated as 'living money', which was therefore used for buying food. For some participants, this way of buying food contrasted with previous times when they had been comparatively better off and would do a 'big shop' every week, fortnight or even month.

Some participants spoke about money-saving strategies when buying food, either by:

- 1) buying only simple and easy to store items: "[I will buy] Something like this rice or potatoes, or whatever. And then after I can see how I can survive" (Klara);
- 2) by visiting shops when food was being marked down as it neared its sell-by date: "when you go to the supermarket you're going for the, you're going to the aisle that's the out of date line" (Turner);
- 3) or by shopping in budget supermarkets: "I always go to places like Iceland, it's just cheaper" (Alf).

Similar strategies to those presented above have been reported previously, including by Dowler (2002:706-7) and Purdam, Garratt, & Esmail (2016, 1080-1).

Marcel in particular had a notable way of feeding himself using an ad hoc technique that he referred to as "the military system". Marcel lived with friends, and had a network of good friends living in his local area. He described how whoever currently had money would take it upon themselves to cook enough to share the meal with

friends who currently did not have money. At different times, when someone who had previously shared food found themselves without money, they could take a share of a meal being cooked by another friend who currently did have enough money.

Apart from the two participants who were running a car, and so talked about the need to cover fuel and insurance costs, the remainder of the sample used London's public transport network to get around.⁸³ This was paid for using a travel ('Oyster') card,⁸⁴ although some participants were entitled to a free travel card that they used. Keeping the Oyster card topped up was prioritised by participants because they used it either to get to work, to get their children to school, or to look for work. None of the participants had any sort of automatic top-up system set up for their Oyster card, opting instead to load money on to the card at stations or in newsagents. In the same way that pay-as-you-go utility payments were preferred, topping up the Oyster card manually offered a greater degree of control over spending. Some participants spoke about money-saving strategies when travelling, which centred around aiming to walk whenever possible. One participant (Zac) cycled almost everywhere.

Clothes were not mentioned as ubiquitously across the sample as the preceding items. However, for those participants with children, clothing their children was spoken about as an essential cost.

Adults did not talk about clothing themselves in the same way. Children's clothes tended to constitute a basic need, but adults' clothes did not. Many participants (25 interviewees) did not buy any clothes for themselves at all in their current financial situation. Sabrina, for example, when asked to reflect on how her current financial situation was different to when she was working, replied:

⁸³ Note that participants' use of public transport in London made their experiences of travel quite different from those of social security recipients in other parts of the UK.

⁸⁴ A pre-paid card that can be used to pay for London public transport.

“[When in work] You could sort of just go out and buy something for yourself, you know. I don’t know the last time I bought myself clothes because it’s that bad. You know I think I had more freedom. Felt more relaxed, didn’t feel so stressed and that.” (Sabrina)

Sabrina’s account demonstrates not only the substance of basic needs, but also the stress associated with spending in this way.

Children growing out of clothes, but also children tearing or damaging clothes (for example, getting holes in their tights, socks or shoes), meant that money had to be available to replace items. Parents tended to talk about trying to make sure there was money ‘left over’ at the end of a spending cycle (for example, at the end of the month or fortnight) to address their children’s clothing needs. Sylvie, for example, talked about the challenges of clothing her two daughters:

“[The girls will say] my tights are torn, I need my shoes are not properly fitting, it’s old, sometimes they rip it themselves because-

Oh really, because they want something new?

Yeah because maybe the first girl has got a new shoe because hers is dirty. The second one, she wants the same things so she gets rid of it intentionally.

Oh no, you must be so patient.

Yeah [laughs], especially with their tights. Almost every week or two you need to get them new tights.

I suppose when they’re that age it’s-

Because they play in it and then they create holes.

.... And how do you, is it difficult to make sure there’s enough money there for unpredictable things?

No I just cut my cloth according to my size. Me I'm an adult so I don't really need much. I can take care of my tights and stuff. But they can't. So maybe monthly they need, I've told them, "if your tights is torn, or your socks is torn". They show it to me, "put it in the bin, don't put it in the drawer". Because if they put it in their drawer I won't know it's torn. So you just show it to me, put it in the bin, and then let me know this one is, so I have to get ready." (Sylvie)

Notice that in Sylvie's account she explains how clothes are not a need for her, and also how she needs forewarning when her daughters need new clothes so that she can 'get ready' financially.

Among the sample, there were many instances where participants described it as being difficult, or impossible, to meet all of these basic needs with the money available to them. These tended to be unemployed participants, but some recipients of Working Tax Credit also spoke about finding it very difficult to obtain these basic items. Twelve participants described a current difficulty in meeting the basic or essential items of expenditure that they had identified. Kirsten gave an account of the difficulties of affording the essentials. She was in rent arrears, but prioritised meeting other needs related to her children:

"He [the letting agent] doesn't want it [debt repayment] in dribs and drabs, he wants all or nothing. I'm never going to have that, because if I had 1,600 pounds in my hand right now, I'm pretty sure I wouldn't be paying the rent with all of that. I might be paying half of it, but I wouldn't be paying all of it, because I'd be like do you know what the kids needs wardrobes. Daisy still needs a mattress for her bed... You know I have nothing, now if you've got no food in the cupboard and you've got to feed three kids [that is how you are going to spend your money]." (Kirsten)

9.2.3 Trade-offs between basic needs

Within the sample, participants sometimes had to make trade-offs between their basic needs, where not all of these needs could be met from the money currently

available to them. There was a clear dichotomy in how participants talked about their spending priorities. Participants with children were more likely to prioritise buying food; by contrast, those without resident children were more likely to prioritise paying rent. There was also the intersecting factor that prioritising rent was an especially prevalent theme among those living in private-rented housing.

Prioritising rent

Those who prioritised rent (21 participants) were more likely to not have children, or at least not resident children. The prioritisation of rent was justified on two main grounds. The first was that rent tended to represent the biggest outgoing for a household, and so it was important to ‘stay on top of’ this payment in order to maintain finances that were as stable as possible overall. As Michele explained, rent was the top priority,

“Because the rent is the big lump sum of money, if you get behind with that, you’re finished.” (Michele)

The second main reason given concerned not wanting to owe anything to anyone, or not wanting to feel beholden (or ‘dependent’). As Jean put it, she prioritised her rent and bills as her number one financial outgoings because she saw this as ‘paying all my commitments’. Her explanation of how she approached buying food was quite different, whereby she purchased ‘whatever I can get’. The importance attached to establishing ‘independence’ as opposed to ‘(welfare) dependence’ has been noted before (Shildrick and MacDonald, 2013). As discussed above in the previous section, for some participants, their relative de-prioritisation of food meant that this basic need was sometimes not met, with food shopping not a standing item of expenditure. As Grace stated:

“I can’t remember that I’ve gone and bought food. I might top up.” (Grace)

Prioritising food

On the other hand, participants with resident children were more likely to emphasise the imperative of buying food, above all else (10 participants prioritised food). Many were clear, as Huran stated, that “the priority is food” (Huran). Explanations for

this prioritisation centred around providing food specifically for the children in the household. Providing adequate food for one's children, often of a given quality, was regarded by participants as fundamental to fulfilling their role as a parent. Both Mariam and Kelly summarised this sentiment:

“with food we try not to cut down that much, because it's very important for my kids to have like, the right everything.” (Mariam)

“I won't skimp on my food, like, shopping... it's 2016.” (Kelly)

Kelly was indignant that she and her daughter should be put in a position where they could not feed themselves sufficiently. In Kelly's case, this meant that she was willing to incur debt as not to compromise on her spending. Mariam demonstrates a strong orientation towards providing for her children specifically, and the importance of giving them the 'right' nutrition. There were also clear accounts of what it meant for participants if they could not prioritise food in the way that they wanted. Sabina recently experienced a drop in the social security money she was entitled to, as her teenage son had transitioned out of full-time education and into an apprenticeship, thus affecting her social security eligibility. Sabrina described her current difficulties in providing food for the household:

“I know it's going to sound sad, but I literally had no food in the house yesterday. I mean I can go without food, I don't mind, you know, I can survive on water all day. But for my son to have to go through that as well, it's hard.” (Sabrina)

Sabina is stoic in her account of her ability to go without food, and her account highlights again the priority that participants placed on providing food for their children specifically.

The prioritisation of spending on food for children fits with insights from the existing literature. It has been shown previously that low-income families will prioritise the needs of their children and try to shield them from the consequences of life on a low income (Goode, Callender, & Lister, 1998; Middleton, Ashworth, &

Braithwaite, 1997; Middleton, Ashworth, & Walker, 1994; Ridge, 2002, 2009). In her qualitative work with low-income families in Northern Ireland, Daly found that “The sense of prioritising children was ubiquitous.” (2016:6). Indeed, in some respects the findings of this thesis go further, in showing that many of the participants who had children understood the whole of their social security entitlement being justified on the basis that it was directed towards meeting the needs of their children (7.3.1). This broad understanding about the justification for receiving social security money can be seen reflected here in how participants actually used their money, when looking at these trade-offs between spending on items of basic need.

The explicit prioritisation of children’s basic needs above the parents’ own needs can be understood as parents marking and expressing their relationship with their child by using money in this way (Zelizer, 2017:202). Daly similarly invokes the concept of a ‘relational repertoire’ in writing about spending on children in low-income contexts (Daly, 2016), whereby this spending is interpreted as animated by “manag[ing] and sustain[ing] intimate relationships” (Daly, 2016:7). This perspective explains why participants with resident children opted to prioritise food in particular, since this approach communicates their determination to provide for their children’s needs in the most obvious and direct way.

The findings presented above also challenge the widely-held assumption that food is more elastic compared to other household consumption items, and therefore will be one of the first to be adjusted in reaction to insufficient income (Anderson, White, & Finney, 2012:41; Snell, Lambie-Mumford, & Thomson, 2018:14). In particular, the views of participants with resident children show that where expenditure on food is related to ideas of good parenting, food is likely to become a relatively inelastic consumption item. If parents do have to cut back on food, this represents a level of unacceptability that is not experienced by those without children.

There is also perhaps a policy issue underpinning this finding: if a participant with resident children were to lose their home they are considered to have a ‘priority need

for accommodation' under the 1996 Housing Act, whereas someone without resident children is less likely to qualify as a having 'priority need' (Housing Act, 1996, 189, cl 1). Those with a priority need are far more likely (although not certain, following the 2012 Homelessness (Suitability of Accommodation) (England) Order) to be housed by the local authority, either in social housing or in private-sector accommodation, should they become homeless. For those without a priority need, the local authority is only obliged to "provide him with (or secure that he is provided with) advice and assistance" (Housing Act, 1996, 190, cl 3). The safety net is more minimal in this context for those without resident children, and the potential negative repercussions from going into rent arrears are greater.

9.2.4 Comparing existing standards

Although participants used the language of 'need' to describe what they spent their money on, this does not necessarily equate with what they *actually* viewed as necessary or even minimally sufficient. Moreover, the language of need used by participants is interpreted as communicating the pared-back, constrained status of their current spending patterns that their current financial lives mandated. It is instructive to consider the bundle of items that participants identified as needs, in comparison to existing multi-dimensional (or 'basket of goods') measures of deprivation or low income. The Minimum Income Standard (MIS) (Padley & Hirsch, 2017; Padley, Valadez Martinez, & Hirsch, 2017) measure, developed at Loughborough University, errs towards what can be described as a slightly 'thicker' (Dean, 2010:107) definition of need, although is still quite 'thin' in relation to human fulfilment or flourishing. Fitzpatrick and colleagues, on the other hand, seek to define and measure destitution (Fitzpatrick et al., 2016), which is towards a very 'thin' (Dean, 2010:101) conception of need. How do the needs identified among participants in the context of spending social security money relate to these existing measures?

Before making these comparisons, it is worth emphasising that these existing standards are material in focus. It is appropriate to maintain a material focus: material need fits with a focus on spending social security money, that is, a focus on

consumption. There are two points to be made here. First is that a focus on *material* need is more constrained in scope than a focus on *human* need (for a taxonomy of approaches to need, see Dean, 2010:5-9). Second, however, this is not to say that a focus on material need precludes the importance of relational or symbolic factors (Lister, 2004:23-26). This second point is very important: this chapter aims to emphasise that being in receipt of, and using, social security money is involved in the creation and negotiation of the meaning of needs and wants.

The MIS uses similar language to participants when describing the standard of consumption that it is trying to capture: “it [the MIS] covers needs, not wants; necessities, not luxuries”; however, it is also clear that this measure “is about more than survival alone” (Padley & Hirsch, 2017:4). Central to the MIS definition is the notion of participation in society: the MIS is about “more than just food, clothes, and shelter. It is about having what you need in order to have the opportunities and choices necessary to participate in society” (Padley & Hirsch, 2017:3). This definition echoes Townsend’s definition of relative poverty (1979:46-53), albeit that the MIS is founded on a consensual method that consulted members of the public, rather than an expert-defined standard.

The main categories identified by the MIS have considerable overlap: housing and domestic fuel; household goods and services; clothing; personal goods and services; transport; and food and drink reflected the participants’ most commonly described spending list of rent, bills, food, travel, and sometimes clothes.⁸⁵ However, in two ways, the MIS is more expansive than the ‘basic needs’ reported by participants. First, items included in the MIS that pertained to longer-term investments or durables (e.g. furniture or cookware), or clothing for adults, were not talked about as current expenditure possibilities by participants; instead, these items were regarded as things that had to be delayed for the future. For example, Kirsten had not “had a bed for nearly a year” and instead slept on the sofa. Second, the category of social and cultural participation was not consistently referred to across the

⁸⁵ It is also important to remember that participants sometimes could not meet all their identified ‘needs’, or had to economise in various ways. This is discussed in this chapter, and in Chapter 8’s discussion of debt.

sample, although the concept of ‘social needs’ was highly relevant to participants and is explored separately in more detail in a later section.

Compared to the MIS, then, the basic set of needs that all participants sought to meet was more minimal, in that spending was very much situated in the present moment: it was primarily spending organised around meeting immediate day-to-day living costs (as opposed to longer-term spending on larger items such as white goods, electronics, or furnishings), and spending relating to social and cultural participation was not consistently met across the sample. This is not a surprise, as the MIS research has consistently demonstrated that means-tested benefits fall below the level of income needed to achieve the standard of living identified by the MIS (Padley & Hirsch, 2017:9). To reiterate as well, the aim here is to compare the MIS with the basic needs *currently* identified by participants, and not necessarily to make the claim that participants had a conception of minimum need that differed from the MIS. Indeed, what this comparison begins to demonstrate is the way in which social security money has a role in shaping the definition of ‘basic’ or ‘essential’ for the participants.

Turning to a far more minimalistic standard, the definition of destitution established by Fitzpatrick and colleagues “seeks to capture people who cannot afford to buy the absolute essentials that we all need to eat, stay warm and dry, and keep clean.” (2016:2). To be destitute, an individual or their children had to have been without at least two of the following in the past month:

- Shelter (slept rough for one or more nights).
- Food (had fewer than two meals a day for two or more days).
- Heating their home (unable to do this for five or more days).
- Lighting their home (unable to do this for five or more days).
- Clothing and footwear (appropriate for weather).
- Basic toiletries (soap, shampoo, toothpaste, toothbrush).

At the time of the interviews, only one participant in the sample met this definition: they had not been able to pay any bills and had been reliant on other members of

their community for food and basic toiletries, because of an administrative problem that meant they were not currently receiving any social security payments. None of the participants were street homeless, although two had previous experience of being so. Seven participants could be placed close to, but not within, the definition of destitution. A significant minority of participants experienced not being able to buy food regularly and therefore sometimes missing meals. Some participants talked about the ad hoc nature of shopping for food, and no longer being able to do a 'proper shop'. Rohina's account illustrates this, as well as the use of the language of 'need' and 'want':

"I'm always short [of money]. Sometimes all of it goes, and sometimes it's not even enough, do you know what I mean. So that money is [supposed to be] shopping money, so some, I haven't done shopping for months. And the kids have sort of said to me, "Mum why don't we do shopping any more", I say, "because we have no money". So what I do is I just buy cheap things, like tins and things. Like we eat, don't get me wrong, we eat, I did consider going to the foodbank.

Did you used to do a weekly shop?

Yeah we'd go like, go to the big Tescos, with the kids, do a big shop and stuff, and put it in the trolley. It'd last a certain, nearly two weeks, and it was brilliant. I didn't do it weekly, I'd do it every fortnight, because it was enough. But as prices went up as well over the last few years and things, you get out your 10 pounds, you get like three items and you're like, shocked. So I haven't done shopping like that for, like I say, at least six, seven months. I just buy when I need now, because that's all I can do, and.

So you're just getting it when you really need it?

Yeah when we need it, and then I try and buy things, like try and think of ideas that we can cook, that we can eat. So I might buy a tin of chickpeas, do you know what I mean, things like that you can stretch. And I always go, you know like try to go when the stuff is reduced at the end of the day. And

we can freeze bread, you can buy it for 10 pence and things like that. That type of thing, like we don't have any luxuries, you know like extra things. You know, fancy meats and all that, we don't get that we actually don't eat meat because I can't afford it. So it's been hard, it has been hard. And that's it."

(Rohina)

Rohina, who was unemployed at the time of the interview, had also at points been reliant on familial and friendship networks for the provision of food, describing how she had borrowed money from friends to buy food when she had not received her social security payments before a long bank holiday weekend (see Bourdieu, 1999, and Farrell and O'Connor, 2003, on the importance of material support from family and friends). Sabrina was another example of a participant only being able to buy food on an ad hoc basis, when she had the available resources.

Food bank use was not common in the accounts of participants. None reported having visited a food bank, although Rohina and Lee said they had considered doing so. It appears that instead, in the first instance, participants would: make use of familial networks (two participants also spoke about receiving support from their Church); go without food for a period of time; or incur debt. This fits with the insight that 'Food banks are clearly a last resort for those that need to turn to them' (Lambie-Mumford, 2018:13). Moreover, the experiences of participants also demonstrate that relying on the use of food banks as an implicit or explicit proxy for food poverty would underestimate its true extent.

Some participants spoke of times when they couldn't 'feed' the electricity or the gas meter, or used tactics such as heating one room in the house only (echoing findings in the 'heat or eat' literature: Anderson, White & Finney, 2012; Beatty, Blow & Crossley, 2011; Lambie-Mumford & Snell, 2015; Snell, Lambie-Mumford & Thomson, 2018. As already discussed, while clothing for children was a priority, clothing for adults tended to be an unmet item of spending.

In summary, although the vast majority of participants could not be defined as destitute, the comparison with this definition, and the MIS, emphasises the minimalist, survivalist, nature of many participants' 'basic needs'.

9.3 'Social' needs

Beyond the 'basic needs' discussed above, a separate category of need can be identified. Fifteen of the participants also spoke about spending on what can be described as 'social needs'. These are termed 'needs' here because of the imperative way in which participants spoke about meeting them, and also because, in some instances, items that were identified as 'basic needs' were foregone in order to meet a 'social need'. The term 'social' is chosen because the primary function of this category of needs was to meet some sort of social obligation.⁸⁶ These obligations could be to someone else specifically, or sometimes they were based on a broader sense of the social. It was this idea of social obligation that united the examples placed within this category, as opposed to the substantive details of individual items, which varied reasonably widely. This section first considers the most common form of social needs, those relating to participants' children, before examining other instances of social need.

9.3.1 Social needs and children

The most common examples of social needs were ones pertaining to children. As discussed in the previous section, it is a well-established finding that children's needs are prioritised in low-income settings (Daly, 2016; Middleton et al., 1997). This specific set of social needs, however, went beyond meeting children's basic needs, and were primarily about protecting or furthering a child's, or parent's, social position in some way. Specifically, motivations for meeting social needs pertaining to children were mainly underpinned by: wanting to fulfil one's parental role; a desire to ensure the social inclusion of one's children in material terms; a desire to ensure

⁸⁶ As has been emphasised previously, this does not mean that 'basic' needs were not also social in various senses. Social meanings were being created and negotiated as participants defined and met their basic needs.

social inclusion of one's children in terms of participation; or by wanting to invest in a child's longer-term development.

For example, participants spoke about aiming to fund activities for their children that allowed them to spend time with, and partake in similar things to, their friends. Joyce gave her son pocket money so that he could buy chips after school, as it was common for his group of friends to spend time at the local take-away shop and socialise after school had finished. Not giving her son money would mean that he would not be able to make the same purchases as his friends. Rachel spoke about funding her son's participation in sports. Her son was primary school age and she talked about his recent phase of attending a boxing club, which had been expensive for her to fund. Rachel speculated about the next sport her son would like to try, explaining:

“I try and make it happen. Like if he wants to, he wants to go and start football.” (Rachel)

Kirsten gave a further example of spending to ensure the social inclusion of her children in material terms. She spoke about the importance of meeting her children's needs by making sure that they had the shoes and clothes needed to ensure that they would not be bullied at school and would be accepted by their peers:

“being in a poor situation and you've got kids that are your world, you're always going to give to them. You're never going to say, oh do you know what, like, tough Reece, go to school in those shoes and get bullied for having a hole in them, I don't care. You're going to buy your kid new shoes aren't you.” (Kirsten)

Kirsten's explanation in particular can be linked to Hamilton's observation: “low income consumers place emphasis on conspicuous consumption to avoid the social effects of stigmatisation” (Hamilton, 2012).

Marcel's spending on his non-resident son could be seen as both investing in the relationship between the two of them, and also Marcel wanting to fulfil certain

aspects of his role as a father.⁸⁷ His toddler son would visit him when possible, and it was a priority for Marcel to put money aside to be able to treat his son on these visits:

“when I can meet my son, at least I can put the little bit, like five pound in my pocket, to try to make him feel better” (Marcel).

Other participants invested in their children with longer-term timeframes in mind. Sylvie, for example, funded weekly Saturday morning tuition for her two primary-school aged daughters, with the aim of boosting their performance at school that would ultimately lead to brighter futures for them. These instances, where parents were prioritising social needs pertaining to children, and even foregoing basic needs in order to do so, are echoed in Daly and Kelly’s account. As they describe it, there is

a lot of “leakage” between what is an absolute need and a relative need, especially when it comes to children. Hence, parents struggle to try to make leisure opportunities available to their children and to give them “treats” and buy luxury items, even if these have to compete with more essential spending (Daly and Kelly, 2015:195).

9.3.2 Other social needs

Other social needs were related to the participant partaking in other social conventions, expectations, or signals that did not relate to children, but to another aspect of an individual’s social identity. For example, for Riya, in order to ‘manage’ the holy festival of Eid, it was important that she was appropriately dressed in new clothes. Riya said that the only time she bought herself clothes was for this festival, although she was also clear that she aimed to buy an inexpensive outfit:

“In Eid, you know, I will always look for the cheap one. You know, just to manage my Eid day” (Riya).

⁸⁷ Remember also that Marcel was the participant who ate according to what he called a ‘military system’ (9.2.2).

Several participants talked about the imperative of buying gifts for family members. Julie, whose interview was conducted in October, described how she had begun stashing money at the back of her wardrobe to pay for this year's Christmas presents. Atul described the added pressure of being invited to multiple family weddings this year, and the expectation that he had to fulfil of giving cash as a gift.⁸⁸

Other participants' social needs related to food consumption. Atul talked about how he would buy lunch from a shop, often choosing chicken and chips because it was cheaper than a pre-made sandwich and tasted good, instead of making a packed lunch. He explained, 'we can do it at home [make lunch], I hate to do it out. But most people do', suggesting that the way in which he thought 'most people' behaved was a guide for his own lunchtime meals, at least in the sense that it justified a choice that he 'hated' doing because he knew it incurred extra cost. Michele also approached food consumption in a way that can be understood as meeting a social need. Speaking of her grocery shopping, she explained: 'I don't buy the cheapest things. Don't buy white label. Still don't.... That's not me. I still like, but I still like to eat healthy'. It was important for Michele's self-image ('that's not me') that she didn't buy the value brands in the supermarket, as well as explaining her behaviour on health grounds.

These 'social *needs*' can be termed as such because of the imperative way in which participants spoke about meeting them, but also because some of them were foregoing 'basic needs' in order to meet what they perceived as in some sense their social obligations. For some participants, this category of spending was not merely an optional extra, but a central component of their outgoings. Indeed, four participants explicitly discussed at times foregoing items that they themselves identified as items of basic need, in order to meet their social needs. For example, Marcel, who ate according to what he described as the 'military system', in which he was reliant on sharing with friends, also saved money to treat his son; or Kirsten,

⁸⁸ Atul said this was communicated on the wedding invitation using the phrase, "No box gifts please", which implied, 'cash only'.

who had accumulated multiple debts on her utility bills and rent, also spent on new clothes for her children.

Two main organising principles can be seen as motivating the paramount importance of these social needs from the perspectives of participants: ‘saving face’, and ‘role fulfilment’. Saving face captures the idea that a purchase may be motivated by building and projecting a certain self-image.⁸⁹ This image may be built directly for the purpose of projecting it to others, or it may be built mainly to protect the self-esteem of the individual themselves (see, for example, Michele’s approach to food shopping discussed above). The notion of role fulfilment instead captures the idea that purchases may be motivated by fulfilling some sort of social role that a participant understands as being expected of them. This was clearest in relation to participants who were fulfilling parental roles, but one also sees it in terms of participants doing what they understand as expected of them as, for example, a member of a religious community (see, for example, Riya and her Eid outfit).

In summary, these two motivations of saving face and role fulfilment that appear to drive the participants’ attempts to meet social needs (even sometimes at the expense of meeting basic needs) can be explained as attempts to avoid the shame that some identify as lying at the core of poverty (Sen, 1983:161): both by reactively ‘saving face’ and concealing one’s status as a social security claimant, and by proactively fulfilling a social role that helps to distance oneself from the identity and role of a ‘typical’ social security claimant. By resorting to these techniques, participants are aiming to participate in the ‘prevailing norms and customs’ that are necessary to avoid the shame associated with lack of resources, and indeed the ‘bureaucratized shame’ associated with receiving social security money (Walker, 2014:155).

However, it is important to remember that most participants did not talk about meeting any kind of social need, and instead described their spending as entirely focused on meeting basic needs. This returns discussion to the points made above in relation to defining and meeting basic needs. Turner provides a succinct summary

⁸⁹ Note that the idea of ‘saving face’ is drawn from dramaturgy: the individual’s ‘front’ conceals their ‘backstage’ condition as a social security claimant (Goffman, 1971).

of what it might mean to only be able to meet basic needs at present: "You're just, a shadow way of living" (Turner).

9.4 'Wants'

Participants set their discussions of 'needs' against an idea of 'wants'. This section considers the items that participants themselves described as 'wants', 'luxuries', or 'treats' (in contradistinction to needs). Wants could be defined both by their substance, but also by a *way* of spending that was free and unconstrained. Most participants (32 of the interviewees) explained that spending on something that was not a necessity was not possible at the moment. As Alf articulated, "I'm only on the basics now". Of those who did identify spending on wants at the moment, this could not currently be done with freedom and without constraint, but had to take place within carefully planned parameters.

Some participants reflected on times when they had access to more income and could afford 'treats' or 'luxuries'. Jane was currently in receipt of Jobseekers Allowance (JSA), having been declared fit for work following an assessment and moved off Employment and Support Allowance (ESA). When Jane had previously been in receipt of ESA payments (which were slightly higher than her JSA), she said:

"I could get a bit more [when receiving ESA in the past]... not like, bloody, a holiday or things like that, just general, maybe a packet of sweets or something. Nothing out the blue. It was only 50 pound extra [a fortnight], but when the drop is 50 pound it is a lot" (Jane).

Even with her former ESA income, it is notable that Jane comments how she could still not spend 'out the blue'; her spending still had to take place within controlled parameters. Similarly, Sabrina remembered when she had previously had a higher income, pointing out: "we haven't had a takeaway in god knows how long. We used to get pizzas, takeaways". As can be seen here, the wants identified by participants tended to be of a modest nature, but aimed to indulge a desire in some way. The examples given here relate to food: eating in a way that was pleasurable, by having a sugary treat, or not having to do the cooking by ordering takeaway. Another

category of wants revolved around buying clothes for oneself. Danny said that currently he “can’t do nothing, buy no clothes or nothing”. Rohina, when asked if there was anything that she would not spend her money on, said “I never treat myself, I never go out, I never get new clothes, things like that you know”.

The temporal aspect of meeting wants was clearly articulated. Sam, for example, who was currently unemployed and in receipt of Universal Credit, spoke about how he used to be able to take his younger brother to the cinema when he was working as a retail assistant, but that now:

“I wouldn’t spend on the cinema now until I get a job as well, so, I wouldn’t like, I’d want to put my needs first, and then my wants afterwards” (Sam).

Sam is explicit in drawing a distinction between needs and wants, and is clear that spending on items that he did not think of as essential had to be put to one side for now and only met once he had returned to work. Grace was similarly explicit about the division between needs and wants, and the temporal aspect of addressing her wants, when she explained “my wants are lying dormant”, suggesting that they could be awoken at some future point in time. Later during the interview, Grace explains how:

“I can’t, I can’t wake up my needs [wants],⁹⁰ I can’t. It would be too frustrating. Oh don’t get me wrong, you know, I go, you know, one day I’d like to just go and buy a pair of shoes for the heck of it.” (Grace)

The notion of ‘dormant’ wants is seen again here. Grace’s own mixing of the terminology of wants and needs prompts the reflection that perhaps the temporal aspect of wants are key to their definition as such; these types of expenditure can be considered ‘wants’, as opposed to something more imperative, because it is inherent in their definition that they are only thought about as out-of-bounds on a *temporary* basis by participants.

⁹⁰ From the context, in particular given her previous discussion of ‘wants’, it was clear that here Grace intended to refer to what she regarded as wants, even though she used the term ‘needs’.

Grace's description of spending just for "the heck of it", highlights that it is not only expenditure categories that divide the definition of needs and wants, but *how* spending is conducted. Needs are allied with spending that is calculated and restrained, while wants are related to spending freely or even frivolously.

Seven participants did talk about actually spending on wants in some way, even in their current financial situation (as opposed to recalling the past or imagining the future). Notably, those who were actually spending on wants were doing so in terms of the *category* of expenditure, but not in terms of spending freely or frivolously. These examples were either from individuals who were in work, or who were supported by relatives in some way.⁹¹ Rachel identified: "I get a luxury once a month, my nails", although she also explained that her manicure would be foregone if there were other spending priorities at the time. As another example of spending on wants, at the time of her interview Connie had just bought herself some jogging bottoms and a sports top. These examples typify that within the sample spending on 'wants' tended to be modest compared with the standards of those outside the low-income context, and conducted with careful planning and constraint, even when described by participants themselves as 'luxuries'.

Within the financial context that participants faced, 'wants' often had to be met within constrained parameters and only through careful planning. For example, Rachel's spending on her nails was clearly structured, with the purchase taking place once a month. Connie's spending also demonstrates the pre-meditated way in which participants tended to purchase wants: she described how she had identified the pieces of clothing that she had wanted to buy, but that then it was after a period of weeks where she had weighed up and justified the purchase to herself that she finally decided that she could buy them.

Jean gave an example of spending on wants that she could not justify to herself. She described impulse-buying several items from the 'middle aisle' in her local supermarket, where special offer homeware or leisure items would be placed. The

⁹¹ For example, where the participant lived in a multi-generational household and so was not primarily responsible for paying housing costs.

purchases came to £40. Jean then came to the conclusion that she could not afford or justify the purchases, explaining “I cannot afford to spend forty pound in the supermarket, no way”, and so she returned the items. Jean’s example again emphasises not only the sorts of categories of expenditure that constituted wants, but also that spending freely or on a whim was linked to this sort of spending. The way in which spending was done mattered: ‘splurging’ or spending freely and without calculation or forethought was incompatible with spending on needs. Moreover, this *way* of spending was also not possible for those participants who did spend on wants, which also more often had to be carefully planned and considered. As Jean said, “the one thing you can’t do is throw money around”. When spending was done without restraint, this would, as in Jean’s case, have negative consequences.

9.5 Vices

Spending on ‘wants’, in the context of spending working-age social security money, was a type of spending that had to lie dormant for most participants. However, spending on ‘vices’ was more emphatically described as out-of-bounds, or unacceptable, as opposed to something to be delayed.

Ten participants, a disproportionate number of whom were receiving JSA, raised the topic of spending on what can be described as ‘vices’. These responses are perhaps best interpreted as participants working to distance themselves from negative depictions of social security claimants (Shildrick and MacDonald, 2013). There was no equivocation and rarely any elaboration when participants spoke about vices: participants instead listed off the areas of spending that they deemed as being out-of-bounds in their current financial situation. Here are some examples in response to the question, ‘Is there anything you wouldn’t spend your money on?’:

“I don’t smoke, I don’t drink.” (Jean)

“I don’t gamble.” (Julie)

“I don’t smoke, I don’t drink alcohol.” (Anwar)

“well I don’t go out to the pub.... Tattoos, well, I can’t work out how anybody can have all that, blinking done to them.” (Ian)

“I don’t drink, don’t smoke, don’t go partying, don’t go out with friends.”
(Kirsten)

That these responses came fluently and concisely from participants suggests a semi-automatic, or learned, element to these responses: participants knew this was the ‘correct’ thing to say. The categories identified as out of bounds are classic ‘vices’, and directly address the negative popular imagery of the social security claimant (Shildrick, 2018): “What we see, then, in these interviews are deeply felt and strongly held but discursive devices deployed to protect the self from social and psychic blame, by deflecting it on to others.⁹² “They” are like that, “we” are not.” (Shildrick and MacDonald, 2013:301). The concept of interpretative repertoires, that was first invoked in Chapter 7 (7.3.2) is useful again here. This is not to say that participants actually did spend on vices; it would appear to be the case that they did not. However, the fluent and concise way in which participants discussed vices can be understood as them reaching for the ‘habitual line of argument’ on this topic, or the recognition of a widely held ‘bright line’ (Wherry, 2016:135) in terms of morally unacceptable ways of spending one’s social security money.

9.6 Conclusion

This chapter discusses the structure of ‘needs’ and ‘wants’ within which participants spent their social security money. Almost universally across the sample participants identified a set of ‘basic’, widely-held, needs that were the priority for their spending. These centred around rent, food, bills, travels, and in some circumstances, clothes. Generally, the ‘needs’ that were being identified and met by participants placed them somewhere between a minimum acceptable standard of living, and a destitution standard (9.2.3). Indeed, not all participants were able to meet all the needs that they had identified, all the time. In terms of which needs to prioritise, there was a notable

⁹² Citing Skeggs, 1997.

difference between those with and without resident children. Those with children were more likely to prioritise food, and those without were more likely to prioritise rent.⁹³ This is related to wanting to prioritise and fulfil one's role as a parent, and to pay one's commitments and not be 'dependent', respectively.

A significant minority of participants also spoke about what are labelled 'social needs', and some forewent 'basic needs' in order to meet these 'social needs'. Social needs described a heterogeneous category of expenditure, although most strikingly social needs very often related to spending on children. Examples included paying for children to take part in sports clubs or other activities, and buying certain sorts of food or clothes. Spending on social needs was unified in being motivated by protecting one's social position in some way, either by 'saving face' and protecting oneself from negative judgement, or by fulfilling a role that is socially expected of them.

In opposition to spending on 'needs', was spending on 'wants'. 'Wants' consisted of 'treats' or 'luxuries' that were not regarded as absolutely necessary. In practice, 'wants' were relatively modest, and consisted of, for example, spending on sweets or chocolate, takeaway meals, trips out with the family, or adult clothes. The majority of participants saw it as inappropriate to spend on wants in their current circumstances, and described delaying, or suspending, this sort of spending for the time being. Spending on 'wants' was also associated with, ideally, spending with ease and without constraint, as opposed to with calculation and precision. This former sort of spending was also articulated as out-of-bounds while participants were in their current financial situations. Participants also spoke about the unacceptability of spending on 'vices' such as cigarettes and alcohol. This can in part be understood as participants working to distance themselves from the negative imagery associated with social security claimants.

⁹³ Note also that 'rent' is not an end in the same way that food is. Rent is a means to obtaining accommodation. However, in this context rent was an end in some senses: to spend on rent was to achieve the end of not being beholden to anyone (9.2.2).

The findings presented in this chapter can be linked to two broader points. The first is that the way in which being in receipt of social security money induces its recipients to define and constrain their own needs links to the points previously made about social security functioning as an instrument to exert social control in various ways (Dean, 1991). As Townsend has previously argued: “The function of the schemes [means-tested benefits] is as much to control behaviour as to meet need” (Townsend, 1979:823); and, as Dean (2010:46, emphasis added) explains, “The making and administration of social policy confers the power to define need and to exercise *control* over the ways in which needs should be satisfied”. One element of this control highlighted by this chapter is how ‘needs’ (and ‘wants’) are defined and met. To be in receipt of, and to use, social security money involves redefining one’s needs in the constrained, minimalistic sense described in this chapter.

The second broader point arising from this chapter relates to the particular contemporary construction of social security provision that involves the ‘responsibilisation’ of recipients (4.5). As Dean explains, “the role of the state [is] not passively to protect its citizens by pandering to their needs, but actively to enable them to manage their own risks and provide for themselves” (2007b:529). The *work* that recipients are doing to meet their needs, to decide which needs to prioritise (by making and accepting trade-offs), and by denying wants, can all be seen as evidence of further self-responsibility that is imposed by the contemporary social security system. Examining how money is spent goes beyond strategies of material provisioning, and also involves seeing that, as claimants are using social security money, they are involved in a process of redefining and negotiating need.

10. Discussion and Policy

Implications

This chapter draws together insights from the preceding empirical chapters, identifies and explains the main contributions made by the thesis, and considers these contributions in light of the contemporary policy landscape.

The empirical components of the thesis were as follows: Chapter 6 introduced four participants in detail: Turner, Danny, Kelly and Grace, in order to give an in-depth understanding of the sorts of material elicited in the course of the interviews. The next three empirical chapters were organised thematically. Chapter 7 considered what was happening, from the perspective of participants, when they received their social security money. Chapter 8 focused on how social security money was organised by recipients, and Chapter 9 examined how money was spent.

The central concern of the thesis is to emphasise the *social* nature of social security money. Of course, the importance of the terminology ‘social security money’, as opposed to ‘benefits’ or ‘welfare’ has been emphasised by others (Harrop, 2016:8). Using the term *social* security articulates a view as to how this money should be a *social* safety net, a system of protection against shared risks at a societal level, and a social good as opposed to a residual system of relief. This thesis does not start from considering the conception or purpose of social security policy at a societal level, it instead begins from the perspective of examining how this money is understood and exists in the lives of its recipients. It shows the importance of understanding social security money as *social* on the *micro* level, in the lives of its claimants.

The thesis has proceeded from the perspective that economic phenomena are inherently social: social contexts, relationships, and meanings, are key. This

approach situates itself in opposition to a view that sees economic phenomena as asocial. When people use and make sense of money they do not do so as atomised, decontextualised actors, but instead as embedded in social relationships and contexts. Social relations and identities matter, and meanings, and related issues of morality and emotion, are important when aiming to explain how working-age social security money is understood and used by its recipients. It is argued that the development of social security policy has not paid sufficient attention to this perspective and policy has therefore overlooked or misunderstood related considerations.

10.1 Motivations and perspectives

As set out in the Introduction, the thesis was motivated by the initial observation that policymakers and politicians appeared to view social security money as a medium that could carry and communicate various meanings (1.1). However, despite this observation, money is conventionally considered a neutral medium of exchange, or a ‘veil’ over *real* activity. That is, money carries no social or moral connotations, making it an excellent medium for carrying out exchanges. In terms of social security policy specifically, this is often reflected in a failure of policy formation, evaluation and critique to look beyond *how much* money is transferred to *whom*. As we saw in Chapter 2, this focus manifests itself in money being considered in narrow economic terms: for example, the efficacy of policies is assessed in terms of marginal taxation rates and economic incentives. While this is a very important perspective, it has been to the detriment of other perspectives, over which it has taken precedence. The thesis aims to develop an alternative perspective, which emphasises the social nature of social security money.

While some analyses of social security policies within the academic literature rest on conventional economic perspectives, there are also rich bodies of work that explore and acknowledge social security money’s social properties. These include perspectives focusing on money management, gender, stigma and shame, ‘folk memory’, and scarcity (Chapter 3). These existing bodies of work provide very important groundings for the thesis. What they do not do, however, is place both

money, and an understanding of money as inherently social, at the centre of the analysis.

The theoretical foundations of the study draw on the field of new economic sociology. From the 1980s onwards, new economic sociology has grown to become a diverse field, unified in its critique of neoclassical economics. Specifically, the sub-field of relational economic sociology, most often identified with the work of Viviana Zelizer, offers the most useful insights for this thesis. Zelizer argues that money should be understood as heterogeneous ‘monies’, whereby users of money imbue it with meaning and use it in ways that mark and express social factors in their lives. Versions of this perspective have been applied to recent analysis of the Earned Income Tax Credit in the USA by Kathryn Edin and colleagues, as well as by Mary Daly and Grace Kelly to money in low-income Northern Irish households. This thesis is the first sustained application of this perspective to working-age social security money in England.

Specifically, the theoretical approach emphasises the following points: money carries and communicates social meanings, and these meanings affect how it is experienced, understood and used; those involved in the creation and use of a money or monies also play a role in shaping this meaning. When people use and make sense of money they are not acting as atomised, asocial actors, but are instead negotiating various social contexts, social relations and social meanings.

These issues are considered from the perspective of recipients themselves. In part, this is motivated by the tradition of foregrounding the voices and perspectives of those with lived experience of a particular circumstance or issue (Lister, 2015:156-7). However, the notion of ‘giving voice’ is not seen as the entirely correct terminology or orientation here: it is inaccurate to suggest that those interviewed for this study were ‘mute’ before being interviewed. Moreover, it is valuable to bring their perspectives to bear in this particular research context, and to argue that a ‘social’ account of social security money from the perspective of its recipients can be fruitful for the development of both policy and research. The aim of the thesis is to explore how working-age social security money is understood and used, from the

perspective of recipients, when it is claimed, organised, and spent, and the relevance of social meanings, relations and contexts to these understandings and uses.

The research employed a qualitative depth interview approach, interviewing 43 people who were either unemployed, or employed and on a low income and in receipt of means-tested social security benefits.⁹⁴ Participants lived across east London. The following section outlines the empirical findings of the thesis and the main ways in which they relate to existing literature.

10.2 Summary of empirical findings and contributions to existing literature

The empirical findings of the thesis are divided into three broad areas that are addressed in Chapters 7, 8 and 9. The first concerns what it means to claim and receive social security money; the second concerns the bases on which, and ways by which, social security money is organised, aggregated, and divided ('earmarked'); and the third concerns the parameters within which social security money is spent. As each of the chapters are summarised below, the main ways in which the thesis contributes to the existing literature are also specified.

10.2.1 Making a Claim

Chapter 7 considers what is happening, from the perspective of claimants, when they receive their social security money. There are three main components to this: 1) how social security money was considered as a source of income in relation to other actual or possible income sources; 2) the nature of the social interaction when making and maintaining a claim; 3) the bases upon which claimants thought a claim could or should be founded.

1) *Hierarchies of income*. Social security money was discussed in comparison to other income sources in the interviews. The two clearest alternative sources of income

⁹⁴ Participants were in receipt of either Jobseekers Allowance, Working Tax Credit or Universal Credit. Any other payments received, such as Housing Benefit, Child Tax Credit, Child Benefit and Council Tax Reduction were also discussed. See section 4.1 for more details.

were money from paid employment and money from family or friends. Sometimes social security money collectively was compared to these other sources of income, but more often Jobseekers Allowance (JSA) or Tax Credits were specified. Generally speaking, social security money was placed towards the bottom of the hierarchy of viable sources of income; it was to be accessed only when these other sources of income were not available, not feasible, or were inadequate. As Anwar said, “[you] sign on to survive, that’s all... [when] there’s no other way to survive”. Money in the form of wages was seen by most participants as the most desirable form of income. Often, explicitly, a claim for social security money was legitimate only where support from family and friends was not available or possible. Tax Credits were specifically understood as towards the bottom of the hierarchy of possible income sources, mainly because of the associated administrative complexity of establishing and maintaining a claim (“It’s really a big headache!”, Klara), although in some instances issues of moral acceptability were also invoked. JSA, on the other hand, was placed towards the bottom of the hierarchy because it was seen as more acceptable to first turn to the formal labour market or familial support for income. The role of charity and crime were notably absent from participants’ accounts, suggesting that these were not seen as viable sources of income.

This positioning of social security money towards the bottom of a hierarchy of possible sources of support differs in some ways from existing studies. Twenty-five years ago, Dean and Taylor-Gooby found that support from family or friends was disapproved of by the majority of their interviewees, the majority of whom cited principle-based objections relating to pride in managing independently, and the minority of whom cited pragmatic grounds for not receiving familial help (1992:87-98). Kempson, Bryson and Rowlingson found that ‘claiming benefit’ only came below ‘finding (better paid) full-time work’ and ‘spend ‘savings’ in their participants’ hierarchy of approaches to maximising disposable income (1994:275). In terms of help from family and friends, these authors found that this

was the only approach to making ends meet that did not fit neatly into this hierarchy but spanned across the whole of it, depending on the nature of the assistance. Exchange of goods came high up the hierarchy. Reciprocal

cash loans came somewhere near the middle but were, in most cases, more acceptable than turning to consumer creditors, while cash gifts came very low down and were seen as no different from accepting charity from other sources. (1994:275)

Receiving support in the form of money from friends and family did not hold the same disapprobation among the participants in this thesis. There are several possible interpretations of why the findings of this thesis might differ from existing research. The first is that there has been genuine change in the acceptability of claiming social security benefits between the early 1990s and today. This account would be a triumph for a residual model of social security provision, with participants internalising that social security money is increasingly a money of last resort. The second is that one should understand the accounts of participants through a more performative lens. In an environment of more stringent means testing, and heightened rhetoric around social security claiming and fraud, it is perhaps performatively important for participants to emphasise that they genuinely *need* to receive social security, and can express this most clearly by placing it towards the bottom of their hierarchy of preferred income sources. Participants need to work to justify their claim within the current ‘anti-welfare commonsense’ (Jensen, 2014). One apparent explanation might be the differences in the make-up of the samples, and in particular the relatively high proportion of participants from ethnic minority backgrounds in the current study’s sample, where norms of kinship support and reciprocity might differ. However, this latter explanation was checked and rejected, as the finding also held among white-British interviewees.

2) *The nature of the interaction.* Direct and broader social relationships were being negotiated in the process of making and maintaining a claim. The direct social relationship either involved faceless, arms-length, although sometimes frustrating bureaucratic processes in relation to Tax Credit and Child Benefit claims, and some aspects of Housing Benefit claims; or a mixture of faceless and face-to-face interactions in relation to JSA and Universal Credit claims, which were most often experienced punitively and negatively (“it’s kind of very nasty the way they sent the letter as well”, Kieran), but sometimes involved kindness and discretion (“I was

overwhelmed because I've never come across anyone in the Jobcentre that was genuinely nice and wanted to help", Kelly). It is important to consider the broader nature of the interaction when claiming social security money. The dominant understanding was that social security money came from, and even after receipt continued to belong to, taxpayers, a group which recipients often clearly identified themselves as being a part of ("It belongs to the people, it's not for one person", Marcel). A smaller number of participants understood money as coming from and belonging to the government, or that the money was the claimant's own personal money.

3) *The bases of receipt.* Participants also expressed the basis upon which they received their social security money. One set of understandings was consequentialist: social security was received in order to allow you to *do* certain things. The first of these understandings was that social security money was received in order that you could survive, and avoid starvation or homelessness; the second was that social security money was received in order to provide support for one's family, with the emphasis being on fulfilling one's obligations to others within the family unit; the third was that social security money was received in order to facilitate work-search activities. Another set of understandings were based around demonstrating virtuous character traits. On the one hand those who adhered to the virtues of self-responsibility, honesty, and a strong work ethic were making rightful claims ("for people who don't abuse it and are loyal to it, and are honest, and work", Turner); and on the other hand those who were reliant, dishonest, and lazy were not making rightful claims.

The nature of the interaction when claiming social security benefits is highly relevant to two existing literatures: the first is debates about the *contributory* basis for social security benefits; and the second is work about issues of *reciprocity* and related issues of stigma.

From the perspective of policymaking, 'contribution' means something very specific in terms of social insurance based schemes, which, as is well documented (Hills, 2004), have steadily become less important and less visible components of working-age social security provision. 'Contribution' is also, from some perspectives, the

notion used to capture and explain the appeal of recent trends towards increasing conditionality (Watts and Fitzpatrick, 2018). On this view, the payment of social security in return for the fulfilment of various behavioural criteria can restore a notion of contribution to working age social security. The findings presented in this thesis emphasise that, from the perspective of the recipient, contribution tends to be thought about in a much *broader* sense, as summarised above: through the fulfilment of virtuous character traits, and by fulfilling worker and parental roles.

In terms of stigma, existing literature tends to argue that we should think about social security benefits as experienced as either a gift or as charity, and that stigma is incurred because recipients are not able to *reciprocate* (3.4). However, the findings presented in this thesis suggest that claimants do indeed understand themselves to be reciprocating in various ways, but it is moreover problematic that these forms of reciprocity are not officially recognised. These implications are also discussed in more detail in the following sections 10.3.1 and 10.4.1.

10.2.2 Temporality and Earmarking

Chapter 8 considered the ways in which money was aggregated and divided by participants, that is, the ‘earmarking’ (Zelizer, 2017:21-5) practices of participants. The temporal frameworks within which participants used their monies, whether these were long or short term, and how these related to when social security money was paid, acted as central organising principles. Within these temporal frameworks, participants separated out their monies using various instruments in order to accomplish spending (spending is discussed in detail in Chapter 9). These earmarking practices also involve the negotiation of debt; and were relevant to longer-term financial horizons in the past and future.

Pay day. Social security payment structures were often highly salient in participants’ accounts of how they used their monies. A payment into an account marked the next point at which a financial move could be made, and the patterns of upcoming payments structured how and when participants would have to wait for money, organise money, and spend money. Some participants had relatively simple patterns

of social security receipt, while others had more complex patterns of multiple payments.

Timescales. The majority of participants operated on predominantly short-term timescales, meaning money was mainly managed on a timescale ranging from daily to fortnightly. Three main conceptions underpinned this short-termism: money as transient and going ‘in one hand and out the other’; money as being used to survive and ‘stay afloat’; and money as related to security in the short term. Longer-term timescales, where the main timescale was multiple weeks or monthly for managing money, were related to being able to exercise greater financial oversight, to ‘know what you’ve got’. However, participants also had to negotiate disruptions to the timescales that they established: the timescales that they had established rested on shaky grounds.

The importance of temporal factors has also been recognised by Daly and Kelly who describe the “money rhythms” that exerted an “iron grip” on the lives of their participants (2015:48). Daly and Kelly found that these rhythms were predominantly daily and weekly, but for some participants were monthly (2015:48). The findings of the thesis deepen our understanding both by illustrating how different payments were incorporated into these different timescales and by identifying the main conceptions underpinning the predominant preference for short-term rhythms among working-age social security recipients (8.1). Furthermore, the thesis draws a clearer distinction between a given *length of time*, and a given length of time experienced as a *wait* (8.1.3), which is particularly important in the context of *social security* money. When a given length of time is experienced as a wait, having to wait places the person waiting in a position of powerlessness and dependence.

Disruptions. Over half the sample described experiencing some sort of disruption to their timescales. These disruptions were the result of unexpected changes to patterns of social security delivery, or amount. Rohina, for example, explained the “wild goose chase” she had been sent on in an effort to correct a disruption, which meant that the HMRC had “left me without money... I had to beg”. The timescales experienced by participants need to be set within the context of this insecurity.

Debt and savings. Participants were also negotiating debt and savings, which often played an important role in shaping timescales and earmarking practices. Debt was talked about ambivalently: it was both something to be avoided (“I have to restrict myself... not to go into debt”, Angelica), but also inevitable and necessarily something to be coped with (“I’ve got no money so it [budgeting] doesn’t matter anyway”, Kelly). Many earmarking practices were at least in part affected by the implications of indebtedness: including sectioning off money to pay debts, but also to protect money from being available to creditors, and by using money in forms and ways that allowed tight control and oversight in order to avoid incurring debt. Saving most often took the form of short-term ‘stashing’ to be able to respond to short-term needs that might arise. Longer term financial horizons were relevant to some participants as well, and these tended to centre on providing for one’s children either in the form of gifts or by saving money for their young adulthood. Generally, however, saving in an organised, planned sense was not currently a possibility for participants. Moreover, the ability to save was invoked as a memory from the past and a possibility for the future when participants’ financial circumstances changed.

Instruments of earmarking. Within these temporal structures money was earmarked, or divided, in various ways. It was possible to identify a broad distinction between ‘living money’ or ‘family money’ on the one hand, and ‘bill money’ on the other, although the way in which specific categories of expenditure were thought about, prioritised, and met is also discussed in more detail in Chapter 9. The sectioning out of monies was sometimes described by participants as being done mentally, but it was also common to use various tools or instruments to achieve this. Most prominently bank accounts and cash money were used as instruments to divide, protect, or organise money in relation to its intended purpose. It is clear from the accounts of participants that significant, effortful, work went in to organising, segmenting, and designating monies.

Divisions between household members. The chapter also outlines how participants who lived with other adults divided money between themselves. The findings corroborated existing research on intrahousehold divisions of resources in low-income households, with most participants who were in a couple using ‘male

manager' or 'female whole wage' systems of division. Participants living with other adult family members or friends divided money according to a 'separate spheres' or 'pooling' system.

Existing work on how social security money might be disaggregated by its users has focused on the idea of a 'labelling effect' (for example, Kooreman, 2000; Blow et al., 2012; Beatty, Blow, Crossley, & O'Dea, 2014): that is, whether the label assigned to a benefit relates to it being disproportionately spent on items related to that label, thus challenging the principle of fungibility. However, the findings of this thesis emphasise that the lack of a 'labelling effect' should not be understood as evidence of fungibility. The contribution of the thesis is in a similar but expanded vein to the work of Walker, Middleton and Thomas in 1993, who found that Child Benefit's features of being identifiable, regular, dependable, generally paid to mothers, and general thought of for the children, related to the variety of ways it was used: "merged with general housekeeping, used for specific purposes (usually but not always children), put aside, saved (both short and long term and not always for children), and 'frittered away'" (1993:1). Apart from in an important minority of instances, labels were not to the forefront in determining how money was used. However, when payments were received and how they were received, in turn related to how they were thought about, earmarked and spent. Social security payments were very much not fungible, and the dichotomy of adherence to labels on the one hand, and fungibility on the other, is a false one.

Longer temporal horizons. Finally, it is noted that looking to the future and remembering the past was important for many participants for situating their current financial situation as temporary. Indeed, for some social security money was explicitly expressed as "meantime" money ("It's supposed to be a meantime thing... you're stuck at the moment", Grace). This finding gives us a better insight into the lived experience of what Jenkins has termed the 'Rubber Band' model of income (2011:360-1), whereby a person's income fluctuates around a relatively fixed longer-term average, and Hills' insight that people's circumstances and related incomes fluctuate more over the short term than policymakers might assume (2015:75-109). From the perspective of recipients themselves, social security money is often

constructed as what can be termed a ‘meantime’ money, with memories of better circumstances in the past and hopes of improved circumstances in the future making the present bearable.

10.2.3 Needs and Wants

Chapter 9 considers how money is spent from the perspective of recipients. An overarching conception of spending on ‘needs’ as opposed to spending on ‘wants’ framed participants’ accounts. The focus, for most, was on meeting what participants identified as ‘basic’ needs; although the prioritisation of specific needs, and the grounds for doing this, were also important. In addition to basic needs, some participants were meeting what are termed ‘social needs’. However, for the vast majority of participants it was seen as unacceptable, and not possible, to spend on ‘wants’ at present, whilst this sort of spending had happened in the past and might happen again in the future.

As reflected upon in Chapter 9 (9.6), the findings confirm the observation articulated by Townsend that: “The function of the schemes [means tested benefits] is as much to control behaviour as to meet need.” (Townsend, 1979:823). Indeed, the findings presented here suggest that one of the things that is being controlled is the definition of need itself from the perspective of recipients. Recipients of social security benefits were found to be engaged in both defining and then also meeting their needs through prioritising, making trade-offs, and denying wants. It is also important to note, relatedly, that the parameters of need described by participants keep us far away from any sort of discussion as to “the full range of social and psychological resources which are required for the experience of humanity” (Veit-Wilson, 1999:85).

Basic needs. ‘Needs’ constituted items of expenditure that were seen as essential in some way, and most often a bundle was identified that consisted of rent, food, bills, travel, and in some circumstances, clothes. Within this bundle, different participants prioritised different basic needs. A clear dichotomy was between those who prioritised food, who were more likely to have resident children, and those who prioritised rent, who were more likely to not have children, or not have resident

children. These differing priorities can be understood as a difference in prioritising spending to fulfil one's role as a parent; and prioritising spending to fulfil one's obligations to others, and specifically one's landlord, in order to not incur debt and by implication dependency. Compared to existing standards, most participants' identified 'basic' needs placed them below a 'minimum income standard' (Padley et al., 2017), but above the standard of 'destitution' (Fitzpatrick et al., 2016) (9.2.3).

Social needs. Some participants were also spending on what can be termed 'social needs', and indeed a small number of participants were forgoing basic needs in order to meet social needs. Most items of expenditure within the category of social needs were oriented around the participants' role as a parent, and either spending to ensure the social inclusion of their children materially or through participation in activities; or to invest in their children's future in some way ("being in a poor situation and you've got kids that are your world, you're always going to give to them", Kirsten). Some participants' social needs also related to fulfilling a role that did not relate to children, including spending to fulfil another familial role; or wider communal role. Alongside the principle of 'role fulfilment' which can be used to explain the motivation for spending on social needs, the notion of 'saving face' is also useful for understanding this sort of spending, as participants spent on social needs as a reactive strategy to counter negative associations with spending as a social security recipient.

Wants. Spending on wants, defined as items of expenditure that were not essential or necessary, as well as spending in a *way* that was carefree and unplanned, was seen as out of the question for most participants - although wants were generally relatively constrained as well ("not like, a bloody holiday or things like that, just general, maybe a packet of sweets or something", Jane). For the majority of participants, wants were items that were bought, and a way of spending, that happened in the past and might happen again in the future.

To boil down the empirical findings presented in this thesis, the main findings were as follows: it was found that claimants of working-age social security money were engaged in carefully segmenting out, allocating, organising and reorganising their

social security monies in order to meet a minimalistic set of expenditure items that they viewed as imperative. Participants understood themselves as having established a rightful claim to this money, on various grounds, but then had to work within constrained parameters, in particular in terms of how much was delivered and how often, in order to achieve these patterns of organisation and spending, which were often disrupted. To further clarify and interpret these findings, the following section considers them in terms of several organising overarching concepts.

10.3 Key Concepts

Taken together, the empirical findings of the thesis can be synthesised under four key concepts that shape the interpretation of the interview data and the conclusions drawn. These four concepts are the central facets of how participants understood and used their money. They are: supplication and earned entitlement; control and responsibility; dependence and independence; and administratively-defined need.

10.3.1 Supplication and earned entitlement

As outlined in Chapter 4, the basis on which working-age social security benefits are received has changed over time. A broad-brush long run account sees a move from charitable forms of relief given to those seen as worthy of assistance, to a social rights based system of provision in the mid-20th century, based on “complex conditions and principles” (Dean, 2007c:575), to a ‘post-welfare’, ‘contractualist’, era where the receipt of working-age social security is constructed as conditional and based upon a transaction where the claimant must fulfil their side of the exchange (Watts and Fitzpatrick, 2018). A ‘U-curve’ can be imagined across these three eras as to the supplication of the recipient of welfare⁹⁵ or, in other words, the extent to which the recipient of social security money is expected to be submissive, and grateful for what they are receiving (Cook (1979) talks about ‘gratefulness’; and De Swaan (1988) about ‘docility’; see also van Oorschot, Roosma, Meuleman, & Reeskens, 2017:13).

⁹⁵ Although we should be careful about declaring a ‘golden era’ of mid-20th century welfare provision.

Contemporary entitlement to working-age social security, both technically and according to dominant political perspectives, is founded on the fulfilment of various specific conditional criteria, and also, informally, by being the ‘right’ sort of claimant who is compliant, honest, polite, and so on.⁹⁶ Entitlement is earned in a transactional sense, and ideally the claimant presents themselves as grateful supplicant. This construction of entitlement is reflected in the erosion of social insurance benefits and the predominance of social assistance benefits (4.4).

Related to this are theories as to the sources and experiences of stigma for recipients of social security. As discussed in Chapters 3 and 7, the nature of the exchange between the claimant and the state explains the source of stigma experienced by the claimant. As Walker summarises:

Why receipt of benefits should be seen as unacceptable is an open question. Both Spicker (1984) and Stuber and Schlesinger (2006) suggest that this has to do with a lack of reciprocity between the recipient and the taxpayer as giver, and both contrast benefit receipt with the giving of gifts. While gifts may be freely given, the giver often expects a gift in return and the recipient may be embarrassed if they do not reciprocate. Moreover... people may feel ashamed if they cannot afford to reciprocate.... [Benefits may also, on the other hand, be experienced as a form of charity.] Charity is giving with the explicit expectation that nothing, except gratitude, is required from the recipient in return. Charity thereby demeans the recipient while serving to enhance the status of the giver. (Walker, 2014:54)

Aspects of exchange theory are applied by other scholars to suggest that social security benefits are stigmatising because their recipients are, in some way, unable to reciprocate. Indeed, some of the arguments used to justify increases in conditionality are explicitly about restoring reciprocity to the social security system, and in turn restoring dignity to claimants (see, for example, the rhetoric of providing

⁹⁶ Of course, the former conditional criteria are the only things that must be fulfilled from an administrative sense in order for a successful claim to be made. However, there is also evidence that claimants who present themselves in different ways, and interact with administrators in different ways, have varying chances of achieving successful claims (Wright, 2003).

a 'hand up', not a 'hand out' (Brien, 2009:55). However, it is also important to note that these accounts, which envisage a lack of reciprocity, are in tension with some policymaker and academic accounts of contemporary welfare provision, which sees conditionality as restoring a 'something for something' exchange, whereby the claimant earns their entitlement to social security through the fulfilment of various behavioural criteria: that is to say, contemporary social security provision is in fact founded on a reciprocal transaction.

The findings of this thesis present a new perspective on these issues. Instead of the lack of reciprocity suggested in the stigma literature, it is found that recipients did tend to construct their claims as legitimate in a broader sense, and that this involved fulfilling their side of the 'deal' in various ways. As explored in Chapter 7, these involved not only the officially-prescribed activities needed to initiate and maintain a claim, but also the fulfilment of the roles of worker and/or parent, both now and in the past and future, and also the demonstration of virtuous traits centred around independence, honesty, and a strong work ethic. It is important to emphasise the *broad* basis upon which legitimate claims were founded: this suggests that the transaction proposed in the form of the 'something for something' conditionality regime, where recipients' side of the bargain involves exclusively work-search related behavioural criteria, is misdirected if its aim is to resolve the reciprocity issue, because it fails to recognise what participants themselves consider that they are already contributing.

Aspects of Nancy Fraser's notion of misrecognition are helpful here. Fraser advocates a 'status model' of recognition, whereby actors who are constituted as "capable of participating on a par with one another in social life" are afforded "*reciprocal recognition and status equality*", while those actors who are constituted "as inferior, excluded, wholly other or simply invisible, hence as less than full partners in social interaction" are subjected to "*misrecognition and status subordination*." (Fraser, 2001:24). This distinction can be applied here, in the sense that the official formulation of entitlement relies on the fulfilment of a limited set of conditional criteria, and, more informally, recipients are to present themselves as supplicants in this exchange. These bases for receipt differ vastly from the bases that participants

themselves use to construct their claims as legitimate. This tension can be understood as claimants being misrecognised in their interaction with the state and being denied the status of ‘full partners’.

10.3.2 Control and responsibility

The intrahousehold distribution literature, which draws on feminist theory, tells us that *control* of money is different to *management* of money (Pahl, 1980). The day-to-day management of money involves calculation and work that is required to make ends meet, whereas control over money is related to exercising oversight and decision making at a higher order level. Separately, the idea of responsibility, or sometimes ‘responsibilisation’, has been used to frame and understand the aims of contemporary welfare policy (Wright, 2012). The interaction of these two ideas within the empirical findings of this thesis highlight a tension. Participants’ discussions of defining and meeting need through a series of complex earmarking practices (8.2) can be understood as enacting responsibility: participants are engaging in a complex and effortful set of processes in order to organise their money, to *manage* with their money. However, in many ways it is not clear that participants are in *control* of their money. The ‘high order’ decision making as to how and when money is received, in particular, is mostly out of their control; their interactions when claiming social security money are also marked by powerlessness in various ways; and instances where payment patterns are disrupted further mark lack of control. Recipients are having to *manage* this money, in whatever form it is given to them, yet must do so responsibly in order to manage this money successfully.

The concept of control, or lack thereof, is central to understanding the theme of temporality, and how timescales are key for recipients in the organisation of social security money. The ‘pay day(s)’ of social security monies were the basic structures within which recipients had to operate. However, the ways in which they ‘stashed’, spent, divided or lumped together money within this overarching constraint of ‘pay days’ saw claimants creating their own, predominantly short-term, temporal

structures, to a greater or lesser extent. This could be understood either as successful management, or as an attempt to reassert some degree of control.

Concepts of responsibility and control are relevant to ideas about managing money *well*, and relate to debates in the financial literacy and capability literatures. There are two main points to be made here. The first is to clarify what it means to manage money *well* within constrained contexts. Here, constraint means not only limited pecuniary amounts, but also having to manage money without having control over money, as explained above. The empirical findings of the thesis show strategies of money management that might be termed ‘basic’ or ‘financially illiterate’ from some perspectives (Grewal, 2017:7-16). The most common examples of this were the use of cash instead of electronic money, the manual payment of bills, and the use of pay-as-you-go forms of contract. They can be understood as enabling recipients to regain a level of control over their money, although such approaches run counter to what might be described as competent money management, including those incorporated into ongoing welfare reforms (10.4.4). The second point is to highlight that the notion of responsabilisation frames and explains this tension between control and management, and how this tension relates to managing money *well*. As Wendy Brown explains, ‘responsibilisation’ is when “weak and tiny units of one bear choice without resources, responsibility without power” (2016:9), and that furthermore,

when the act of being responsible is linguistically converted into the administered condition of being responsabilized, it departs the domain of agency and instead governs the subject... shifting from an individual capacity to a governance project.... Responsibilized individuals are required to provide for themselves in the context of powers and contingencies that radically limit their ability to do so. (2016:10)

Participants were very often being *responsible* in various ways, as they managed and constrained their needs, exercised minute oversight of their monies, and operated ‘basic’ methods of money management. However, at the same time they can be

understood as *responsibilised*, in the sense that they had to do all of this within constrained parameters, over which they could exercise limited or no control.

10.3.3 Dependence and independence

Discussions of social security policy and dependence tend to establish a dichotomy between ‘dependence’ on the one hand, when one is in receipt of social security, and ‘independence’ on the other, when one is not. This dichotomy relates to broader issues concerning human nature: in what sense are people ‘social’ and in what sense do people relate to one another? An atomised, anti-collectivist perspective would posit that, “dependency is quite logically a failure of individual autonomy, and that welfare dependence in particular is a mark of this failure” (Dean and Taylor-Gooby, 1992:151-2). As Dean and Taylor-Gooby point out in their analysis, this perspective elides the fact that ‘independence’ from welfare involves some other form of dependence, including in the form of familial support or the wage relation (1992:152). They argue that it is more useful to work from a perspective that recognises people’s profound ‘interdependence’ on one another (1992:176; see also Goodin, 1988:364). That said, contemporary welfare debates still construct receipt of social security as inevitably creating dependence, which in itself is a threat to creating or encouraging properly-functioning, independent, people. This dichotomy of dependence and independence was relevant to how participants themselves experienced claiming, organising and spending social security money.

On the one hand, the assertion of independence was a central component of participants’ justifications of a legitimate claim. Participants extolled and signalled the pursuit of independence and the display of proactiveness as desirable traits, specifically in how they managed their money and its source. Conversely, participants spoke of illegitimate claims where the recipient was ‘parasitic’ or ‘looking for a handout’. As discussed in Chapter 7, there are several ways of interpreting this dichotomy and assertion. It could be that participants were reflecting dominant narratives about the problematic nature of ‘welfare dependency’ to the interviewer; it could be that they had internalised and to some extent accepted this dichotomy of independence and dependence; or it could be primarily

understood as a form of ‘othering’, as interviewees worked to distance themselves from the stigmatised identity of the ‘benefit recipient’ (Shildrick and MacDonald, 2013:291). It can be said that the assertion of independence, in opposition to dependence, was important to interviewees in negotiating and legitimising their own present receipt of social security benefits.

On the other hand, participants’ experiences of managing and spending their money in many ways expressed and marked dependence. The lack of control described in the preceding section can be understood as emphasising recipients’ dependence upon social security money, as they had to accept this lack of control and manage as well as possible. As discussed in Chapter 8, it was when the temporal aspects of social security money were experienced as a wait or a disruption to recipients that their dependence became most marked: they had to accept, react to, and cope with the wait or disruption, because of their position of dependence. These markers of imposed dependence were in tension with the independence that many participants sought to assert in order to justify their claim to social security.

While gender is not the central focus of the thesis, as explained in Chapters 3 and 8, there are two further points to add here that are directly related to gender roles, and parental roles. The first is that perhaps the only instances where a dichotomy of independence versus dependence was not used, and a more nuanced account of interdependence was employed, was when interviewees were parents talking about their relationship with their children. Children acted as a ‘trump card’, both in making sense of, and legitimising one’s claim (7.3.1), and also often in terms of motivating meeting ‘social needs’ (9.3.1). The second is that the above account emphasises that social security money is not understood, or experienced as a source of empowerment or independence by its recipients, but instead as a marker of dependence (against which independence must be asserted and claimed). When this is overlaid with the well-established insight that it often women who are the *managers* of money in low-income settings (Bennett, 2013; Goode, Callender and Lister, 1998), it can be suggested that women are disproportionately involved in directly negotiating and being subjected to these dichotomies of dependence and independence.

10.3.4 Administratively-defined need

The task of defining human need, and how it could or should be met, is a gigantic task (Doyal & Gough, 1991), and not something this thesis claims to address or resolve. However, within the confines of the thesis the concept of need is pertinent, with the starting point being that social security benefits can be understood as setting an ‘administrative’ definition (Cookson, Sainsbury, & Glendinning, 2013:1-13) of need, in terms of what is delivered to recipients and how. The type of need that is recognised in this administrative sense, and the extent to which it is met (Padley & Hirsch, 2017:4), are highly constrained. Ignatieff concludes that:

Modern welfare may not be generous by any standard other than a comparison with the nineteenth-century workhouse, but it does attempt to satisfy a wide range of basic needs for food, shelter, clothing, warmth and medical care. The question is whether that is all a human being needs. When we talk about needs we mean something more than just the basic necessities of human survival. (1984:10)

The findings presented in this thesis suggest that, in addition, social security money is to an extent involved in shaping and directing recipients’ own understandings of what they need. Participants were united in talking about meeting a minimal, ‘basic’ set of needs associated with their social security money, in contrast to other items or types of expenditure that were categorised as ‘wants’, and were placed outside what was currently defined as being needed. Some participants were sometimes able to meet what this thesis terms as ‘social’ needs, and there were instances where basic needs were foregone in order to meet social needs, which highlights the importance of meeting these types of need even in the constrained circumstances of social security receipt. The predominant sentiment among participants was *acceptance*, in terms of describing their distinction between needs that could be met and wants that had to be foregone. This acceptance was in part explained by the fact that social security receipt was understood as a temporary situation (in contrast to popular assumptions, Hills, 2015:88-94). Another explanation is that recipients had internalised the understanding that all that they *should* need in the context of social

security receipt were the basic needs that social security money minimally enabled them to obtain.

Some existing perspectives on need within the academic literature highlight the potential injurious effects of recipients' constrained needs. Participants were very far from pursuing or fulfilling needs that can be related to 'thick' or 'eudaimonic' conceptions of human fulfilment (Dean, 2010:108). Even within more constrained parameters, participants talked about needs in a way that placed them below a minimum socially acceptable standard of living (Hirsch, 2015:20), and which placed them as 'unsuccessful' in the context of consumer society (Chase and Walker, 2013:752). The receipt of social security money is involved in both constraining need, but also in legitimising this constrained definition of need.

10.4 Implications for policy

This section reflects on the main implications of the thesis for current and future working-age social security policy. While reading this section it is important to remember that the entire suite of working-age benefits were not the focus of this thesis, and rather a more discrete set of payments were focused on in order to achieve a degree of homogeneity (see sections 4.1 and 5.4.2). Therefore the policy implications relate in particular to Jobseekers Allowance, Working Tax Credit, Child Tax Credit, Child Benefit, Housing Benefit, and some elements of Universal Credit.⁹⁷ There are four specific substantive policy areas that are addressed, which the findings of the thesis are particularly relevant to: the way in which contribution and entitlement are understood; the role of social security benefit labels; the implications of social security receipt experienced as a wait; and issues related to 'financialisation' and 'digitisation'. The section ends by outlining possible broader agendas for policy reform that are suggested by the findings of the thesis, spanning from modest to more ambitious changes.

⁹⁷ I.e. Personal Independence Payment, Employment and Support Allowance, and Income Support, and health- and disability-related elements of Universal Credit are not focused on in this study.

10.4.1 The nature of contribution and entitlement

Contribution-based benefits, in the administrative sense, refers to social security monies received on the basis of having made adequate National Insurance Contributions. This form of working-age social security has been eroded over the years (Hills, 2004; Williams, 2009). As discussed above, some perspectives have argued that increasing conditionality restores “something for something” (Gauke, 2017) at the heart of social security receipt, the idea being that claimants are no longer ‘paying’ with National Insurance Contributions, but instead by completing work search and preparation activities. With the introduction of Universal Credit, conditionality is evolving to include ‘in-work conditionality’. Although the evaluation of the in-work conditionality trial is ongoing at the time of writing (Department for Work and Pensions, 2017b), it is likely to result in conditionality being applied to Universal Credit claimants in work who are not working the equivalent of full time at the minimum wage rate.

What this thesis finds, however, is that from the perspective of the claimant, a legitimate claim is founded on much broader notions than the mainstream discussions around the nature of contribution recognise. On the one hand, these broader notions of legitimacy invoked by participants mark an acceptance that a legitimate claim depends on traits such as honesty, self-reliance and a strong work ethic, which can be understood as an internalisation of dominant narratives as to what it means to be the ‘right’ sort of social security claimant (7.3.2). However, participants also appealed to the roles they fulfilled as workers (in the past, present, or future), as well as their caring responsibilities, particularly as parents, as contributions that legitimised their claim. Furthermore, participants predominantly understood this money as belonging to a community of taxpayers, which they situated themselves as a part of. This suggests that the application of behavioural conditional criteria are likely to be experienced as an affront to claimants who feel that they are already fulfilling their side of the bargain in some way. Incorporating this insight concerning the nature of contribution and entitlement into policy would suggest change of an ambitious scale, which is outlined in section 10.4.6.

10.4.2 Labelling and earmarking

The question of a labelling effect has perhaps distracted policymakers from other ways in which social security money is differentiated. There is a separate, very important, issue that has also added to this focus on labels: the importance of delivering an independent source of income to women living in couple households. This has been emphasised both on the grounds of preserving personal autonomy (Bennett, 2015; Bennett & Sutherland, 2011:3), which can address issues including 'hidden' intrahousehold poverty and women's ability to leave abusive relationships, and because of evidence of increased spending on children (Kooreman, 2000; Gregg, Waldfogel, & Washbrook, 2005:353). Perhaps the clearest way of articulating and lobbying for this independent income is by using the language of labels, for example, by arguing that Child Benefit should be paid to the main carer (Farthing, 2012:24). However, this thesis finds that labels are not particularly pertinent when trying to understand how money is actually *used* within the household. The language of labels may perhaps remain the best way of arguing for monies to be directed to potentially vulnerable members of a household. However, if we refocus from 'labelling' to 'earmarking' we are better placed to understand what is happening inside the household.

This thesis finds that 'earmarking' practices instead rested predominantly on various temporal factors, and on conceptions of spending, as described in Chapters 8 and 9.⁹⁸ The temporality of 'pay day(s)' was central to how recipients differentiated and organised their monies. Monies were then organised in order to meet 'needs', as discussed in Chapter 9. A broad distinction between 'family money' or 'living money' on the one hand, and 'bill money' on the other hand can be drawn, with shorter-term social security payments tending to be designated as 'living money', and longer-term payments and wages being designated as 'bill money'. Spending on children was prioritised within these earmarking processes. Indeed, it was a minority finding that payments labelled as being for children were clearly associated with, and

⁹⁸ As noted in Chapter 8, gendered dynamics are very important here. However, these are not the central focus of the thesis: instead the rich body of existing work is drawn on to set the scene in terms of gender before focusing in on the concerns of the thesis.

demarcated as, being spent on children. It was more likely that those with resident children expressed the view that all their social security monies were directed towards and organised around meeting the needs of their children.

A concern arising from the introduction of Universal Credit is that it obfuscates previous benefit labels (4.2). This thesis suggests that the main concern, in terms of how recipients will *use* this money, should not be about labels per se, but instead about the huge disruption to temporal patterns that this will bring. The majority of participants were oriented around short-term timescales (i.e. days and weeks), and within these timescales organised multiple social security payments. Under Universal Credit almost all these payments, but not Child Benefit, will be amalgamated and paid in one monthly lump sum. This is likely to entail a large adjustment for claimants in terms of their earmarking practices. For those with children and in receipt of Child Benefit, the findings of this thesis would suggest that Child Benefit is more likely to be designated as the ‘family money’ or ‘living money’ (8.2.2) as it will be the only remaining payment that can be received over shorter intervals.

There were a minority of participants in the sample who were oriented towards relatively longer-term, i.e. monthly or four-weekly, timescales, which might provide some indications as to how Universal Credit will be experienced and adapted to. As discussed (8.1.2), there were no clear demographic characteristics that distinguished this group from the rest of the sample. The appeal of longer-term structures for these participants was related to the idea of ‘knowing what you had to work with’: if recipients of Universal Credit are able to adapt to longer timescales, then this could be an advantage. However, two main features of Universal Credit seem likely to seriously undermine this: the first is that Universal Credit has been the vehicle for the introduction of further reductions in the generosity of working-age benefits (Hood & Waters, 2017a), and the second is the payment in arrears design, which will be discussed in more detail below. It is also important to emphasise that those participants oriented towards relatively longer-term timescales could often choose their frequency of payment: most often this meant opting to have their Tax Credits or Child Benefit paid four-weekly as opposed to weekly. Universal Credit, at present, offers no such choice (except for in exceptional circumstances). Under the current

system the option to choose the payment frequency of Tax Credits, to some extent, offered a degree of *control* for recipients (8.1.3). Universal Credit will remove this control and instead insists that recipients must *manage* with monthly payments.

10.4.3 Waiting

Chapter 8 developed the idea that the payment cycles of social security monies, and particularly when experienced as a wait or disruption, can be understood as a mark of dependence. More specifically, the relationship between waiting and dependence has implications for Universal Credit, where this issue is heightened. At the time of writing, there is a five-week wait built in to the design of Universal Credit between the point of applying and receiving one's first payment. This is the result of Universal Credit being paid in arrears on a monthly basis, and a further seven-day calculation period. This wait is likely to be felt more keenly both because of its length, and because the 'legacy system' consisted of a patchwork of payments for many recipients as opposed to one lump sum payment. The beginning of a claimant's Universal Credit claim, then, is likely to be marked by a wait that will clearly affirm their dependence. This is both strikingly at odds with Universal Credit's stated aim of "fostering independence" (Department for Work and Pensions, 2010); and also at odds with the importance that participants themselves place on communicating and demonstrating independence (7.3.2).

There have been strong criticisms of this payment structure, which have resulted in improvements in advance payments, whereby claimants can now receive a maximum of one full monthly payment up front, to then be repaid over the next twelve months (HM Treasury, 2017:67). However, evidence from this thesis suggests that this indebtedness raises another set of issues: the majority of participants oscillated between aiming to avoid debt, but also seeing debt as an inevitable feature of their financial lives (8.1.5). Although the Social Fund, Short-Term Benefit Advances and Tax Credit repayments (Department for Work and Pensions, 2018a) have 'baked in' indebtedness as a part of social security provision, Advance Payments for Universal Credit would appear to be a further step in embedding and normalising indebtedness as a feature of receiving social security.

From the perspective of participants, this would seem likely to increase the dissonance between debt as something unavoidable and debt and something to be avoided.

Once a Universal Credit claim has been established, claimants will continue to receive Universal Credit if they move between unemployment and low wage employment, as long as they do not earn above the earnings threshold (Department for Work and Pensions, 2010). This feature conversely appears to *reduce* instances of waiting, as claimants do not have to claim different social security monies depending on their employment status. However, some claimants will move in and out of eligibility for Universal Credit, where the amount they earn fluctuates, and/or where the intervals at which they are paid mean they earn too much within a single calendar month.⁹⁹ In these circumstances, it is the responsibility of claimants to reopen their claim (see, for example, the Department for Work and Pensions guidance on ‘different earning patterns and your payments’, Department for Work and Pensions, 2017f). This serves as a further example of responsibility for managing being placed upon the claimant, and is discussed in more detail in the following section.

10.4.4 Financial literacy, financialisation and personal responsibility

The findings from Chapter 8 also cast light on financial literacy debates. Two concepts are important here: financial capability and financial inclusion. These are often taken to mean the same thing (Prabhakar, 2018). However, capability is the term more commonly used in current policy initiatives that are aimed at increasing people’s abilities to manage money effectively (Money Advice Service, 2015; Grewal, 2017). At the centre of contemporary financial capability initiatives in the UK is the Money Advice Service and its Financial Capability Strategy (Money Advice Service, 2015). Whereas financial inclusion is more closely associated with a series of initiatives under New Labour (Marron, 2013) that were also related to the idea of increasing financial competency. One can see that the latter concept’s focus on ‘inclusion’ draws one’s attention to factors external to the individual actor that might

⁹⁹ For example, if they are paid on a weekly basis they will have some months in which they receive five wage packets, instead of four, and thus may become ineligible for Universal Credit.

be excluding or including them, while capability suggests a focus on the development of skills or competencies of the individual.

This focus on building financial capability and inclusion can be placed, from some perspectives, within broader trends towards greater ‘financialisation’. Financialisation can be understood in multiple ways: one focus has been on the growing number of areas of life being characterised by the logic of finance (Van der Zwan, 2014); another focus relates more explicitly to managing, including managing money, being seen as an increasingly individualised task (Berry, 2015).

Chapters 8 and 9 discussed multiple examples of ‘low literacy’ money management techniques among participants; however, these techniques often related to establishing some form of control over one’s money. There is a tension to highlight here. Many of the techniques used by participants to establish a degree of control would not be prescribed by financial capability interventions. For example, the Financial Capability Strategy for the UK frames the transition to Universal Credit as an “opportunity to focus support with budgeting and accessing mainstream financial products” (Money Advice Service, 2015:43). The Department for Work and Pensions’ own guidance on managing Universal Credit forefronts the advice about setting up direct debits and standing orders for bills (Department for Work and Pensions, 2017f). These interventions misunderstand how working-age social security recipients currently use their money.

Money management techniques of ‘the poor’ have been viewed as substandard, and it is not a new observation that the standards applied in such judgements are based on decontextualised or inappropriate metrics (Lister, 2015). Furthermore, if one accepts that we are in a current moment of increasing financialisation, and related personal responsibility,¹⁰⁰ then we find that the *control* being sought and established by claimants through their money management is pulling against the type of *responsibility* that dominant financial capability perspectives are expecting of them.

¹⁰⁰ Although the idea that Universal Credit represents a watershed moment in terms of fostering personal responsibility is misleading. As has been shown, recipients are ‘responsibilised’ under the legacy system as well.

The receipt of Universal Credit will heighten this tension. As Universal Credit has been developed, ‘budgeting advice’ (The Money Advice Service, 2018) has come to form a central pillar of its delivery, to the extent that it now appears to be a catch-all response and strategy for dealing with many potential complications experienced by claimants (Department for Work and Pensions, 2018e). The fore-fronting of ‘budgeting advice’ fits with trends of increasing financialisation and personal responsibility. It will be crucial that this budgeting advice takes into account the perspective of claimants themselves, if it is not going to further undermine claimant control while at the same time increasing claimant responsibility. It can be argued that, at present, the approach to ‘good’ money management takes the ‘conventional’ approach to money that is criticised in Chapter 2; a more nuanced account of how this money exists in the lives of its recipients is currently lacking.

It would appear that Universal Credit will continue to compel recipients to be *responsible* for *managing* their money, but that recipients will still lack *control*. The findings of this thesis would suggest that a greater degree of control would be afforded, and more successful money management would be likely to be achieved, if the heterogeneous circumstances and preferences discussed in Chapter 8 were recognised and accounted for. This would mean giving recipients the choice over the length of payment cycle, which day of the week a payment is received, and whether a payment is in sync or offset with any other social security payments and wages.

10.4.5 Digitisation

Changes under Universal Credit can be understood as moving from ‘old’ forms of money and money management to ‘new’, electronic, forms of money and money management. More broadly, Universal Credit is ‘digital by default’, whereby the initial claim, and the maintenance of a claim are conducted via a claimant’s Universal Credit online account. However, the focus of this section is on the *digitisation* of money forms, as opposed to the *digitalisation* agenda of Universal Credit.

An example of this digitisation is that Universal Credit claimants are encouraged to open bank accounts, as it is not possible to operate direct debits from Post Office

accounts (Ede, 2016). The direction of travel is towards encouraging claimants to use electronic forms of money, and electronic forms of payment. The assumption is that social security payments are best managed using electronic forms, particularly now that the payment usually takes the form of monthly intervals and includes money for rent. It has already been pointed out that imposing longer-term timeframes, and potential related waits, is problematic (8.1.3). It is naïve to understand these changes as a linear process of improvement or to think that they will be experienced as such by recipients.

The findings in this thesis point to cash money, bank accounts, and post office accounts as essential earmarking tools that serve to separate out and allocate money (8.2.3). If it is correct to think about social security money as moving towards increasing ‘digitisation’, then this is an important moment of change. Although not of the same magnitude, one has to look back to shifts from in-kind ‘poor relief’ to institutionalised forms of welfare provision in the form of cash benefits, or the end of the giro, to find similar types of change (Work and Pensions Select Committee, 2005). It remains to be seen how social security money will exist in the lives of claimants if it is a digitised, as opposed to financialised, system. The findings of this thesis would suggest that many of the money management strategies and tools that are currently employed by social security recipients rely on money having a tangible, as opposed to digital, form.

10.4.6 Possible broader reform agendas

Taken together, the specific implications for policy derived from the thesis point towards some broader directions of travel and existing debates. This section states these broader agendas, which span from the relatively more modest and short-term, to the relatively more ambitious and long-term.

A relatively modest and short- to medium-term reform agenda centres around two main areas. The first is to reintroduce or bolster choice and control for social security claimants. The second is to improve interactions with front-line service staff. A finding from across the thesis was that recipients of social security money had to take *responsibility* for managing their claim and their money, but often did not

have *control* of these processes (see in particular sections 8.1.3 and 10.3.2). As has begun to be outlined above, there are several ways that claimants can be afforded greater control when claiming, organising and spending their social security payments:

- Claimants could be given the freedom to choose when they receive their payments, including on which day of the week, and at what time interval. This would recognise, and support, the multiplicity of ways in which claimants currently organise their monies (Chapter 8). For example, this choice would allow claimants to align payment receipt with receipt of wages, payment of important bills, or other ways in which they structure the organisation of their monies.
- ‘Old’ or ‘low literacy’ money management techniques could be incorporated into financial capability initiatives, with the recognition that such techniques can be effective tools for managing on a low income. Such techniques include dealing in cash instead of using electronic forms of payment, paying bills manually instead of establishing direct debits, and storing small amounts of money using cash instead of bank accounts (see section 8.2.3). These techniques are about establishing control and should be recognised as such.
- Instances where recipients have to wait, and therefore are being placed in a position of dependence (see section 8.1.3), could be minimised. This would include giving claimants the choice of structuring their payment receipt as they wish (as explained in the first point above), and also minimising the initial wait for payment receipt (for example, by immediately providing a payment that is roughly correct based on the claimant’s characteristics before the detailed calculation and payment award can be made for ongoing payments), as this is when a wait is perhaps most clearly marked.

Ensuring choice and control for claimants also has implications for intrahousehold divisions of, and access to, money. While this is not a central focus of the thesis, it is worth signposting recent work by the Women’s Budget Group, which provides

recommendations concerning Universal Credit and financial abuse (Howard, 2018:3-4).

The second short- to medium-term area of change relates to the relationship between front-line Jobcentre staff and claimants. As was shown in section 7.2.1, a key difference between making a claim for Jobseekers Allowance, Tax Credit, and Housing Benefit was that Jobseekers Allowance involved both opaque arms-length administrative processes and negative interactions in Jobcentre meetings; while Housing Benefit predominantly involved frustrating arms-length administrative processes; and Child and Working Tax Credit involved more satisfactory arms-length administrative processes. The introduction of Universal Credit, which will be delivered through Jobcentres, has the potential to roll out negative Jobcentre interactions to a wider client group, and therefore to stigmatise this wider group (see section 7.2.3). A step change would be needed in terms of how Jobcentre meetings and interactions take place, in order to change this. The changes suggested above to reintroduce choice and control for claimants would begin to alter the dynamic of the relationship between claimants and Jobcentre staff. However, more significant change would involve (re)training staff, altering workloads and expectations, and changing the nature of the interaction between the claimant and front-line staff member. This sort of substantial shift would need to be accompanied by a shift in the underlying principles of social security delivery.

A reference point for changing Jobcentre interactions, and for beginning to think about how to approach engendering choice and control for claimants, are recent divergent steps taken by the Scottish government.¹⁰¹ The Social Security (Scotland) Bill sets out the principle that “respect for the dignity of individuals is to be at the heart of the Scottish social security system” (2017:1). The Scottish government is in the process of developing a Charter for social security to specify how the system will operate in practice and has specified that the Charter will be developed in

¹⁰¹ The scope of this thesis is within the UK, and the fieldwork itself was conducted in east London, the limitations of which are discussed in sections 5.7 and 10.6.1. In terms of policy implications, devolved social security powers in Northern Ireland and Scotland mean these systems should not be assumed to be enacted or experienced in the same way as the social security system prescribed by Westminster.

consultation with people with lived-experience of social security receipt (Social Security (Scotland) Bill, 2017:3). At its centre will be the opportunity for redress, whereby claimants can challenge instances where the new system is not being appropriately enacted (Scottish Parliament, 2017:32). The Scottish government has also used its devolved powers to offer claimants the choice of having their Universal Credit payment paid monthly or twice monthly (a more restricted version of the suggestion outlined above), and to have the housing element paid directly to their landlord. More recently, automatic split payments, which provide financial autonomy to both members of a couple, have also been introduced (Griffin, 2018). It is these sorts of steps towards offering greater control and choice, and indeed dignity, to claimants that would begin to enact some of the policy conclusions of this thesis.

Another model that can be drawn on in terms of both principles and practices is Oxfam's Sustainable Livelihoods initiative. Normally applied to low- and middle-income countries, it has recently been applied to the Welsh context. The approach is based on the acknowledgement that "people experiencing poverty have abilities and assets that can be used to help them manage and improve their lives" (Oxfam, 2013:4). This involves acknowledging people's 'human assets', which includes the skills and knowledge they have to achieve their 'livelihood objectives' (2013:7), and therefore would involve the skills and knowledge that people have in terms of organising their money. The principles of this approach, which value the perspectives and experiences of those living on a low-income, would support the policy recommendation of this thesis of giving choice and control to claimants when receiving and organising their social security monies. More specifically, the principles, but also some of the specific tools of the Sustainable Livelihoods approach (Oxfam, 2013) could be used to guide, and dramatically alter, the way in which Jobcentre staff interact with claimants, and the way in which Universal Credit budgeting support (a central pillar of Universal Credit delivery) is conceived and delivered.

A relatively more ambitious¹⁰² and longer-term reform agenda would involve redefining the basis upon which social security benefits are received. As is explained in the preceding section 10.4.1, and first discussed in Chapter 7, a legitimate claim to social security from the perspective of the claimant is founded on a much broader notion of contribution and entitlement than official prescriptions recognise (7.4). Atkinson’s participation income proposal can be drawn on (Atkinson, 2015:218-221). The key element of the proposal is:

for a benefit to be paid on the basis not of citizenship [Atkinson rejects ‘basic income’ models] but of “participation,” and for this reason it is referred to as a “participation income” (PI). “Participation” would be defined broadly as making a social contribution, which for those of working age could be fulfilled by full- or part-time waged employment or self-employment, by education, training, or an active job search, by home care for infant children or frail elderly people, or by regular voluntary work in a recognised association. (Atkinson, 2015:219)

In practical terms, to respond to the findings of the thesis, parts of Atkinson’s proposal could be used to drastically reframe the basis upon which existing social security benefits are claimed. The current interaction, or transaction, when claiming social security benefits related to unemployment or low-pay is that the claimant must fulfil various conditional, work-related, criteria in order to receive payment (see section 4.3). Instead, a reform would entail that the claimant could fulfil their side of the ‘deal’ in a broader number of ways, with a potential list outlined by Atkinson above. This would better align the administrative basis for a claim with the understandings of claimants themselves as reported in Chapter 7.

It should be clarified that these policy suggestions draw on the conclusions of the thesis, which are grounded in the recounted experiences and views of the study’s participants. That is to say, the suggestions are contextual and contingent in many

¹⁰² Although, while some of the preceding specific suggestions are of a more moderate scale of change, the principles underpinning the Scottish social security reforms and Sustainable Livelihoods model would themselves represent ambitious changes away from the current UK government.

ways. As is concluded at the very end of this chapter, it is perhaps surprising that participants did not express greater outrage at some of the subjections they reported. Relatedly, the specific suggestions above do not seek to overturn the entire existing system, and instead are more partial improvements. Furthermore, it has been assumed that the budgetary context remains the same: a reform that would have a positive effect in relation to findings from across the thesis would be to increase payment levels, or at least uprate them in line with inflation.¹⁰³

10.5 The *social* meaning of social security money

This section returns to the central argument of the thesis. In their work, Daly and Kelly establish a clear distinction between a ‘rational’ and a ‘moral’ economy, when explaining the financial lives of their research participants. They explain:

The difference between the two rests mainly on how need and exigency are understood and acted on. In the rational economy, money is very tightly organised around three main types of expenditure: rent/mortgage, utilities and food. In the moral economy, decisions around spending are inflected with personal and relational considerations and spending decisions are less tightly rule-bound. (2015:194)

In creating this distinction, Daly and Kelly suggest that there is a residual, asocial, amoral, ‘rational’, way in which money is understood and used. This sits aside from the social, moral, economy, which for Daly and Kelly is primarily related to the theorisation of the relationship between ‘family’ and economy (2015:194-5).

This distinction can be criticised as an example of a ‘nothing but’ approach. As Bandelj explains:

The idea of “connected lives” was coined as an alternative to the existing perspectives on the intersection of economy and intimacy, which Zelizer called the “nothing-but” and “hostile worlds” perspectives. The nothing-but perspective conceives of economics gestures in social relations as nothing-

¹⁰³ Although there is also a further debate concerning whether to use CPI or RPI as the measure of inflation.

but cost-benefit analysis, or nothing-but expression of cultural norms.
(2015:10)

This thesis rejects this ‘nothing but’ approach, and emphasises that it aims to consider social security money as a social medium beyond its relationship to family life and children.

There are indeed multiple instances in the thesis where relations between family members are key for explaining how money is understood and used. For example, the idea that social security money is *for* children was central to explaining the bases of some claims. The relationship between parent and child was also key to explaining many of the ‘social’ needs that are identified. However, to draw a line here negates the ways in which money is in other senses involved in the creation and negotiation of social meaning.

Dodd’s reading of Zelizer describes the perspective of the thesis well:

To focus on monetary practices in this way [the Zelizer way] suggests that money is not as a *thing* that is simply mapped onto social and cultural spaces but rather a *process* through which various kinds of human association are actively created and valued. (2014:294)

Daly and Kelly’s approach, in its centring of the family, is perhaps ‘mapping’ money on to one cultural space: the family. By placing money at the centre of the analysis, as this thesis does, it can be seen that social security money is also crucial for illuminating various other social contexts, relations and meanings that are pertinent when social security money is claimed, organised and spent.

10.6 Limitations and future research directions

10.6.1 Limitations

The limitations of the study must be recognised in order that the findings and conclusions, and the scope of the recommendations, are interpreted appropriately. Section 5.7 discussed the study’s limitations that pertained to issues of resourcing when carrying out the empirical component of the research. To briefly reiterate, the main limitations identified relating to the resources of the researcher were both in

terms of time and money. These limitations dictated, in part: the choice of study site, in that it was accessible to the researcher; the decision to focus on one site as opposed to purposively selecting a range of sites; and that the research team would be a solo researcher, as opposed to a team of researchers who might be better able to access a broader range of claimants and to conduct inter-coder checks during the analysis phase. There are some further limitations that must be remembered when considering the findings of the thesis.

The study's participants were accessed via advice centres. As is discussed in section 5.3.1, clearly not all social security recipients visit advice centres, and so the sample was being drawn from a particular pool of claimants. It was concluded that it appears likely that some of those visiting advice centres are potentially either more 'vulnerable' in some sense that leads them to seek out support and advice, or more proactive because they are seeking out support. It is also very likely that those visiting an advice centre are likely to be *currently* experiencing some sort of disruption or issue that has prompted their visit. This latter particularity of the pool of potential participants was mitigated by the structure of the interview topic guide (see section 5.4.1). However, the interpretation of the findings *do* have to be carefully contextualized in terms of the specific setting that participants were drawn from. Although not possible due to access constraints, it would have been preferable to recruit the sample via the Department for Work and Pensions (either by being given the contact details of a long-list of claimants to sample from, or by being given direct access to front-line social security delivery services).

Another issue and potential limitation is the extent to which the findings of the thesis apply to different contexts. As has been discussed, east London is particular in many ways (section 5.3), perhaps most notably in its diverse ethnic make-up, high levels of inequality, high housing costs, and highly developed public transport system. All of these contextual factors need to be borne in mind when interpreting the findings of the thesis. The question remains then as to what the thesis can say about claimants, of the same payments that formed the focus of this study, who live elsewhere in the UK. As this is a qualitative piece of research, it should be emphasised that the aim is not to achieve *statistical* representativeness. However, the

sample was constructed purposively to ensure that a range of relevant demographic characteristics were represented. Williams' idea of 'moderatum generalisation' is useful here (2000:215-220). This sort of generalisation "resemble[s] the modest, pragmatic generalizations drawn from personal experience which, by bringing a semblance of order and consistency to social interaction, make everyday life possible" (Payne and Williams, 2005:296). The findings of the thesis should therefore be tentatively read as telling us something about the experiences and understandings of people receiving the same payments as those included in the sample, and with the same or similar demographic characteristics as those included in the sample. It is crucial to emphasise that moderatum generalisations are *modest* in two main ways: first, the findings of a study should not be understood as generalizable across periods of time or markedly different contexts, and indeed the specific time and context is essential for interpreting the study findings; second, findings must be moderately held, and always open to revision and rejection as a result of further research (indeed, existing research is used throughout this thesis to corroborate or situate findings) (Payne and Williams, 2005:297). A particular point of divergence worth highlighting is the devolution of social security powers (discussed in section 10.4.6), which means the contexts for social security claimants in Northern Ireland and Scotland are particularly different from the participants of this study.

Finally, the research was conducted in the midst of Universal Credit being rolled out (section 4.2). This presents both an opportunity and a limitation for the thesis. On the one hand, it is important to study and capture the outgoing system, in order to be able to hold it up against the incoming system in comparison. On the other hand, conclusions and recommendations that relate directly to Universal Credit should be treated with the requisite awareness. These conclusions and recommendations derive from analysis of the outgoing social security system, and not an analysis of Universal Credit in operation.

10.6.2 Future research directions

There are several ways in which the thesis could fruitfully be extended in future research.

The first would be to extend the sample to include a larger group of Universal Credit recipients. To what extent do the findings, summarised above, hold for those in receipt of Universal Credit? The findings of this thesis suggest that the current distinction between JSA and Tax Credits at the point of claiming (7.2), and the current ways in which separate payments were used to create various distinctions (Chapter 8), will mean that the ways in which Universal Credit is understood and used could differ in important ways. Furthermore, some of the key concepts identified in this thesis, most notably the issues of management, control, and responsibility, are likely to be exacerbated and more marked under Universal Credit.

The second would be to apply the theoretical lens of relational economic sociology to other areas. This could include other social security monies, including other working-age social security monies. For example, it would be instructive to investigate the social security payments received by those living with a long-term health condition or disability, or those of retirement age. How, and which, social meanings and relations are pertinent when these sorts of social security monies are being understood and used?

The third avenue would be to investigate modes of payment in more detail. As described above, one major change in contemporary social security provision is a shift towards 'digitised' monies.¹⁰⁴ It would be fascinating to trace the development of this shift. This could be both from the perspective of policymakers, with the aim of understanding the rationale and construction of this change, but also from the perspective of those experiencing this change in their own financial lives. To what extent is digitisation accepted, resisted, or adapted to, by those that it affects, and what does this mean for the understanding and use of social security money?

A final possible avenue would be to develop a quantitative component to supplement the qualitative findings presented in the thesis. This could involve either the development of a survey instrument to test the understandings found in the thesis with a representative sample; or the development of a financial diaries

¹⁰⁴ A subsidiary concern is the recurring debate about introducing restricted-use 'benefit cards' (Reeve, Cole & Gilbertson, 2016).

approach (Murdoch and Schneider, 2017) to build a more detailed account, and an account over time, of the uses identified in the thesis and related understandings.

10.7 Conclusion

The way in which social security money is used and understood by its recipients is often in tension with the assumptions underpinning many policymaking decisions. Social security money is involved in conveying and creating meaning in the lives of recipients; and, in turn, recipients themselves are involved in conveying and creating meaning in the ways that they understand and use this money. Money is not merely a quantifying, fungible, medium, but instead needs to be understood as a complex social substance: the understanding and use of money is bound up with the negotiation of social contexts, relations and meanings.

The main conclusions of the thesis leave us with a final puzzle. On the one hand, participants, for the most part, understood their claims to social security money as legitimate, but in a broader sense than is prescribed officially. Participants understood their membership of a wider working and taxpaying community, the roles they fulfilled as workers and parents, and their traits of honesty, independence and hard work, all as legitimising their claims. On the other hand, participants also, for the most part (although with important exceptions), accepted and were subjected to using and spending money that placed them in a position of responsibility but not control, marked their dependence in various ways, and within which they defined their needs as constrained and minimal.

The acceptance of these subjections is perhaps best understood as a mark of success (on its own terms) of a residual model of working-age social security, and the internalisation of related narratives. As Lister suggests, “‘proud to be poor’ [and indeed, ‘proud to claim benefits’] is not a banner under which many want to march” (Lister, 2015:154). Within current conditions, this tension between rightful claims and various subjections is sustained.

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Appendix 1 – Topic Guide

Topic Guide

Introduction – Go through information sheet with participant, sign consent form (if appropriate), explain participant can stop interview at any time or not answer a specific question. Ask for permission to record interview.

Part 1 - Background information:

- Who lives in the household?
- Work status of household members.
- Social security being claimed. (NB. Use language of 'benefits' and 'social security' then seek to use language of participant *(this is beginning of understanding)*).
- Other sources of income?

(Allow time for participant to 'vent' about issues with social security system before moving on to body of interview.) *(be prepared to curtail – "Now imagine system is working as it should be")*

Clarify that researcher is interested in understanding participant's experiences of receiving benefit money, then move to:

Part 2 - The process of claiming (Prompt throughout: is this the same for all different payments?):

- Who claims benefit, how?

Prompts: any joint claims, what needs to be done to submit a claim, what needs to be done to maintain a claim? How does participant feel during this process?

Part 3 - The process of organisation (Prompt throughout: is this the same for all different payments?):

- How are payments received into the household?
- How is money organised within the household?

Prompt: Once you've received a payment describe what happens to it. Do you store it somehow? Do you plan how to spend it, or not? Who else is involved in doing these things?

- Who manages the money day to day?
- Who is in 'charge' of the money?

Prompt: Is this different to who manages it day to day?

- Who does the benefit 'belong to' (within the household)?

Part 4 - The process of spending (Prompt throughout: is this the same for all different payments?):

- How are spending decisions made?

Prompts: who is involved, is this the same for different types of expenditure, are some spending decisions easier to make than others?

- What are payments spent on? (Prompt: essentials and non-essentials? Ranking of expenditure priorities?)
- How do you make payments?

Prompts: cash, card, etc.

- Are there some things you wouldn't spend your benefit money on?

Part 5 - Perceived source and purpose of benefit.

- What are the benefits for?

Prompt: What do you think the government thinks they're for?

- Are the purposes of different benefits the same or different?
- Why do you receive your benefits?
- Who does the benefit money belong to? (refer back to part 3 answer)

Prompt: does it belong to anyone outside of your household/ family?

- Are there ways in which benefit money is different from money received?

Prompt: for example, compared to money from work. (or prompt with other sources of income previously mentioned)

Part 6 - Further background information (Hopefully gather this information throughout, phrase sensitively, and do not ask if judged too intrusive):

- Previous relationships and household make-up.
- Employment and social security claiming history.
- Note age, gender, ethnicity, disability.

Ending the interview:

- Do you have any questions/ is there anything else you would like to add/ have I missed anything?

Thank participant, give information booklet (highlighting contact details for researcher) and confirm whether they would like to be sent results of the research.

Appendix 2 – Recruitment flyer for potential interviewees

Are you receiving JobSeekers Allowance (JSA), Working Tax Credits or Universal Credit?

Take part in an informal, confidential, conversation to share your thoughts and experiences.

Be part of a research project being run by the London School of Economics. The project is looking at the everyday experiences of people receiving JSA, Working Tax Credits or Universal Credit.

The interview would be between yourself and one researcher, at a time and place that are convenient for you.

The interview is completely confidential, and is an opportunity for you to share your experiences, insights and opinions. Interviews typically last less than one hour.

Receive a £10 voucher for taking part.

To find out more, or to take part, contact:

Kate Summers at 07969847415

Or k.summers@lse.ac.uk

Or leave your name and contact details with the organisation where you picked up this leaflet and we will get back to you.



Appendix 3 – Information sheet for gatekeeper organisations



Understanding how benefit recipients use their money: Information for Organisations

Who am I?

My name is Kate Summers and I am a PhD researcher at the Centre for Analysis of Social Exclusion at the London School of Economics. My research involves interviewing recipients of JobSeekers Allowance or Working Tax Credits to understand their experiences of receiving, organising and spending benefits. My research is supervised by Professor Hartley Dean and Professor Sir John Hills, both leading experts in the field of social security.

Why am I getting in touch?

I'm hoping that organisations like yours can put me in touch with potential interviewees, as well as feed in thoughts and insights on the subjects I am investigating. There are a variety of ways I could be put in touch with potential interviewees; including distributing or displaying some leaflets within your organisation, or spending time at your organisation talking to potential interviewees directly. It would be great to discuss how we could best work together - I appreciate that you are probably very busy a lot of time and I don't want to get in the way of your own work.

What is my research about?

My research asks working age benefit claimants how they think and feel about claiming benefits, organise their money in the household, and make spending decisions. The research aims to gain a more nuanced understanding of how benefit recipients use their money, which in turn can inform more sensitive policy design and support structures. I think, for example, that factors such as recipients' attitudes towards claiming benefits, the perceived intention of benefits, and family circumstances and dynamics, play an important role in determining how benefits are organised and used. However, at present I think such factors are often misunderstood or overlooked by policymakers.

What are the next steps?

It would be great to meet with someone from your organisation to have an informal chat about my work. I would really appreciate receiving any input or feedback, and it would also be great to discuss whether there might be the possibility of working together more closely for me to be put in touch with interviewees.

Why should your organisation take part in the research?

I believe that successful policy comes from a detailed understanding of the relevant issues; I hope to enhance the knowledge we have about working age benefits in order to inform and improve policy design. For your individual organisation, I would also produce a bespoke summary report of the experiences of interviewees accessed through your organisation. I would also be very happy to present my findings to your organisation if that is something you would like.

The research fully complies with the Research Ethics Policy of the London School of Economics, meaning you can be confident that all potential ethical concerns that might affect participants have been considered and safeguarded against.

More information: If you would like me to send more information about the research, or to arrange a meeting together, please do get in touch at: k.summers@lse.ac.uk

Appendix 4 – Participant information booklet

Do you have any questions about the research?

Contact **Kate Summers**:

CASE,
London School of Economics and Political
Science,
Houghton Street,
London, WC2A 2AE

Email: k.summers@lse.ac.uk

Who is carrying out this research?

The research is being carried out by Kate Summers, who works at the London School of Economics, a university in central London.

What is the research about?

The research looks at how people think and feel about claiming, organising and spending their benefit money. The aim is to get first hand perspectives and insights from people currently receiving benefit payments. The findings of the research will be used to suggest how the benefit system could be better designed.

When and where are the interviews taking place?

The interview will take place at a place and time that is convenient for each participant. Normally this will be somewhere easy for you to get to, such as a local library or community centre.

What will happen in the interview?

The interview will last between about half an hour and one hour. You will be asked about your experiences of receiving benefits, how you organise your money in your home, and how you make spending decisions. The interviewer will be most interested in hearing about your own experiences and thoughts.

Experiences of receiving working age benefits:

Participant Information Booklet



What will happen after my interview?

Interviews are being conducted with people throughout 2015-2017. Once all of the interviews have been conducted, reports will be written that summarise what people have said and what has been found. The reports will be shared with other researchers, as well as with policymakers.

Will people find out what I say?

Definitely not. Your interview will be strictly confidential. This means that although information from your interview might be included in reports, nothing will be used that could identify you (for example, your name will never be used).

Can I see what has been written?

Yes. The interviewer will ask if you would like to see the finished work. If you do then they will make sure a copy is sent to you.

Appendix 5 – Coding Frame

PRIMARY	SECONDARY	TERTIARY
DEMOGRAPHICS		
	Gender	
		Female
		Male
	Age	
		20-29
		30-39
		40-49
		50-59
		60-69
	Ethnicity	
		Black African
		British (Asian)
		British (Black)
		British (White)
		Other African
		Other Asian
		Other European
	Benefit type	
		Carers Allowance
		Child Benefit
		Council Tax Reduction
		DLA
		ESA
		Housing Benefit
		JSA
		Tax Credits
		Universal Credit
	Education	

	University educated
	Further education completed
	Secondary school completed
	Part time adult education (evening classes, etc.)
	Discussion of experiences of education
Extended family	
Health	
	Current long term illness or disability
	Previous experiences of ill health
Migrant history	
Housing/Home	
	Duration at current home
	Experience of private rented
	Experience of social housing
	Experience of owner occupied
	Housing history
	Experience of housing register
Household members	
	Partner
	Children
	Parents
	Extended family
	Housemates
	Work status of other household members
Employment	
	Volunteering experience
	Work history
	Hours worked
	Self-employment
	Work programme engagement
	Work aspirations

Expenditure categories

Children
Clothing
Electronics
Other family members
Food
Friends
Insurance
Leisure
Linked to jobsearch
Rent
Socialising
Sport
Travel
Utilities
Gifts

THE NATURE OF CLAIMING/HAVING MONEY

Appeals to/claims of identity or group membership
Immigration
Benefit recipient (accept and reject)
Familial identity, including parental
Worker
Taxpayer
Basis of receipt (intrinsic)
Honesty
Work ethic v laziness
Self-responsibility v irresponsibility
Independence v dependence
Basis of receipt (instrumental)
To survive
As a reward (tax credits)

	To support family
	For work search activities
Direct interaction	
	Interaction when claiming Housing Benefit
	Interaction when claiming JSA
	Interaction when claiming tax credits
Nature of interaction at point of claim - broad	
	Money as belonging to taxpayers
	Money as belonging to government
	Money as belonging to claimant
???	
	Ownership of money inside household
EARMARKING - TEMPORALITY, LUMPING, DIVIDING	
Money forms	
	Cash
	Plastic
	In bank account
Distinguishing benefit money in opposition to other income sources	
	Benefit money vs. wages
	Benefit money vs. income from family members
	Benefit money vs. income from friends
Distinguishing specific benefit payments	
	Preferences for a specific payment
	Tensions between payments
	Payments distinguished according to temporal factors
	Specific payment tied to specific expenditure
	Tax Credits
	JSA

Child related payments

Aggregating monies - establishing pools

Dividing money - beyond labelling

Monies separated according to specific expenditure category

Living/Family money v. Bill money

The logic of pay day

One lump received

Multiple 'pay days'

Choice over 'pay day'

Money rhythms

Short term as security

Short term as transience

Short term as survival

Long term, both + and -

Mechanisms of earmarking

Bank accounts

Mental

Stashing cash

Savings

Gifts (especially children)

Investing in children

Negotiating debt

As a strategy

As inevitable

To be avoided

As a moral failure

Longer temporal horizons

Memories of saving

Memories of better times (or absence of)

Hope things will get better (or absence of)

Divisions of money within the household

	Separate spheres
	Pooling
	Partial pooling
	Split responsibilities
	Male manager
	Female whole wage
SPENDING AS YOU 'CAN' AND SPENDING AS YOU 'SHOULD'	
Needs	
	Basics bundle
	Not meeting needs
	Family and friends meeting needs
	Housing Benefit and securing housing
	Food
	Bills
	Transport
	Children's clothes
	Prioritise food
	Prioritise rent
Social needs (saving face and role fulfilment)	
	Social inclusion of children - material
	Social inclusion of children - activities
	Fulfilling parental role
	Investment in children
	Fulfilling community role (inc. religious and social networks)
	Fulfilling self-image as a consumer
	Explicit failure to meet social need(s)
Control and responsibility over spending	
	Key cards
	Direct debits

	Manual online banking
	Food shopping - basics only
	Food shopping - timing - sell by dates
	Food shopping - timing - big v small shops
	Manual top ups (phone and oyster)
	Cutting back - food
	Cutting back - utilities
Wants	
	Spending on wants in the past
	Delaying/spending on wants in the future
	Dormant/suppressing wants
	Spending on wants
	Spending on wants - parameters (temporal, deliberation, caution)
	Splurge spending
Vices' or immoral spending	

