

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

The Ultimate Safety Net?

Informal financial support among low-income households

Eileen Alexander

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Declaration

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Abstract

Informal financial support is a vital yet under-examined source of welfare for people on low incomes. This thesis explores why and how people draw on networks of family, friends and neighbours for financial support to cover their basic living costs and considers the significant practical and emotional implications the practice has for individuals, their relationships and wider support networks. It takes as its starting point Robert Pinker's (1971, 1979) view of social policy as a discipline that should take into account how ordinary people go about enhancing their own welfare and the welfare of their family members and friends in their everyday lives. The findings are based on unstructured interviews with fifty working-age social housing tenants living in the South West of England centred around a support network mapping exercise. The research identifies informal financial support as a distinctive form of support among the broad range of informal help and care people engage in on a daily basis. It highlights the significant work involved in providing and navigating informal financial support within a context of poverty, as well as the often challenging clash participants experienced between societal norms of independence and support, and the reality of their interdependent lives. For many participants, informal financial support was "the ultimate safety net", but the research finds that the practice exposed people and their networks to multiple negative impacts and associated risks, including relationship breakdown, isolation and financial insecurity. The study concludes by arguing for a social policy based on an ethic of care that recognises and supports people's interdependence across households, while also working to prevent and mitigate the negative effects of informal financial support.

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We face social and environmental uncertainties that call for new ways of understanding our purpose in this world. I was not expecting the findings of this research to lead me to the ethic of care, but I feel more convinced than ever that recognising that care is at the heart of human endeavour is one of the solutions. I hope this work contributes its small part to making care – in its many forms – more visible.

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Chapter 1. Introduction

1.1 The impetus

This thesis explores why and how people on low incomes draw on networks of family and friends for financial support to cover their basic living costs. The central argument is that informal financial support is a vital, prominent and yet under examined form of informal welfare, with significant practical consequences for individuals, relationships and support networks, as well as having larger meaning for society and our understanding of British welfare. The empirical component of this research consists of 50 in-depth interviews with working-age social housing tenants. The interviews are structured around a support network mapping exercise through which the spectrum of significant personal relationships and types of informal support and care are explored. At the heart of this research lies an exploration of the specific implications of the exchange of money in personal relationships within a context of resource scarcity, and what these implications mean for the development of social policies.

The initial idea for this research grew out of hundreds of hours of listening – listening to people who between 2013-2014 were experiencing cuts driven by a programme of government austerity and navigating a range of welfare reforms which were changing their financial situation and reconfiguring the way that they claimed social security. I conducted repeat interviews with two hundred households over this period to better understand how these welfare reforms were shaping their choices in relation to finding and holding down meaningful employment (Herden et al., 2015). What came out of these conversations was an overwhelming anxiety around how households were going to meet basic living costs. Cuts and administrative changes to social security money meant households had to rearrange their budgets, leaving them temporarily, and sometimes permanently, short of money to cover basic necessities.

How did they manage these shortfalls? The participants mentioned a number of coping mechanisms that are prevalent in research and social policy literature including: going without essentials, selling belongings, falling into arrears or going into formal debt,

drawing on food banks and other charitable organisations, as well as taking out payday loans. However, the most frequently reported and passionately discussed way in which people coped with lower and changing incomes was to rely on their family members, neighbours and friends for contributions of money. This took me by surprise as I asked no direct questions about this particular coping strategy. Participants described how specific cuts and changes to the UK welfare system and specifically to their personal social security claims were not only affecting their own household, but were spilling over to other households as outsiders stepped in to provide informal financial support to help “make ends meet”. Sixty-four per cent of households spoke without prompting about how they had received money from family or friends over the previous year to cover their basic living expenses, a strategy that was mentioned more than any other financial coping mechanism among the two hundred households.

Participants described informal financial support as a practical coping strategy, but their statements were also filled with emotion and charged with normative judgments about themselves, their relationships, and the situations of dependence and interdependence in which they found themselves. The following quotes provide a picture of people’s descriptions of the practice in 2013-2014, and the many layers of meaning and spectrum of experiences attached to these exchanges.

My teenage daughter who works part-time and makes about £100 a week now pays £15 a week to cover my spare room. I don’t know what I’d do without her. (Man in his 40s)

My father has been helping me, because if I pay the [Bedroom] tax I can’t pay for my own food. But him not having a job at the moment means he only has so much money to spare. I can’t keep on asking. (Woman in her 30s)

My neighbours had to help me with food. I couldn’t afford my medication for my arthritis at the time. It’s so wrong. If you had told me that at 54 I’d be relying on handouts from my neighbours, well I wouldn’t have believed it. (Woman in her 50s)

I have 2 or 3 friends and we "leap frog" over each other.... When the one

person runs out of money the other normally has some. So it's an informal arrangement with friends, but it works really well. We rally together. We've been friends since we were boys so we look out for each other. (Man in his 50s)

Without my family I don't know what I would do... but I feel beholden to my family, it's not nice to feel like a burden all the time. I want to repay them, but I can't see how. (Woman in her 30s)

First my sister said she was giving me the money and then she turned round and said I had to pay her back. I was in shock. Now she's been telling everyone that I've taken her money. It's given me sleepless nights. (Woman in her 20s)

The range of experiences in the quotes above provided the impetus for this doctoral work into establishing a deeper understanding of the role of informal financial support in the UK. The thesis adopts an open, qualitative, listening approach to exploring this topic in greater detail and attempts to answer the following research questions:

1. Why do people on low incomes give and receive informal financial support?
2. How do people access and navigate informal financial support?
3. What are the motivations for providing informal financial support?
4. What is the impact of informal financial support on the individual, people's personal relationships, and their wider support networks?

The thesis will also seek to address the implications a better understanding of informal financial support might have for social policy and the welfare state.

1.2 The context

Pursuing a better understanding of informal financial support is important and timely given the ongoing context in which low-income households in the UK find themselves. Subject to the financial crisis and the ensuing years of government austerity, multiple

rounds of welfare reform and cuts, the pressures exerted by the global COVID-19 pandemic and the present cost of living crisis, low-income households have spent over a decade navigating a punishing economy and a fundamentally altered and eroded social security system.

The programme of austerity introduced by the Coalition government in 2010 aimed to repay the ballooning deficits accumulated as a result of the 2008 financial crisis. Over ten years, the Coalition and Conservative governments announced more than £30 billion in cuts to welfare payments, housing subsidies and social services (Hobson, 2020). But beyond addressing the debt left by the financial crisis, Conservative leaders also advanced a parallel narrative that sought to reframe and restructure the British welfare state. This narrative held up the virtues of state parsimony, argued that access to social security ought to be conditional, made distinctions between the deserving and undeserving poor, focused in on individual responsibility rather than structural inequalities, and attempted to shift more welfare responsibility onto the family and the community (Ridge, 2013; Churchill, 2013). Lambie-Mumford and Green (2017) speak of understanding austerity in the UK as both a technical and a normative idea – the Coalition and Conservative governments wanted to cut the budget to reduce the deficit, but also embarked on a moral project of reduced government through a reframing of the welfare state based on “individual responsibility and community responsiveness” (Cabinet Office, 2010). These parallel narratives have made austerity the dominant political reality for the past decade and more, with very real consequences for people accessing public services and social security.

The official programme of welfare reform began in 2010 when the Coalition government created £11 billion in savings by bearing down on working-age benefit expenditure (Hobson, 2020). This was followed by the Welfare Reform Act of 2012, at the centre of which was the rollout of Universal Credit, a single benefit to replace six working-age legacy benefits. The stated motivation behind Universal Credit was threefold: to introduce incentives to enter employment and increase hours at work, to simplify the benefit system for both the claimant and the administrators, and to save money by streamlining administration and preventing error and fraud.

It is well documented that the rollout of Universal Credit has been marred with

problems and has proved to be a tumultuous, costly, and anxiety-provoking time for claimants. The chair of a recent Work and Pensions Committee Special Report on Universal Credit (2020; 2021) stated that Universal Credit was plagued by “very, very serious flaws”, top among them being the five-week wait for the first payment (MP Stephen Timms quotes by Butler, 2020). Available evidence links Universal Credit to increased use of food banks, rent arrears and psychological distress (Work and Pensions Committee Special Report, 2020; Steele, 2021). Research conducted by the Trussell Trust in 2019 showed a 52% average increase in food bank use in areas that had had Universal Credit for at least twelve months, compared to 13% in areas that had not (Trussell Trust, 2019). Other changes such as being paid on a monthly rather than a fortnightly basis, and having housing benefit paid directly to the tenant rather than to the landlord as under the previous system, have also been documented to lead to debt and arrears (All Party Parliamentary Group on UC, 2019). On top of these changes, many of the old problems persist for Social Security claimants including administrative delays and a punitive sanctions regime, often leading to the temporary withdrawal of funds. Universal Credit has also persisted with “digital by default” which continues to be a problem for those unable to access IT, and ready advice and information continue to be lacking from the system (All Party Parliamentary Group on UC, 2019; Steele; 2021).

The 2012 Act also included the replacement of Disability Living Allowance (DLA) with Personal Independence Payments (PIP). DLA was designed to give those with severe disability extra help so they could live independently. However, DLA relied in part on the self-reporting of disability which was deemed to be too open to abuse. The transfer to PIP involved a medical reassessment of everyone of working age receiving DLA, and repeated objective medical assessments to regularly re-establish genuine need. Another stated aim of the move to PIP was to reduce the caseload and the expenditure on disability by 20%. Making cuts to the number of people receiving disability payments was an explicit part of the motivation for this change.

In addition to these two major changes, the Welfare Reform Act of 2012 included the restriction on Housing Benefit when accommodation was deemed too large (the under-occupation deduction otherwise known as the “Bedroom Tax”), limiting Employment Support Allowance (ESA) payments to 12 months, capping the amount of benefit

received by one household, abolishing the Social Fund and abolishing Council Tax Benefit. The Welfare Reform Act also introduced stricter conditionality and sanctions regimes for Jobseeker's Allowance, ESA, and eventually Universal Credit. It is worth remembering that many social security claimants were faced with a number of these changes at the same time, having to adjust to multiple reductions in their income, and new administrative hurdles and delays.

These sweeping changes were followed by the Welfare Reform Act 2016, with which the Conservative Party promised to “find £12 billion from welfare savings on top of the £21 billion of savings delivered in 2010-2015” (Hobson, 2020, p.17). While the new benefits introduced in the 2012 act were still in the early stages of the rollout, new reductions in expenditure were going to be achieved through changes in the calculation of existing benefits. These included lowering the household benefit cap from £26,000 to £23,000 in London and £20,000 in the rest of the UK for a family, a four-year benefit freeze applied to most working-age benefits, abolition of the ESA work-related activity component, and limiting support for children through child tax credit and Universal Credit to the first two children only.

This brief overview summarises the barrage of changes people claiming social security have been faced with over the past decade. Most working-age claimants' financial entitlements were readjusted or lowered, in some cases multiple times, and access to and administration of many of these benefits were fundamentally altered. This was done with the explicit intention of reducing expenditure, with a parallel narrative that further shifted the public understanding of the welfare state away from ideas of universality and towards a new normative agreement on conditionality, personal responsibility, community responsiveness, and privatised rather than public modes of care (Lambie-Mumford and Green, 2017; Dean, 2007; Ellison and Fenger, 2013). These changes had very real impact on people's financial situation, and on their relationship with the state and access to welfare.

What have been the consequences of austerity and welfare reform? The Institute for Fiscal Studies (IFS) calculated that low-income households experienced five years of real term income stagnation between 2013/14 and 2018/19 and that this was entirely due to reductions in income from working-age benefits and tax credits (Bourquin, Joyce

and Norris Keiller; 2020). Before the coronavirus hit, 14.5 million people in the UK were experiencing poverty, equating to more than one in five people (JRF, 2020). Relative child poverty increased by 3 percentage points from 27% in 2011/12 to 30% in 2018/19, the most sustained rise in child poverty since the early 1990s. The IFS has shown that the benefit system in 2020 provided 10% less support to out-of-work households than it would have done without any policy changes since 2011. Without temporary (now withdrawn) increases in benefits due to the COVID-19 pandemic, it would have equated to 15-16% less support provided to out-of-work households over the decade (Bourquin, Joyce and Norris Keiller; 2020).

The consequences of these increases in poverty are seen across society today. Rough sleeping in England has increased by 165% since 2010, the need for food banks in the Trussell Trust network has increased by 128% since 2014/15 and increases in life expectancy have stalled for the first time in more than 100 years (Crisis, 2019; Trussell Trust 2021; Marmot 2020). The UK now also finds itself in a climate of inflation, in which the essentials of everyday life – food, transport, utilities and housing – are becoming increasingly expensive and in some cases unaffordable. Rising levels of poverty and destitution in the UK bring about an urgency in understanding the current state of welfare for people on low incomes. If people are consistently turning to their family and friends for support in times of desperate need, social policy urgently needs to understand the dynamics of these support mechanisms and their impact on people's relationships and support networks.

1.3 Everyday welfare

This research conceives of social policy as a discipline that takes seriously the many ways in which people informally secure welfare for themselves in their daily lives. This framing of social policy draws on Robert Pinker's (1971; 1973; 1974; 1979) work on the sociology of welfare and is supported by John Offer's (1984; 1990; 2012; 2017) analysis of Pinker's writings.

Robert Pinker was a member of the LSE's Department of Social Administration from the 1950s to the 1990s but broke with the dominant paradigm within the department

espoused by Richard Titmuss that placed the state and state-administered welfare at the centre of social policy studies and analysis. Pinker (1971; 1974; 1979) argued instead for welfare pluralism and a more inclusive and sociologically grounded understanding of how people secure and think about welfare in their everyday lives.

While Titmuss (1958) acknowledged that there were “divisions of welfare”, his overarching welfare unitarist vision of social policy continues to shape the discipline to this day (Offer, 2012). Titmuss was convinced that the state ought to be the main funder and provider of social services, as he believed this was the only way to ensure equity, strengthen social solidarity, and prevent growing inequalities (Pinker, 1992; Offer, 2017). Robert Pinker (1974; Offer, 2017) did not disagree with a vision for society in which the state takes on a primary role in the equitable provision of welfare but cautioned that ideology should not obstruct our understanding of people’s everyday lives. Pinker criticised social policy academics for ascribing moral and epistemological superiority to certain ideas of welfare which are based on assumptions about how people perceive and navigate welfare. These assumptions often obscure social reality and subjective definitions of wellbeing, and consequently obstruct our understanding of how improvements in welfare might best be achieved. He cautioned that what ought to be is not necessarily the reality for people (Offer, 2012; Offer, 2017).

Pinker believed that too many assumptions were being made about the lives, actions, motivations and moral dispositions of people and that the best way to advance our understanding of welfare was through the non-normative and sociologically informed study of the plurality of welfare ideas and realities (Offer, 2012; Offer, 2017). In this vein, Pinker developed the concept of “the state of welfare” as a guiding framework for the study of social policy as opposed to the dominant focus on “the welfare state”. While the welfare state refers to specific forms of interventions by governments in the outcomes of inadequately regulated market operations, the “state of welfare” refers instead to:

...both the subjective feelings of ordinary people about the nature of welfare, and to the complete range of activities by which they seek to enhance their own well-being through individual and collective endeavour’. In the interests of understanding and explaining ‘faring well’ as a social phenomenon ‘[t]he

way in which ordinary citizens define and seek to enhance their own state of welfare merits as much attention as the ways in which academics define the welfare state. (Pinker 1973, p.3, quoted in Offer, 2012, p.618)

Pinker argued that the persistent lack of conceptual and theoretical foundations in social policy could be addressed through the actual study of the practices of ordinary people in their everyday lives. Pinker's overarching contribution was to rethink the study of social policy, by offering a way of "thinking about welfare and policy in which it became obligatory to consider familial and other sources of 'informal care' as priority areas of research" (Offer, 2012, p.620). It is important to note that Pinker did not romanticise informal welfare. He was aware of the limits of families and friends in providing support and understood that informal support had the potential for exclusion, conditionality, and perpetuation of inequalities. Nevertheless, informal welfare continues to be a fact in people's everyday lives and Pinker believed it deserved as much as attention as welfare provided by the state.

This study operates within a conception of social policy that recognises and seeks to understand people's informal everyday practices as an essential part of welfare. It contends that an understanding of informal welfare can provide new insight into many of the overarching concerns of social policy – including, for example, care, obligation, reciprocity, equity, social solidarity and the drivers of inequality. It advocates for an alternative paradigm for thinking about social organisation and welfare through which social policies can be developed that are based on people's everyday realities and can more fully meet their needs.

1.4 Outline of the thesis

Chapter 2 provides the empirical, historical and theoretical context from which this study departs and establishes the need to better comprehend the many informal and relational practices through which people in contemporary Britain secure their everyday welfare.

Chapter 3 makes the case for qualitative research methods that prompt the participants to freely narrate their experiences of informal financial support. It describes the research design, including the mapping exercise which served as a springboard for the interviews on which this thesis rests.

Chapter 4 looks at the drivers of financial insecurity that led participants in the study to rely on other households to meet their expenses. It finds that the overwhelming majority of participants faced multiple simultaneous financial challenges, and informal financial support was considered the “ultimate safety net” against financial hardship.

Chapter 5 describes the mechanisms of informal financial support in detail, looking at the distinct groups involved in relationships of financial support and the factors that affect people’s access to it. It goes on to outline a typology of informal financial support based on distinctive patterns of support identified in the analysis of participants’ accounts.

Chapter 6 explores the motivations that participants cited for providing informal financial support and casts light on the significant practical and emotional work that is involved in securing and maintaining this source of welfare. Through an analysis of the participants’ accounts, it identifies informal financial support as a form of care.

Chapter 7 focuses on the lived experience of informal financial support and the impact of the practice on individuals, their relationships and their wider networks. It finds a pattern of deep ambivalence in participants’ accounts, which simultaneously describe security, solidarity and resilience, alongside anxiety, friction and overdependence. The chapter identifies multiple associated risks including mental health crises, relationship breakdown, isolation and the spread of financial insecurity within networks.

Chapter 8 looks at the implications of the findings of this thesis for social policy. It proposes a reframing of social policy around an ethic of care, which recognises the central importance of interdependence and care in society. It identifies three key areas of focus for social policy to support networks of mutual financial support and mitigate the negative impacts of this practice: financial, social, and emergency security. Finally,

it points to areas of potential future research to inform and direct a social policy concerned with the relationships and informal work of care.

Chapter 2. Literature review

2.1 Introduction

This thesis contributes to a tradition of British empirical research into the welfare giving functions of extended networks of support. This chapter situates the thesis within an academic and historical context, establishing key frames of reference, surveying the empirical evidence and making the case for this focused study into informal financial support in contemporary Britain.

The chapter begins by presenting empirical evidence that highlights the importance of informal financial support in low-income contexts in the UK, further making the case for this in-depth study into the mechanisms and implications of this element of informal welfare.

The chapter goes on to consider how informal financial support fits into – and is often overlooked by – the body of literature dedicated to the mixed economy of welfare. It makes the case for a wider understanding of informal welfare that recognises the full spectrum of everyday support people give and receive, specifically including informal financial support, and for an expanded understanding of the relationships that are drawn on for this support beyond the household and the family.

A brief history of informal welfare in Britain explores its relation to the development of the welfare state. It goes on to look at the ways in which politicians have instrumentalised informal welfare since Thatcher to further arguments for reducing public provision through the welfare state.

The chapter explores some of the key sociological discussions which can help frame our understanding of informal financial support, around individualism and interdependence, obligations and reciprocity, and the ways in which money operates and holds symbolic meaning in personal relationships.

This is followed by a review of empirical research looking at financial support moving between

households that has until recently focussed primarily on large transfers of money between parents and adult children. It goes on to look at qualitative research from the UK and abroad that has focussed on informal financial support among low-income households. This work highlights the vital welfare-giving functions of the relationships and networks people are embedded in, and reaffirms the importance of their study to social policy.

2.2 Empirical evidence of informal financial support among low-income households

The findings on the regular use of informal financial support which act as the prompt for this thesis (Herden et al., 2014) have been corroborated by a number of other studies on the lived experience of poverty in the UK. These studies have also reported that informal financial support is a key coping mechanism in the day-to-day management of financial insecurity (see for example Kempson et al., 1994; Kempson, 1996; McKendrick et al., 2003; Ridge, 2009; Shildrick et al., 2012; Hickman et al., 2014; Pemberton et al. 2014; 2017; Patrick, 2014; Fitzpatrick et al., 2016; 2018; 2020; Patrick and Simpson, 2020; Millar et al. 2020).

McKendrick et al.'s (2003) qualitative study of people's experiences of and responses to poverty in Scotland reports that families often provide invaluable emotional, practical and financial support for adults and children. Family support is described as encompassing accommodation, support in paying bills, access to credit, support in buying presents, childcare, food, and helping people to save. The study crucially emphasises that financial support provided by the family frequently reaches beyond households. The authors also recognise that friends were drawn on, though to a lesser extent than family, for small amounts of financial support and were at times described as a significant defence against the stress of living on a low income.

Hickman et al. (2014), in their longitudinal mixed-method study *'Getting-by', Coping and Resilience in Difficult Times*, identify financial support from family and friends as one of nine regular coping strategies their Northern Irish participants drew on to help cover their basic living costs. Analysis from 75 in-depth interviews and 939 survey responses led the researchers to conclude that:

Of all the factors and coping strategies that helped residents to 'get-by', it was the financial support of friends and family that appeared to be the most important. And without this support, it appeared that some would not cope. Friends and family provided financial support in three ways: by giving our panel members money; by lending money to them; or by providing 'in-kind' support. (Hickman et al., 2014, p.3)

Canton's (2016) study of single mother families in times of austerity found that financially vulnerable single mothers tended to borrow small amounts of money to cover basics such as food or clothes for their children. And Patrick (2014), Patrick and Simpson (2020) and Millar et al. (2020), in their respective research on the lived experiences of welfare reform and Universal Credit, found that family and friends played critical roles in informal lending and borrowing of money to cover administrative delays in social security payments. Patrick concluded that this informal financial support was "more widespread than reliance on formal forms of credit" (Patrick, 2014, p.713).

The research outlined above begins to touch on the deeper meanings and larger consequences informal financial support might have. For example, McKendrick et al. (2003) report that relationship problems could follow from the receiving of financial support. Through the use of focus groups the authors reveal that terms such as "obligated" and "feel bad" were used by those who had received support, and that participants described their self-esteem being compromised when they had to approach family members for money. The Joseph Rowntree Foundation's biannual Destitution Reports (2016; 2018; 2020) have also highlighted the use of informal financial support among people struggling to cover their basic living costs, and both the 2018 and 2020 reports expose how individuals often expressed negative feelings about having to ask family members and friends for money. The reports describe how people felt "humiliated" and "demeaned" by having to ask for help with basic material needs. Participants in the study were not only reticent to ask for support out of a sense of shame, but also because they were "acutely aware of how little these other family members had themselves" (JRF, 2020, p.37). Patrick (2020) also finds that people receiving informal financial support worry that they are a burden on their family.

While the work above identifies informal financial support between households as being a crucial and common strategy used by people on low incomes to manage financial insecurity,

they do not begin to explore the mechanisms of informal financial support, or the meanings and consequences of this practice for individuals, their relationships, their support networks and society at large.

2.2 Rethinking Informal Welfare

Social policy theorists and historians have long identified four main sources of welfare in Britain – support provided by the state, the market, and the voluntary and informal sectors. This conception of welfare as comprising distinct sources of support and a focus on the ever-shifting balance between them has historically been referred to as welfare pluralism and more recently as the ‘mixed economy of welfare’ (Johnson, 1987;1999; Lewis, 1995a; 1995b; Gilbert, 2009; Offer, 2017; Powell, 2019). This way of thinking about welfare prompts students of social policy to acknowledge the plurality of sources of welfare in the UK, rather than focusing too narrowly on just the welfare state.

To date, however, the bulk of social policy studies have been devoted to the welfare-giving functions of the three formal sectors: the state (see for example Schwartzmantel, 1994; Timmins, 2001; Glennerster, 2006; Powell, 2019), the market (see for example Bartlett et al., 1998; Powell, 2019; Drakeford, 2000; Alcock and May; 2014) and increasingly the voluntary sector (see for example Kendall and Knapp, 1996; Kendall, 2003; 2009; Billis, 2010). Focused empirical research and theoretical development on the fourth source of welfare, often ambiguously referred to as ‘the family’ or ‘the informal sector’ is arguably less robust (Ungerson, 1987). In his overview of welfare pluralism, for example, Gilbert defines the informal sector as “made up of networks of family and friends that provide mutual aid and support” (Gilbert, 2009, p.237) and goes no further in exploring the meaning and significance of informal welfare.

Feminist critiques of social policy have highlighted this gap by pointing to the significance that private arrangements in the family or household have for access to welfare (see for example Nissel and Bonnerjea, 1982; Finch and Groves, 1983; Briggs and Oliver, 1985; Millar and Glendinning, 1987, 1989; Lister, 1990; Sainsbury 1999; Graham, 1999; Daly, 2000). These authors developed an important body of scholarship that drew attention to the informal welfare provided within the household, and to the relationship between women’s traditional roles as

unpaid carers and their economic dependence on the family. This focus on the care provided by women in the family reflects a very significant reality and has done a huge amount to draw attention to the informal sector as an important subject of study. However, rather than being understood as one element in a range of informal support practices, this practical and physical care within ‘the family’ is often taken to be synonymous with informal welfare. This has come to dominate our understanding of familial or informal welfare to such an extent that Powell (2019) in his book *Understand the Mixed Economy of Welfare* summarises informal welfare as “informal care, largely in the form of the family and more particularly women” (Powell, 2019, p113). Johnson (1999) also focuses on informal welfare as “family care” (p.220).

In contrast, Offer and colleagues define informal welfare much more broadly as:

...the help given to individuals by nuclear and extended families, and by friends and neighbours. It is taken to involve financial help as well as non-financial material help, along with physical care, emotional support and guidance. (Cecil, Offer and St, Leger, 1987, p.40)

However, in their empirical research into informal welfare, Offer and colleagues focus almost exclusively on “informal care”, referring principally to physical care provided in the family. This is echoed in other research into informal welfare (for examples see Ungerson, 1987; Nissel and Bonnerjea, 1983; Wenger, 1984; Briggs and Oliver, 1985; Alcock and May, 2014; Nguyen, Zavoretti and Tronto, 2017).

Graham (1999) has pointed out this singular focus on care to the neglect of other types of informal support, writing:

[I]t is clear that informal care is only one part of the spectrum of care provided within households. While a significant part, informal care none the less constitutes only one aspect of the unpaid reproductive work that makes up the informal sector of welfare. In other words, informal care is not coterminous with the informal sector: it represents one segment of a large and more complex whole. (Graham, 1999, p.287).

One aim of this research is to recognise the full spectrum of activity that constitutes informal welfare, and to situate informal financial support at the heart of the discussion around informal welfare.

2.3 A brief history of informal welfare in the UK

2.3.1 From the Poor Laws to the Welfare State

Throughout history individuals have come together to develop collective solutions to the risks associated with poor health, old age and death (Lewis, 1995a; 1995b; Harris, 2018). In pre-modern Britain the extended family, practices of community mutual aid, and later the important supportive role performed by friendly societies were significant, often primary sources of welfare around which the state gradually developed the British Poor Laws in their varying forms. Sources show that throughout the period of the Poor Laws debate prevailed around whether the expanding role of the state undermined the bases of informal community care. (Offer, 1984; Qureshi and Walker, 1989; Burchardt, 1997; Harris, 2018).

In England, the Poor Laws obliged extended family members to financially support struggling relatives, only making public provision available when domestic resources for care were exhausted (Offer, 1988). The law could force liable relatives spanning three generations to pay maintenance for a “pauper” even if they did not share the same household (Crowther, 1982). Crowther presents a rare but notable case from 1875 in which a farm labourer was sent to Bedford prison for two months with hard labour “because he could not pay one shilling a week towards the maintenance of his parents” (Crowther, 1982, p.131). Other more common cases are described in which relatives made decisions between giving up work to care for an unwell or impoverished relative and being forced to pay a weekly sum to keep the family member in the local workhouse. Crowther’s historical research leads her to conclude that, “[f]or many families where housing was in short supply and wages were low, the claims of an elderly relative or unemployed member of the household could mean a fall from a modest subsistence to a grinding struggle” (Crowther, 1982, p.145). Extended family relationships entailed this kind of financial responsibility under British law for more than three centuries, until the National Assistance Act of 1948 narrowed these legal claims to those between husband and wife and of children under sixteen on their parents.

Apart from legal obligations of maintenance imposed by the state, there are numerous documents that describe the unprompted informal welfare activities in which people engaged to manage economic uncertainty within a context where the state provided only the minimum form of assistance. Research from 1913, conducted by the Fabian Women's Group with women living in poor households, shows how neighbours on low incomes in Lambeth regularly came together informally to provide financial help to one another when crises struck a household (Pember Reeves, 1914). The report, titled *Round about a Pound a Week* described how local people made great efforts to support struggling neighbours.

Should the man go into hospital or into the workhouse infirmary, extraordinary kindness to the wife and children will be shown by the most stand-off neighbours, in order to keep the little household together until he is well again. A family who have lived for years in one street are recognised up and down the length of that street as people to be helped in time of trouble. These respectable but very poor people live in a morass of such intolerable poverty that they unite instinctively to save those known to them from falling into it. (Pember Reeves, 1914, p.39)

The Fabian report describes numerous examples in which neighbours contributed money to help a local household weather hard times. One such case was a neighbourhood collection of funds to help a household avoid the indignity of a pauper's burial. Many did this in the hope that neighbours would help them in a similar situation. It is interesting to note that this money was not a gift from the community, but a loan. Families in receipt of local financial support were bound to return the support they had received and would be paying off this informal debt for months to come.

Refusing to accept the pauper burial with its consequent political and social degradation... the parents try to borrow the money needed. Up and down the street sums are collected in pence and six-pence, until the price of a child's funeral on the cheapest scale is secured. Funerals are not run on credit; but the neighbours who may be absolute strangers will contribute rather than suffer the degradation to pauperism of one of themselves. For months afterwards the mother and remaining children will eat less in order to pay back the money borrowed. (Pember Reeves, 1914, p.68).

Reports such as those produced by the Fabians, the Charles Booth Inquiry into the *Life and Labour of the People in London* (1893), and the 1905 Commission on the Poor Laws began to spread the understanding that poverty existed through little fault of its subject. Social reformers like the Webbs made the case that it was not idleness, but old age, illness, poor housing, low wages and casual labour that left people in positions of need (Mowat, 1952). This change in attitudes towards the poor, combined with the fallout of the First and Second World Wars - a growing state, and large numbers of unemployed – led to a general conclusion that the state had a primary duty to maintain the wellbeing of all its members by guaranteeing them a minimum of income and services and insuring them against the hazards of sickness, unemployment and old age (Mowat, 1952). The Beveridge Report (1942) laid out the blueprint for the welfare state, breaking away from the notion that the state ought to offer only the minimum form of existence to those in poverty, and instead outlining a plan of insurance “from cradle to grave” across society, provided for out of a fund to which almost everyone would contribute. Huge reforms followed, and the British welfare state came into existence.

The resulting shift to the state as main provider of welfare went hand-in-hand with a shift in focus away from extended kinship networks, mutual aid and friendly societies as the locus of welfare. The household, and within it the nuclear family, became the main unit of concern, as this was the most practical way to survey the population and administer state support. However, from the early existence of the welfare state, researchers questioned the state’s focus on the individual or household in isolation to the exclusion of wider understandings of family and support.

In 1954 Michael Young and Peter Willmott founded the Institute for Community Studies in Bethnal Green, East London as a base from which to conduct grounded social research into the lives of working-class people (Lawrence, 2016). Three years later they published the influential work *Family and Kinship in East London*, which surveyed and contrasted the everyday family lives of two impoverished neighbourhoods – the old Bethnal Green neighbourhood that surrounded them, and a newly completed housing estate in Debden in which many from the East End had been rehoused. The authors found that the old neighbourhood was characterised by support provided across three generations of family members and strong neighbourly relations. In contrast, the lives of families in the new housing estate were much more in line with those of the sociologically designated modern nuclear family. Young and Willmott argued

that British society and its authorities had failed to recognise, support and prioritise working-class people's dense networks of kinship and neighbourliness and their contributions to people's welfare in the post-war schemes tackling urban overcrowding. In their introduction to *Family and Kinship* the authors stated that "the wider family, far from having disappeared, was still very much alive in the middle of London" (Young and Willmott, 1954, p. xxv-xxvi) and argued by the end of the book that British authorities and their social policies ought to acknowledge, respect and support the family of three generations that cares for its dependents, old and young.

Peter Townsend, in his 1963 study *The Family Life of Old People*, questioned assumptions that old people were increasingly living in isolation. Through interviews with elderly residents of east London, Townsend showed the critical role of extended family care in maintaining older people and contested claims that the extended family was a precarious relic. While extended family support was vital to the elderly, Townsend did not glamorise this informal support, showing through careful analysis the complexity of relying on personal relationships for care. As Walker (2009) highlights, the *Family Life of Old People* crucially concludes with the message that poverty in old age is not simply down to a lack of resources but also an inactive family life.

While this body of research, particularly Young and Willmott's study, has been criticised for presenting an overly simplified and romanticised picture of working-class life (Cornwell, 1984; Oakley, 2014; Lawrence, 2016), their conclusions should not be forgotten. In the wake of huge welfare reform, these researchers argued that we cannot just understand people as a residential, nuclear unit, but as an inseparable part of an extended family and a wider social network working to support and secure one another's welfare.

2.3.2 Thatcher and beyond: the politics of informal welfare

Since the creation of the welfare state, the significance of informal support has often been mobilised in political and ideological arguments around the UK's welfare provision. The pitting of state against family support was famously made by Margaret Thatcher and "the new right" who argued that the family was central to social welfare, and pushed for the primacy of

family ties and responsibilities over that of the state in meeting people's needs (Alcock and May, 2014). Thatcher is infamously quoted as saying:

We've been through a period where too many people have been given to understand that if they have a problem, it's the government's job to cope with it. 'I have a problem, I'll get a grant'. 'I'm homeless, the government must house me'. They're casting their problems on society. And you know, there is no such thing as society. There are individual men and women, and there are families. (Thatcher, 31 October 1987)

Pascall (1997) shows how this ideology informed social policies that precipitated a withdrawal of the state from areas that the Conservative government of the time believed to be the family's responsibility. New community care legislation and the Child Support Act of 1991 emphasised and clarified the family's responsibility both practically and financially for kin, and the freezing of child benefit and restriction of income support for young people, for example, pointedly placed more social and especially financial responsibilities on the family. For the Thatcher government, the responsibility for those in need lay first with the family.

Under New Labour and "The Third Way", the debate around the relationship between informal support and state welfare continued, but through a new, arguably softer, discourse around "community" that went hand in hand with New Labour's promotion of the third sector and volunteering (Levitas, 2005; 2012). Policy documents from the time describe a project to bring about greater social cohesion through the rebuilding of a sense of mutual responsibility as individuals and families within the local community. Successful communities were described as being founded on successful families "where partners show long-term commitment to each other, children learn discipline and mutual respect, and family members help each other to cope with their personal crises and achieve their individual potential" (Mandelson and Liddle, 1996, p.20). Families and communities were viewed as primary institutions of social control and social welfare. In a 1995 article for the Guardian, Tony Blair promoted the significance of the space between the individual and the state, and the relationships and activity that sustain people there. Blair wrote:

People don't want an overbearing state. But they do not want to live in a social vacuum either. It is in the search for this different, reconstructed relationship

between individual and society that ideas about “community” are to be found. Community implies a recognition of inter-dependence but not overweening government power. It accepts that we are better equipped to meet the forces of change and insecurity through working together. (Blair, Guardian 23 March 1995, quoted in Levitas, 2005, p.127)

Levitas (2012) argues that David Cameron’s Big Society agenda was largely a continuation of the New Labour “community” theme under another name. It continues Labour’s emphasis on the role of citizens in meeting their own welfare needs, but did so in the context of austerity and mass government retreat from its welfare roles. Cameron called upon informal activity and a sense of duty and obligation as a way to shift the balance of responsibility in policymaking and delivery away from government and towards local citizens in providing welfare services to people in need (Alcock and May; 2014). In a 2009 speech in which he introduced the Big Society, Cameron claimed that the creation of the welfare state had led directly to the breakdown of networks of support.

What is seen in principle as an act of social solidarity has in practice led to the greatest atomisation of society. The once natural bonds that existed between people – of duty and responsibility – have been replaced with the synthetic bonds of the state – regulation and bureaucracy. (Cameron, 2009)

The Big Society was claimed to be a recognition of the informal support that sustains people and gives meaning to their lives, and a way of empowering these activities and giving them weight. The Coalition government described the Big Society as a plan to introduce “new powers to help communities save local facilities and services threatened with closure, and [to] give communities the right to bid to take over local state-run services” (Cabinet Office, 2010). The Big Society idea was quickly discredited for neglecting to flesh out how families and community groups could practically finance, organise, run and maintain local services when substantial public funding had been cut (Levitas, 2012; Corbett and Walker, 2013; Pemberton et al., 2017). The Big Society leveraged the ideas that researchers like Young and Willmott (1954) promoted in emphasising the importance of local support systems, but did so effectively as a smokescreen for austerity. Informal support was being called upon to fill the space from which government had withdrawn, and critics pointed out that informal activity cannot realistically be called upon to replace the basic functions of the welfare state.

In the aftermath of the COVID-19 pandemic, the call for families to step up and fulfil their responsibilities was once again issued by the Conservative Party's Health Secretary Sajid Javid. At the Conservative Party Conference Javid stated,

We shouldn't always go first to the state. What kind of society would that be? Health - and social care - begins at home. Family first, then community, then the state. (Javid, 2021)

Javid was widely condemned for this statement as failing to recognise all that family members already do in providing informal care, and brazenly implying that people need to somehow step up. The COVID-19 pandemic, through numerous lockdowns and enforced social isolation, shed light on the significance of informal welfare and the vital support people rely on through their personal networks. Many of these support networks were stretched to the breaking point during the pandemic (Bear, James and Simpson et al, 2020). Javid's remarks are continuation of decades of politicians calling on families and communities to step up, without seeking to understand how these mechanisms of informal support work and what they need to sustain themselves.

Decades of pro-market ideology and legislation that have been at the heart of successive governments' agendas have undermined informal support networks in two important ways. Firstly, policies prioritising tax cuts, deregulation, privatisation, outsourcing and competition in public services along with programmes of austerity, have weakened people's basic security and thereby undermined their material ability to support their family, let alone their wider community (Pascall, 1997; Pemberton et al., 2017). Secondly, pro-market policies have pushed the idea of the *individual* in the marketplace. The dominant neoliberal culture has bound social citizenship and a person's identity to personal or household participation and success in the labour market. A narrative that connects a person's self-worth so closely to their ability to be economically independent and self-reliant leaves little space to see the work of informal support, interdependence and care and its value to society. It is this work's open contention that the informal networks of care and mutual support that have been called on by successive governments as the cornerstone of a healthy society need to be better understood and supported by the state in order to serve their vital welfare functions.

2.4 Individualism vs interdependence

2.4.1 The myth of individualism

A narrative of individualism has dominated our sociological understanding of life in late modernity, suggesting the role and importance of traditional family relationships and kinship are in decline. Giddens (1991; 1992) and Beck and Beck-Gernsheim (1995; 2002) have argued that changing social norms, alongside the enabling forces of the market and welfare system have led to the rise of the individual, with the welfare significance of the extended family and support networks increasingly viewed historically rather than as a reality of everyday life. Arguments around the declining economic role of the extended family have developed out of presumptions that people are living in a context in which the necessities of life are easily taken care of. The theoretical absence of material struggle ought to allow for the separation of personal relationships and material need and puts an end to relationships of necessity (Jamieson, 1998). As a result, it has been argued that the giving of support is no longer used principally as a practical means for mutual aid and material support, but instead has become much more about a symbolic exchange of resources to manage, navigate, enable and promote relationships (Cheal, 1987; 1988).

This debate has run parallel to popular sociological discussion focusing on the alleged lack of trust in personal relationships and the breakdown of family and community in modern society. Authors such as Putnam (2000), Bauman (2000, 2003) and Castells (1997) concluded that people are neglecting their responsibilities and obligations to family members and friends in their pursuit of independence and self-actualisation. Bauman (2003), for example, argued that people do not take on responsibilities or foster relationships that might curtail their own individual freedoms.

The “mythology of western individualism” (Jamieson, 2011, p.2), however, has more recently been called into doubt, particularly within a context where structural changes in the economy and government austerity have shifted state responsibility for care back to the family. As the welfare state has been eroded and households have either consolidated their wealth, or found it increasingly difficult to remain economically self-sufficient, sociological attention has

shifted once again to the family, in particular to intergenerational processes of support and wealth transmission (Ploeg et al., 2004). Holmes, Jamieson and Koslowski (2018) write that, with the enduring individualisation fantasy exposed, it is “imperative to know what strategies and negotiations families, friends and public bodies engage in to provide support” (p.5). It is this imperative that this thesis seeks to respond to.

2.4.2 Interdependence: moving beyond ‘the family’ and ‘the household’

Informal welfare is often interchangeably described as “familial welfare” in descriptions of the mixed economy of welfare in the UK, carrying with it assumptions about who family members are, and focusing on the family as the only source of informal welfare.

After the formation of the modern welfare state, social policy focused on individuals situated in nuclear families as the core units of organisation and activity. Talcott Parson’s (1956) functionalist theory of family argued that while the extended family fit pre-industrial society with the family entirely responsible for meeting its own welfare needs, the nuclear family – consisting of parents and children – became the norm under industrial societies where mobility was required of the workforce and the market and state increasingly fulfilled the welfare needs of its citizens. The post-war British welfare state reflected this economic and societal shift, with the Beveridge Report (1942) clearly identifying the nuclear family as the unit around which a comprehensive government plan to provide income security should be designed (Land, 1980; Abel-Smith, 1982).

The concept of the nuclear family as the basic unit of the household remains strong to this day, continuing to shape normative ideas held by society at large as well as assumptions held by researchers about which relationships are significant to people, to whom people turn to for support, and consequently how best to set the scope of and collect information about informal welfare (Hansen, 2005). Empirical evidence shows, however, that the proportion of people in the UK who live in households composed of a married couple and their children is in decline (Wilson and Pahl, 1988; Dallos and Sapsford, 1993; Gillies, 2003; Chambers, 2012; ONS, 2020; Castrén et al., 2021). The rise in divorce, marriage and childbearing in later life, the growth in single-person households, and increased mobility of family members are all factors contributing to a much greater diversity of family formation today (Lewis, 2001). Setting

notions of the nuclear family aside and focusing on the household and its different constellations has offered researchers and policy makers a more encompassing and practical unit through which to understand people's relationships of care, their financial arrangements, as well as their relationship with the state. And yet focusing on the household also has the potential to blind us to the many other significant relationships that exist in people's lives, and the inter-household transfers that may be sustaining them. Graham (1999) writes that "Household based measures can overlook support and help given to dependents outside the household... this means that the economic needs of individuals living outside the unit, but economically supported by it, are not taken into account" (p.293). Graham specifically goes on to make the argument that the focus on the household obscures financial transfers out of the household and is therefore "likely to underestimate the extent of financial hardship in households supporting relatives living elsewhere" (Ibid. p.293).

Sociologists have considered at length how best to define family and where the boundaries of the family may lie. Cheal defines family as "any group which consists of people in intimate relationships which are believed to endure over time and across generations" (Cheal, 2002, p.4). Silva and Smart's research has shifted the emphasis on defining family based on structure to identifying family based on function, stating that "[i]n this context of fluid and changing definitions of families a basic core remains which refers to the sharing of resources, caring, responsibilities and obligations. What a family is appears intrinsically related to what it does" (Silva and Smart, 1999, p.7). Morgan (1996; 2002; 2011) has also promoted an emphasis on family-related practices, and his emphasis on "families of choice" has opened the door to a more nuanced understanding of family, in which people who do "family-like things" are accepted as legitimate members.

In this vein, sociologists have looked beyond the couple and parent-child relationships to identify the continued significance of extended kin in the everyday lives of many. Empirical research has shown how grandparents, aunts and uncles, adult siblings and brothers and sisters-in-law offer relationships of intimacy, care and dependence that make these relationships significant and important sites of informal welfare (see for example Young and Willmott, 1954; Townsend, 1963; McKee, 1987; Qureshi and Simons, 1987; Finch, 1989; Finch and Mason, 1993; Hansen, 2005; Daly and Kelly, 2015; Holmes, Jamieson, Koslowki, 2018). Research on childcare, for example, has shown that extended family relationships – such as grandparents, aunts and uncles, and adult siblings – are often involved in supporting working families and

single mothers with childcare (Wheelock and Jones, 2002; Millar and Ridge, 2009; Nelson, 2020).

Sociologists have also looked at intimacy and significant relationships beyond the family, identifying the whole constellation of significant personal ties in which people are embedded (Jamieson, Morgan, Crow and Allan, 2006). Ray Pahl, for example, argued in the 1980s that research had hitherto stressed the importance of the nuclear family to the comparative neglect of people's wider systems of relationships (Wilson and Pahl, 1989). Spencer and Pahl (2004, 2006) presented work on the growing importance of adult friendships and argued for a recognition of people's more fluid network of personal relationships that include friends, lovers and neighbours. More recently, Morris (2019) has shown the importance of friendship to single mothers in the UK. These friendships, based on practical and emotional support and acceptance, were often accorded higher status compared to, for example, romantic relationships. Boyce (2006) also contributes to this argument by showing how residents of a housing estate in the South of England often relied on friends and neighbours as their primary, if not only, sources of support in their everyday lives. Rex and Moore (1967), Devine (1992) and Crow et al. (2002) also conclude that neighbours are often an important source of intimacy and mutual support. Looking at relationships outside of the conventional family context has led sociologists to pose a number of questions about whether the quality of these other types of relationships represents an extension of family-like practices, or whether these relationships are felt to constitute a genuine alternative to blood relationships with their own set of obligational practices and characteristics. Are non-familial relationships as important as family relationships? Can they eclipse them? Or is the boundary of what constitutes "family" increasingly blurred in people's everyday lives (Jamieson, Morgan, Crow and Allan, 2006)?

Empirical work carried out by Roseneil and Budgeon (2004) on care provided by friends leads the authors to argue that we should move beyond thinking of care as occurring within "the family" or constituting "family-like" practices. They write:

An exploration of networks and flows of intimacy and care, the extent and pattern of such networks, the viscosity and velocity of such flows, and the implications of their absence, is likely to prove much more fruitful for future research than attempts to interpret contemporary personal lives through redefinitions of the concept of 'family'. Focusing the sociological gaze on intimacies and practices of care

wherever they take place – in domestic spaces, public spaces, work spaces, virtual spaces – between friends, sexual partners, family, neighbours, work colleagues, civil acquaintances – will bring to light practices of intimacy and care, and ethical cultures associated with these practices, that have rarely been studied by sociologists of the family. (Roseneil and Budgeon, 2004, p.154)

Jamieson, Morgan, Crow and Allan (2006) also argue that having a more complete picture of the whole constellation of personal relationships is urgently needed to better inform social trends in personal life. To this end, Spencer and Pahl (2004; 2006) developed the concept of *personal communities*, which aims to capture the range of different relationships in which people are embedded. Personal communities encompass relationships that are not just derived from biological, normative or legal ideals of support systems, but based on observed everyday interactions with a range of people considered to be important at a particular time. They are made up of a combination of “given” kin ties and “chosen” non-kin ties that make up the micro-social world of significant others for any given individual (Spencer and Pahl, 2004; 2006). The framework of personal communities continues to allow for the salience of family (in whatever form) in people’s lives, while broadening the understanding of support networks to include friendship and other types of relationships.

This research takes its cue from the work of Spencer and Pahl in being open to relationships of support of all kinds, and looking for evidence of informal welfare not just in “the family” but in a person’s support network in the broadest sense.

2.5 Obligations and reciprocity in support networks

The extent to which people in the UK feel clear obligations to provide support for one another is the subject of the two key sociological studies: *Family Obligation and Social Change* (1989) by Janet Finch and *Negotiating Family Responsibilities* (1993) by Janet Finch and Jennifer Mason. These books assess the research evidence on contemporary kin relationships, and specifically look at what duties or obligations people feel towards their family members. Finch and Mason open their study by asking:

What responsibilities are most of us prepared to acknowledge towards our relatives? Do we think that relatives have a right to make claims upon us, or we on them? Which relatives? What sort of claims? How does it work in practice? (Finch and Mason, 1993, p.10)

Drawing on survey data and in-depth interviews, the authors find that there was no clear consensus among the British population about what kind of responsibilities people acknowledge towards their relatives. A number of normative themes did emerge, top among them being that the support relationship between parent and child was recognised as primary, with parents supporting children endorsed more strongly than any other type of family responsibility. A main finding of this research, however, is that rather than obligations being ascribed to predetermined relationships, they are created through histories of mutual support. Finch and Mason (1993) highlight the significant process of negotiation that goes on between family members, not just in deciding what support is given to whom and by whom, but also in establishing identities and reputations within the family.

The qualitative findings of Finch and Mason's work show that the experience of being involved in family assistance is widespread: almost everyone who participated in their study had either given or received financial help, and around half had experience living in the household of an adult relative not part of the nuclear family. The authors emphasise the value of the wider family group for its capacity to provide support to people in crisis situations, writing that, "it felt like the essence of family life that you have people to fall back on in a crisis" (Finch and Mason, 1993, p.33). What the authors do not consider is what happens when people reach the limits of the help and assistance they can give, or find themselves in a context in which extended family members are regularly facing financial crises. How are obligations and the processes of negotiation between family members affected by persistent need and resource constraint? Also unanswered is the question of what roles friends, neighbours and other significant relationships play in providing support and how obligations and processes of negotiation may differ in these relationships.

Finch and Mason show how reciprocity and achieving a balance between giving and receiving within a relationship over time is a key idea in explaining the motivation behind mutual aid. Pahl (1984), in his study of household work strategies, also finds that exchanges between kin, neighbours and friends happen most often when those involved are able to reciprocate in some

way. Carol Stack, in her work on the survival strategies of poor households in a housing estate in the American Midwest (Stack, 1974), also emphasises the centrality of reciprocity – that receiving a gift carries with it the obligation to reciprocate.

The concept of reciprocity in the social sciences is often traced back to Malinowski (1922) who, in his study of the inhabitants of the Trobriand Islands, classifies different kinds of gifts on a spectrum of reciprocity. At one extreme is the pure gift for which nothing is expected in return, and at the other extreme is the gift characterised by a market exchange where both parties aim to maximise their own profit. Malinowski argues that the closer the social ties (such as family and friends) the purer the gift. Mauss (1923) develops Malinowski's insights by stating that gift giving is not just a material act, but also a symbolic medium which involves strong obligations of return. Gift giving, according to Mauss, is the basis of a system of mutual obligations between people and serves as the "moral cement of human society and culture" (Komter, 1996, p.301). Simmel (1950) argues that through mutual giving people become tied to each other by feelings of gratitude, which moves people to give in return and is essential for establishing and maintaining social relationships. Gouldner (1973) goes further by reflecting on the role of power in reciprocal relationships, showing that exchange relationships may be imbalanced according to the resources available to both parties and the needs of the recipient. He argues that there is normative pressure to create a balance in relationships and that there should, at the very least, be a "tit for tat" if not a "tat for tat" (Gouldner, 1973, p.243).

Hansen (2005) writes of the "tangle of reciprocity" through which people have to find their way. She draws on Sahlins (1974), who developed a continuum of reciprocity at one end of which is "generalized reciprocity" which exists among kin and within households and where there is little expectation of immediate return or return in-kind. "Balanced reciprocity", on the other hand, mandates a trade in which the value is judged roughly equivalent and in which there is an expectation of return over a short time scale. Nelson (2000, 2005) in her work on single mothers struggling to address material imbalances in their relationships, shows how it takes "cultural work" to understand and navigate webs of reciprocity, echoing Finch and Mason's (1993) findings about the demanding processes of negotiation that take place between people trying to maintain a balance in their relationships, and the work involved in maintaining positive identities and reputations within support networks.

What is of interest to this study is how norms and obligations around informal financial support work and are formed and experienced within the particular context of persistent poverty and resource constraint in Britain today. For people on low incomes, gift giving and exchange is not just a symbolic act that reinforces relationships, but a significant and essential source of welfare that secures their basic necessities. How do people navigate the already challenging “tangle of reciprocity” within a context of persistent financial hardship?

2.6 Money in personal relationships

Following in the tradition of Simmel (1990), recent sociological work has explored the ways in which money can be filled with social meaning (Zelizer, 1997; 2005; 2011; Summers, 2018). As Folbre and Nelson (2000) point out, “impersonal, anonymous payments are only one way that money moves. It also moves within personal relationships, as gifts to friends, allowances to children, sharing between spouses, thefts, coerced donations, and so on” (Ibid. p.130). Vogler (2005) also reminds us that “money is seldom if ever simply a neutral medium of exchange as it appears in economic theory. On the contrary money tends to be deeply symbolic and emotionally charged” (Ibid. p.3).

Viviana Zelizer (1997, 2005, 2011) challenges the tradition that separated rational economic life on one hand, with “sentimental” social life on the other. She calls for a “connected lives” approach in which economic transactions and intimacy do not stand as two opposing spheres, but instead are understood to be constantly mingling and overlapping. Her analysis shows how money is deeply entwined in intimate relationships, for example in the provision of personal care, and in the complexities of household life including activities such as managing childcare, spending household income, caring for the elderly, and the giving of gifts. Zelizer prompts us to understand money as an integral element in intimate relationships we foster and navigate in our everyday lives. Zelizer writes that, while mainstream assumptions:

... lead to the expectation that monetary transactions will corrupt such relations and eventually transform them into impersonal mutual exploitation, close studies of such relations invariably yield a contrary conclusion: across a wide range of intimate relations, people manage to integrate monetary transfers into larger webs of mutual obligations without destroying the social ties involved. Money cohabits

regularly with intimacy, and even sustains it. (Zelizer, 2005, p.28).

In order to understand the real consequences of the movement of money in personal relationships, Zelizer argues that research needs to move beyond network analysis of interpersonal ties and tallies of money. She calls for an analysis based on the qualitative meanings of money exchanges in intimate relationships, and alerts us to the many possible functions and consequences of these interactions. For example, they may serve to strengthen bonds and build trust, but they may also become a source of shame, a way of exerting power, and a dynamic that produces unequal outcomes.

Qualitative research on money in personal relationships has focused largely on family relationships within the household, and more specifically on spousal relationships. This work has uncovered power relationships between couples, where money is distributed in ways that reveal persisting gender inequalities that reinforce norms around care and unpaid work that disadvantage women (Millar and Glendinning, 1987; Pahl, 1988; 1989; 1997; 1999; Burgoyne, 1990; Vogler, 1998; 2005). Lister (1990) has shown how financial dependency in personal relationships can come hand in hand with social stigma, or at least a devaluation of the dependent person and their activity.

The qualitative approach taken by these researchers had enabled them to begin the work of looking in detail at the intersection between money and personal relationships, and properly understanding its mechanisms and meanings. This thesis aims to train the same qualitative lens on the exchange of money across households and in wider support networks.

2.7 Large transfers vs small infusions: informal financial support in different socioeconomic contexts

A body of research that is more directly relevant to this thesis looks at the money that is given and received beyond the household. These studies consider the growing significance of large financial transfers from parents to their adult children – commonly referred to as “inter-vivos transfers” (Hills et al., 2010; Karagiannaki, 2011; Albertini and Radl, 2012; Kohli, 1999; 2013; Hills, 2015; Rowlingson, 2017). The focus of this research has generally been on large one-off gifts (typically in excess of £500) that primarily flow down the generations from parents to

their adult offspring. These gifts of money enable adult children to, for example, purchase property, attend university, and cover childcare costs. A limited number of studies have used qualitative methods to identify the motivations for inter-vivos transfers. Ploeg et al. (2004) and Fingerman et al. (2009) show that parents are motivated by a combination of family commitment, a history of having received financial support themselves, and the perceived need of the child. Ploeg et al. (2004) identify two different types of financial support. The first is financial support given to children to help them establish themselves and build their security – such as buying property, paying for university education, covering living costs to enable the child to save or pay for something else. The second is financial support to help smooth difficult life events and support transitions – such as divorce, unemployment and illness.

The more affluent context in which inter-vivos transfers take place is demonstrated by Albertini and Radl (2012), who show that large gifts of money are more likely to occur in already well-resourced networks, rather than in working-class networks. Karagiannaki (2011) also finds that parents with greater resources are more able to support and enable their children, thereby maintaining wealth inequalities across society. These conclusions might lead one to assume that informal financial support occurs more in affluent contexts. However, the large gifts of money commonly associated with inter-vivos transfers are just one among many forms of informal financial support.

Burchardt et al. (2021) consider financial help that is “regularly or frequently” given to or received from parents and children and is therefore likely to consist of smaller sums. They do so through quantitative analysis of two longitudinal surveys – the British Household Panel Study and its successor Understanding Society. These surveys record nine different kinds of help (including financial support) given and received by respondents and their non-coresidential parent and offspring.

Burchardt et al. (2021) identify the significance of informal exchanges of practical help and money to people’s welfare in the UK, and in doing so recognise the importance of support offered from outside of the household. Burchardt et al. (2021) focus solely on the parent–adult child relationship, but also suggest that other family relationships such as siblings and aunts and uncles living outside the household may be important. Their analysis shows that the likelihood of providing or receiving practical and financial help becomes lower when parents and their offspring live further apart, highlighting the importance of proximity to informal

support. It also finds that offspring in the least advantaged social classes are more likely to be receiving financial help from parents, and slightly less likely to be giving financial help to parents compared to their higher social class counterparts. The authors go on to consider what meaning the mutual support their analysis has uncovered holds for social policy, arguing that the welfare state should recognise mutual support where it exists without assuming that all families are in a similar position to provide and access it. They conclude by stating:

For too long, public policy has treated ‘the family’ as synonymous with ‘the household’, yet the links within families across generations and households are strong, and, in many cases, mutually beneficial. It is high time the relevance of this aspect of the sociology of the family was given greater recognition in designing social protection and housing policies, to ensure that they work with the grain of these intergenerational exchanges rather than cutting across them. (Burchardt et al., 2021, p.9)

Burchardt et al. (2021) succeed in establishing the prevalence of this different kind of informal financial support consisting of small, regular infusions of money, which can be less visible in large data sets. Their quantitative approach leaves open the question of what the dynamics and meanings of these exchanges might be. The remainder of this chapter surveys qualitative research that has begun to generate a better understanding of the process, quality, meaning and possible implications of informal financial support specifically within low-income contexts both in the UK and abroad.

2.7 Qualitative research on informal financial support among low-income households

2.7.1 Research from the UK

A small number of British studies have directly set out to understand the practice and implications of informal financial support in low-income contexts. One is McKee’s (1987) study of 45 households with an unemployed male. The focus of this work is on whether unemployment releases or mobilises new external resources from wider kin. McKee sets out to discover whether members of the wider family network can be relied upon to help out,

whether extra-familial resources from kin mitigate the experience of unemployment, and whether people have equal access to this support. McKee poses these questions within a debate that has since been expanded on by Bengtson and colleagues (1995; 2002) that on the one hand describes support networks as cooperative, stable, harmonious and interdependent, and on the other hand as avaricious, characterised by enmity and preoccupied with material possessions. McKee's conclusions are not clear-cut. While drawing on external family members for financial support, people also actively resisted stereotypes of dependency by developing inventive ways to reciprocate. Households described situations of ambivalence in which participants felt grateful to receive essential financial support from other households, but that reliance on others also developed tensions within individuals and in their relationships that fed into feelings of shame and worries about dependency.

Morris's (1994) reports on research she conducted in Hartlepool in the context of decline in heavy manufacturing and high levels of unemployment experienced throughout the 1980s and broadly sets out to understand whether "informal patterns of association and networks of exchange can add an important dimension of understanding which has direct bearing on material wellbeing and future employment prospects" (Morris, 1994, p.112).

Morris considers what she terms "aid in services, in kind and financial aid" exchanged between employed and unemployed households. She finds that the density of informal support is highest among long-term unemployed and that the unemployed are to a considerable degree mutually supportive. Morris's findings directly address *who* provides informal financial support and challenge the assumption that money tends to travel from those who have relatively greater resources to those who have relatively fewer resources. Her findings paint a picture in which households with similar resources tend to provide support. She writes:

Whilst there is considerable support which flows from the employed to the unemployed, that which comes from other unemployed people is disproportionately high. Thus the unemployed depend to a considerable degree on those who are least able to offer support, and their social contacts also include a majority of other unemployed or non-employed people. This fact alone may have implications for their future employment prospects (Morris, 1994, p.118).

Over two decades later, Smith's (2017) ethnographic study conducted over two and a half years in a housing estate in Manchester also directly engages with informal financial support. Smith (2017) observes in her research that people living on the estate frequently engage in the practice of borrowing and lending money with their neighbours, motivated in part by the possibility of forging a positive identity of themselves as "viable and worthy" (Smith, 2017, p.121). Smith argues that the borrowing and lending of money creates a space in which people can demonstrate that they are trustworthy, fair and able to secure their own and others' wellbeing. This contrasts with the humiliation regularly experienced by the same people in the process of drawing on state support. Smith writes:

Negotiating the terms of the loan between neighbours involves the expression and recognition of the capacity to take control over one's own self-management, assets and aspirations for the future, even in the midst of financial precarity. This process of recognition is expressed locally as 'being fair', which is placed in opposition to the ways in which the state constructs an image of 'the poor', and the necessary performance of 'being poor' in the local Job Centre in order to secure state welfare provisions (Smith, 2017, p.122).

Smith casts informal financial support primarily in a positive light – as a process that offers opportunity for people to achieve individual and collective wellbeing, as a source of mutual support, a way of taking control and shaping identity, and a mechanism to resist the negative stereotypes people suffer as a result of living in poverty.

Finally, Daly and Kelly's (2015) work in many ways sets the stage for this study on informal financial support. The authors set out to explore the complex relationship between poverty and family. To better understand family life under conditions of poverty the authors interviewed 51 respondents in Northern Ireland – primarily mothers – using semi-structured interviews. Daly and Kelly dedicate one chapter of their book "to examin[ing] the support networks (if any) that people have available, the role of (near and distant) family, friends and neighbours in regard to support and the norms and expectations attending support" (2015, p.1).

The authors find that relatives were "far and away the overriding source of support" (p.110), and that this support was primarily composed of help provided by parents to young adult children with families. Daly and Kelly identify the spectrum of support people exchanged –

from material to emotional support – and describe how financial support usually took on the form of “micro credit”, rarely exceeding £20. The authors write:

[F]amily relationships are central to both resource use and resource accrual. In fact, for the current group of respondents, family life in conditions of poverty is sustained by ‘chains of relationships’. Wider family – especially parents and siblings – is a vibrant source of private transfers for the majority of respondents. A large volume of practical, emotional and small-scale financial support passes between members in what could be called a ‘family network’. Besides money, family support takes a number of forms, including regular childcare as well as food, clothes for children and small household items such as washing powder. **Microlending of money to help with immediate bills and costs is arguably the most important form of support**, especially for younger parents. The amounts involved tend to be rather small, although this does not make them any less important. In fact, they are so regular as to be routine. (Daly and Kelly, 2015, p.195. Emphasis my own.)

The authors also begin to consider the processes that govern familial support. They describe how the strength of a personal relationship most often determined who would be asked for support and highlight the importance of reciprocity in relationships. Through the participants’ accounts, Daly and Kelly highlight the psychological burden that familial support can place on people. The authors provide examples of the personal cost to wellbeing and mental health that their respondents described as a result of relying on family relationships for essential support, including loss of self-esteem and lack of independence.

Daly and Kelly’s work is foundational to this research for its clear recognition of the centrality of informal support beyond the household, and the fact that it begins to explore the implications for people involved in networks of support. In a follow-on article, Daly (2017) states:

[A]s things stand, the poverty relevant significance of the accrual, circulation and use of resources in collective settings—especially within and among families and households—is under-theorized and under-researched.... This seems a huge gap, weakening our capacity to understand processes associated with sharing in collective settings, but especially to problematize how these are associated with poverty (Daly, 2017, p.565).

2.7.2 Research from abroad

Qualitative studies from abroad – especially from contexts in which the welfare state is less robust – are more abundant and can provide insight into the workings and implications of informal welfare. While the processes described are specific to the cultures in which they are set, the findings highlight themes that may be generalisable to the study of informal financial support in the UK.

A key anthropological text from the US that uncovers the significance of informal welfare is Carol Stack's *All My Kin* (1974). Stack spent three years during the 1970s in a poor African American community in the Midwest following two migrant families from the South as they went about their daily lives. Stack found that the unstable nature of the American economy and the inadequacy of the state's formal safety net required informal networks of family and friends to devise ways to cope with chronic crisis and economic hardship. The many adaptive strategies employed by these networks of support, along with the resourcefulness and resilience of families under conditions of chronic poverty, lie at the heart of Stack's findings. Goods and resources were traded and exchanged on a daily basis; the care of children was collectively managed, and food was shared across households. Stack finds that the assumed social-economic unit of husband, wife and their offspring does not hold in this context. Instead of the nuclear family, multiple households were found to be pulling together, sharing resources both financial and in-kind, and deeply entwined in practical everyday support of one another. This informal support, while essential for their survival, was also found to have negative consequences. Informal support exerted constant pressure on individuals to reciprocate the help they received. People in the study were keenly aware that failing to repay support in some way would mean hardship for the provider and their offspring. Repayment was also essential in maintaining these relationships of support. Stack also found that due to the constant demands of informal support, families were unable to accumulate a surplus to move out of poverty. The networks of mutual support that sustained people on a daily basis had long-term effects that tended to trap them in poverty, and in relationships dominated by the obligation of reciprocity. Stack concludes that it is a mistake to overlook the profound ways that macroeconomic and political pressures affect the interpersonal relationships of people living on low incomes.

Nelson (2000, 2005) follows Carol Stack's work, asking whether similar relationships of

mutual support could be found in other contexts and geographic areas. Through interviews with 39 single mothers in rural areas in the US she challenges racialised narratives that informal social support is most typically found in minority communities. Nelson finds that white single mothers rely on a “social economy” based on a “vast array of interconnections with individuals who can provide money, goods and help with the tasks of daily living” (2005, p.5). Single mothers are shown to depend both on other mothers experiencing similar circumstances, and on relatives who are better off. Nelson finds that reciprocity differs between these two sources, with manageable levels of support from people in similar positions reciprocated quickly, compared to a more complicated process of reciprocating larger sums of support from sources that are in a better position. The first relationship is deemed balanced, while the second is imbalanced and fraught with questions around dignity, self-sufficiency, the adequacy of non-material reciprocation. Although essential to single mothers, the “work of sociability” – building, maintaining and mobilising supportive relationships – is shown to require a lot of emotional and practical work. In addition to this work, the participants in Nelson’s study describe their internal struggle to establish a public image of self-sufficiency, while privately grappling with their inability to meet normative standards of self-reliance and reciprocity. Nelson concludes by arguing for a shift away from self-sufficiency as an attainable ideal for most Americans, and towards a recognition that most people require support at some point in their lives.

Hansen (2004) also challenges the idea of the self-sufficient American household, further developing Stack’s finding that we need to look beyond the household and the nuclear family for a real understanding of the support people rely on in their everyday lives. Hansen illustrates how working parents construct webs of interdependence – both in terms of physical care and informal financial support – that help them to care for their children. In doing so, Hansen finds that a contradiction exists in people’s descriptions of themselves as self-reliant, and the reality of their dependence on people outside of the household. Hansen refers to this as “networks of interdependence in an age of independence” and finds that:

...there is a clash between belief and practice; the ideology of family independence versus the practice of interdependence. Research shows the households and families are not financially self-sufficient. That a major outgoing for some households is to support another family member, friend, etc. People are regularly engaged in financial exchanges that keep them afloat. (Hansen, 2004, p.3)

Hansen goes on to argue how the assumed norm of the small and independent family continues to influence sociologists and policy makers, whose work and policy developments consistently ignore the vital resources that personal relationships outside of the household provide.

Qualitative research conducted in the Global South also sheds light on the meanings and implications of drawing on informal financial support. Gough and Wood (2004) develop the concept of the “informal security regime” to summarise the state of welfare in the Global South. An informal security regime “reflects a set of conditions where people cannot reasonably expect to meet their security needs via accessing services from the state or participation in the labour markets. Thus they have to rely more heavily upon community and family relationships of various kinds.” (Gough and Wood, 2004, p.50).

Like Carol Stack’s (1974) work, anthropological work from the Global South emphasises the continued significance of informal systems of support – not just as a mechanism for maintaining social relations, but as a vital source of welfare. Lomnitz (1988), for example, shows how gift giving and informality is not only a residue of traditional cultures, but also a modern response to the inadequacies of formal systems. In her qualitative study of communities in Mexico City, Lomnitz shows how informal welfare and the exchange of resources are a modern response to formal systems of support that do not fully satisfy basic social requirements. She argues that the logic and consequences of informal activity often clash with the formal activity of the state and calls for further culturally specific study of informal activity:

Given the growing importance of informal exchange in response to the formal sectors of modern societies, it follows that understanding the cultural rules governing kinship and friendship may be more essential than ever for gaining an insight into the operation of the economy and of the state (Lomnitz, 1988, p.43).

De L’Estoile’s (2014) essay *Money is good, but a friend is better* reports on anthropological research with people who work on a sugarcane plantation in Northeast Brazil and finds that building and maintaining friendship was described as being the single best strategy in the face of uncertainty. Friendship was deemed by the workers of the plantation to be reliable, enduring, and to contain positive elements such as mutual respect and willingness to help and do good. Money, while necessary, was not the dominant framework through which people described

navigating and securing their own welfare. De L'Estoile argues that it is helpful to shift the frame of reference for understanding the lives of people in poverty from the economic to the social in order to get to a more nuanced understanding of how people on precarious incomes live and secure their lives.

Whilst the research outlined above has been conducted in culturally specific contexts and in significantly different welfare regimes, some of the insights emerging from it can usefully be applied in a British context. This thesis follows in the footsteps of these authors in setting out to better understand the “social economies” in which people on low incomes are situated and through which they maintain their day-to-day welfare.

2.9 Towards a deeper understanding of informal financial support

The literature reviewed in this chapter establishes informal financial support between households on low incomes as a pressing yet under-researched field of enquiry for social policy.

The historical overview shows that these informal practices of support are deeply rooted in the fabric of our communities, but that informal welfare – while enduring – is based on fragile networks which have come under increasing pressure from successive governments. There is now an urgent need to better comprehend the informal systems that pervade people's lives and which help to secure their everyday welfare.

Key concepts identified in literature about informal support and gift giving include reciprocity, interdependence and the meanings attached to exchanges of money in personal relationships. These can provide a prism through which to understand and analyse the findings of this focussed study, which hopes to uncover some of the granular detail of informal financial support at the level of individual experience.

A number of recurring themes in the empirical research are of particular interest to this thesis. One of these is the degree to which practices of informal financial support follow or challenge established norms, and the consequences of breaking those norms (as considered by Finch and

Mason (1991), Nelson (2000; 2005), Hansen (2005). Another concerns the labour involved in securing and providing informal financial support, which takes its cue from feminist work on the practical and emotional care in the home and has been applied to informal support in the US by Stack (1974) and Nelson (2000; 2005). Of particular relevance to social policy is whether these exchanges have potentially compounding effects, reproducing inequality (as Stack finds in the US). Not only do these processes have material implications, but research also points to the potential social and emotional impact of informal financial support (Daly and Kelly, 2015).

To explore these themes, this thesis takes its cue from Nelson (2000, 2005) and De L'Estoile (2014) in looking above all at people's "social economies", taking as its focus not the flows of money themselves, but the relationships of support in which these exchanges are situated. It follows Daly's (2017) call for a more "relational-oriented methodology" that goes beyond counting frequencies and looks instead at agency and "the meanings, norms, and understandings that people bring to bear on their practices and see if and how decisions around money and other resources are grounded in personal and familial histories and experiences" (Ibid. p.575). The following methods chapter outlines this approach in detail.

Chapter 3. Research methods

I want to be independent, but the map shows you how dependent we are. And how insecure we are too – you know what I mean? So this I think is an interesting project. (Mike)

3.1 Introduction

The aim of this inquiry is to deepen our understanding of how informal financial support is navigated in low-income contexts, how personal relationships and their different qualities and histories enable it, what motivations and emotions drive it, and to uncover the full complexity of people's experience of engaging in this type of informal welfare and its diverse implications. Beyond collecting rich descriptions of what drives people to draw on informal financial support and the mechanics of these exchanges, the research hopes to uncover some of the deeper meanings this practice holds for individuals, their relationships, their wider support network and, consequently, society at large.

Given the nature of this inquiry, and because the processes involved in informal support are so deeply woven into the fabric of everyday life and people's intimate relationships, I argue in this chapter that this subject can only be meaningfully explored through the use of qualitative methods that create space for the participants to freely narrate their experiences. The fieldwork stage of this research consists of a series of interviews structured around a mapping exercise in which participants are supported to visually reconstruct their support network. The map acts as the springboard for further in-depth conversation around informal support. This chapter describes and justifies this method in detail.

This chapter begins with a discussion of the interpretivist approach which has guided both the research design and analysis. It makes the case for why this approach is particularly useful in the study of social policy and poverty, and goes on to propose a narrative method of research for this particular study, which emphasises the value of listening to people's stories. Taking up Pemberton, Sutton and Fahmy's (2013) call to incorporate unstructured, temporal and visual elements in interviews, the chapter outlines in detail the research design itself, including a

description of the support network mapping exercise which lies at the heart of the interview process, building on methods developed by Spencer and Pahl (2006).

The chapter goes on to consider reflexivity in research, presenting who I am as the researcher in this study and the mechanisms I drew on throughout the research process to regularly encourage reflexivity. This is followed by a detailed overview of how the sample was recruited and its makeup.

The subsequent section breaks down the many different stages of analysis, both interpretivist and literal, that the fifty narrative interviews were put through in order to draw out themes and patterns and present as full a picture as possible of the participants' experience. This is followed by a summary of the feedback I received from participants at the end of the interviews, as well as a personal reflection on my experience of conducting the fieldwork.

The chapter concludes with an overview of the ethical considerations of the research design and an outline of the limitations of both the research methods and the sample.

3.2 Research approach

The research approach laid out in this thesis is based on an ontological position that people construct meaning and subjective realities through their social relations, interactions and everyday experiences. As such, I draw on an interpretivist approach to inform my research design and analysis. This approach “see[s] people, and their interpretation, perceptions, meanings and understandings as the primarily data source” (Mason, 2002, p.56).

Mason (2002) quotes Blaikie's definition of interpretivism as:

[C]oncerned with understanding the social world people have produced and which they reproduce through their continuing activities. This everyday reality consists of the meanings and interpretation given by the social actors to their actions, other people's actions, social situations, and natural and humanely created objects. In short, in order to negotiate their way around their world and make sense of it, social

actors have to interpret their activities together, and it is these meanings, embedded in language, that constitute their social reality. (Blaikie, 2000, p. 115)

Interpretivism is rooted in the intellectual tradition of hermeneutics, in particular in Dilthey (1883) and later Schutz (1932) and Weber's (1947) revolt against positivism in the social sciences. Interpretivism and the *Verstehen* tradition in sociology argues that, unlike the natural sciences where the goal of scientific exploration is explanation (*Erklaeren*), the goal of the social sciences is understanding the meanings of social phenomena (*Verstehen*).

Clifford Geertz's interpretive anthropology defines the analysis of human action "not [as] an experimental science in search of law but an interpretive one in search of meaning" (Geertz, 1973, p.5). Geertz draws on Weber and Dilthey in stating that human beings live in a web of meaning they spin for themselves, and that the study of humans must include an understanding of those meanings. Interpretivism is therefore interested not only in people as primary data sources, but more crucially in understanding people's perceptions and seeking their "insider view" (Mason, 2002, p.56; Blaikie 2000).

The interpretivist approach adopted by this study concerns itself with people as social actors and focuses in on people's personal histories and narratives as a way to convey their stories (Plummer, 2001; Mason, 2002). It acknowledges that "story telling, to put the argument simply, is what we do with our research materials and what informants do with us." (Riessman, 1993, p.1). This in turn demands critical reflection on how the researcher interprets the stories and meanings of the participant based on the researcher's personal experience. As Geertz (1973) explains, there are no social facts waiting to be observed and analysed, rather the researcher constructs a reading of the meaning-making process of the people she studies.

John Offer (1984) and Robert Pinker (1974, 1979) consider what the interpretivist tradition can offer in the study of social policy. The authors both suggest that the first task of social policy ought to be to understand rather than make prescriptions about welfare. To do so the researcher must first comprehend relevant concepts from the perspective of people involved in welfare. How people define and use concepts such as family, need, dependency, care, and welfare, for example, in their everyday lives must be the starting point. Offer (1984) warns against distant meanings of these concepts that are often based on how things ought to be rather than what they are for people, stating: "Academic 'interpretation' can only begin when the social reality

of social actors' lives has been faithfully grasped; otherwise it bears no known relationship to the experiences actually in question.” (Offer, 1984, p. 550). To Offer, a true understanding of welfare is concerned with welfare relations as *social relations*. As such, people and households need to be understood not just as units in large-scale data sets that present variables based on assumptions on concepts such as welfare, need, family and so on. Instead, by making people and their nuanced ways of understanding the world the subject of detailed qualitative research, we open the study of social policy up to more complex ways of understanding these basic concepts and how they relate to everyday wellbeing and welfare.

Developing understanding based on the participant's perspective is especially important with regards to research that contributes to the understanding of poverty. As Mooney and Wright (2011) point out, an important aspect of poverty is how it is presented and often misrepresented in public discourse and culture. Mooney and Wright (2011) caution against approaches that view poverty from the outside, and which can be stigmatising, marginalising, and deny voice to those experiencing poverty. The interpretivist approach to research is therefore of intrinsic value to the study of welfare.

3.3 Research design: pursuing a narrative methodology

Taking an interpretivist approach as a starting point, this research design is rooted in a strong belief in the value of narrative qualitative research methods that allow the participant to take greater control of their stories through unstructured, visual and temporal representations of their experience.

The guiding methodological strategy of this work is to encourage free narration on the subject of informal financial support. As Morris (2019) and Smart (2007) point out, narrative methods give us the ability to study everyday lives and individual biographies in the context of wider cultural and social changes, and to capture webs of relationships and their meanings for individuals. Riessman (1993) gives the example that participants are particularly likely to narrativise experiences in their lives when there has been a “break between ideal and real, self and society” (p.3). He points out that this important narrative and the way in which the participants construct meaning around this break might be missed in typical qualitative interviews where the talk is often dominated by question and answer exchanges. Riessman

(1993) goes on to argue that even though narrative methods can never truly “give voice to [people]” (p.4), it represents a step towards trying to hear people’s voices in a way that is less constrained by the researcher’s own intentions and assumptions.

The research design is also informed by Pemberton, Sutton and Fahmy’s (2013) evaluation of the qualitative evidence relating to the experience of poverty and social exclusion in the UK. In their review of qualitative methods, the authors identify three general weaknesses of the existing body of research that has relied heavily on traditional semi-structured interviews:

1. It has not given the participants the space to reflect on the life events, personal histories, and social structures that shape their situation.
2. It does not capture the dynamics of impoverishment.
3. It typically does not take advantage of the potential of visual elicitation methods.

The methods used in this research aim to address some of these weaknesses, through the adoption of unstructured, temporal and visual components within the research design.

Unstructured component

The interview method for this research was designed to be largely unstructured in order to give participants the space to reflect on and narrate their life events, histories, the content of their personal relationships, and the systems within which they live their lives. Minichiello et al. (1990) define unstructured interviews as ones in which neither the question nor the answer categories are predetermined but rely instead on the social interaction between the researcher and the participant. Punch (1998) views them as a way to understand complex behaviour without imposing any predetermined categorisation, which might limit the study. While unstructured interviews don’t draw on predefined questions, the content of the interview continues to be purposeful and directive. The researcher keeps in mind the study’s purpose and the issues he or she wants to address. It is also generally accepted that the structure of the interview can be loosely guided by a device – such as diaries or maps – as well as an agenda that includes a broad list of questions that do not determine the order of the conversation and are subject to revision based on the participant’s responses (Burgess, 1984; Zhag and Wildemuth, 2009; Pemberton, Sutton, Fahmy, 2013).

At the heart of the unstructured interview is a *conversation* between the researcher and the participant that allows for a mutual shaping of the interview, which in turn elicits uninhibited responses that provide an in-depth understanding of a particular phenomenon within a particular cultural context. The unstructured interview is a method that embodies the interpretivist research approach outlined above and is ideally suited to exploring questions of the kind this study seeks to answer.

Temporal component

Semi-structured interviews that are not longitudinal in their design normally give participants the opportunity to discuss their *current* situation, fixing the person in one point in time. One critique rendered by Pemberton, Sutton and Fahmy (2013) is that much of the body of research on poverty and social exclusion that rests on semi-structured interviews does not capture the dynamics of impoverishment. Finding ways of enabling the participant to give an account of their situation that stretches over a larger time frame is desirable to achieve a deeper understanding of their circumstances. Interviews conducted longitudinally are ideal in capturing dynamic phenomena (Millar, 2007; Ridge and Millar, 2008; Patrick, 2017). When longitudinal research is not possible, however, methods can be employed that encourage the participant to consider their experience over a larger time frame. While there may be limitations in the participant's ability to recall past events, he or she still constructs a more complete understanding of their reality by expanding on the trajectories, processes, life course events, and changes in circumstances that have led them to the present point. The temporal nature of personal relationships and reciprocity makes the use of methods that take time into account especially important in this particular piece of research. Relationships, reciprocity and exchange take place over time and this work is interested not just in existing but also in historical and shifting practices of support within personal relationships.

Visual component

Pemberton, Sutton and Fahmy's (2013) call on the use of visual methods to elicit participants' experiences and challenge inaccurate "outsider" portrayals of people living on low incomes. The methods developed for this research draw on visual methods for a number of reasons. Firstly, the use of visual methods – in this case the drawing of a map – helps to ground, guide and prompt the conversation around informal financial support and helps to "facilitate narrative telling" (Riessman, 1993, p.54; Topper and Bauermeister, 2021). The map is also of practical

use in acting as a reference point throughout the conversation to keep track of personal relationships and what is exchanged within them. The creation of the map is a visual representation of the data that is being collected, and the participant has oversight and control over what is recorded. This has the effect of breaking down, to a certain extent, the hierarchical relationships between researchers and participant (Gabb, 2008), and can also have the desirable side effect of stimulating greater participation. Task-centred activity often involves sitting next to someone, instead of across from each other, working and looking at something together and avoiding continuous eye contact. This shifts the intensity of focus from the researcher-researched dynamic to the project at hand. At the end of the interview, participants are left with a visual representation of the conversation which they can check and correct, and which makes the exchange feel productive and satisfying. Instead of an extraction of information, there is a feeling of collaborative information creation.

3.4 Research methods

3.4.1 Influences

The specific research methods chosen for this study of informal financial support among people on low incomes were inspired by the methods used in Peter Townsend's *The Family Life of Old People* (1963), Ray Pahl and Liz Spencer's (2006) study titled *Rethinking Friendship*, and Elaine Walker and Robert Chase's (2012) article on *The Co-construction of Shame in the Context of Poverty*.

Peter Townsend's study of the embeddedness of old people in their families developed out of "a guided conversation rather than a search for answers to formal questions" (1957, p.177). The interview began with the drawing up of a kinship chart or family tree, and this was used as the basis from which many subsequent questions were asked about family life in old age. Townsend described the interview further, "The Christian names, ages, occupations and districts of residence of spouse, children, grandchildren, brothers and sisters and so on were noted down, together with an estimate of the frequency of contact with each individual relative. In many cases this proved to be a large task..." (Townsend, 1957, p.177). After the interview both the qualitative and quantitative information was written up as an interview record.

Liz Spencer and Ray Pahl's (2006) research on friendship aimed to capture the complex web of informal personal relationships that make up people's "micro social worlds". Through the use of an egocentric mapping exercise, the participant is placed in the middle of concentric circles and asked to surround themselves by the people who are "most important" to them. People they feel closest to are placed in the inner concentric circles, and those of less importance are placed further away on the larger outside circles. In Spencer and Pahl's (2006) research this method revealed that friendships were often identified as more significant than family-based relationships.

Finally, Walker and Chase's (2012) research on shame in the context of poverty also influenced this work. The researchers drew on interview methods that allowed the participant to lead the discussion to a range of key topic areas beginning with a broad prompt such as 'tell me a bit about your current situation'. The researchers were keen to avoid direct references to keywords such as 'poverty' to prevent participants feeling alienated and allow people to put forward their own terms and descriptions. The researchers use of broad prompts and open-ended questions allowed the participant to describe their current situation on their own terms. At the end of the interview, background data on demographic profiles, household composition, income employment status and housing tenure were gathered in a simple supplementary questionnaire.

3.4.2 The methods used in this study

Based on the repeat interviews I conducted previously with 200 social housing tenants, I was aware that support and resources were not only being shared within the household, or among family members, but also between friends and neighbours. I didn't want the scope of informal financial support to be obscured by focusing the interview solely on the household or the family. I wanted the participant to define for themselves who made up their support network, and this meant being open to the inclusion of a diverse range of significant relationships beyond the family in their description.

Each interview began with me asking the participant to consider the people who are most important in her/his life. After a few moments of consideration the participant was presented with different colour post-it notes.



Image 1. Mapping Exercise: Post-it notes

The colours of the post-it notes represent the different kinds of relationships the participant might have. Pink signifies a relationship with someone who is a family member, yellow a friend, and green a neighbour, co-worker or any other significant figure.

The participant spent time writing down the first names of the people that are important to him/her on the three different post-it notes. The participant could write as many or as few names down as he/she wanted. After completing the task, the participant was presented with a map of concentric circles in the middle of which I wrote his/her name.

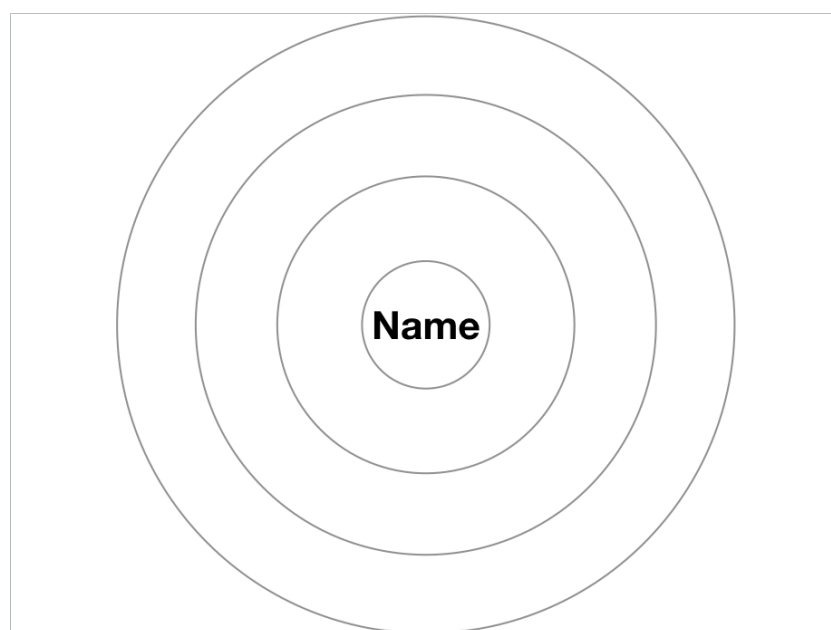


Image 2. Mapping exercise: Concentric circles

The participant was then asked to organise the people on the post-it notes around her/him by degree of significance – with the most important people placed in the inner circle and less important people placed further out.

Once the participant had completed this task she/he was asked to give basic details about everyone in the support network (their relationship, age, where they live, their occupation), while I made notes of this on the map.

Now the conversation really began. I was able to use the map to ask the participant to speak about each relationship and how people supported each other. I specifically asked the participant to consider the support they had given and received in the past year, but this invariably opened up the conversation to longer histories of exchange and support. I was open and keen to hear about histories of support, and how life events and support given in the past shaped relationships in the present. While this study is particularly interested in the role of informal financial support to cover basic living costs, I asked the participant to consider all the different kinds of support they might be engaged in. I did not want the participant's narrative to be overly influenced by my personal research interests, and I was also aware that financial support might often be reciprocated with other forms of informal support and vice versa.

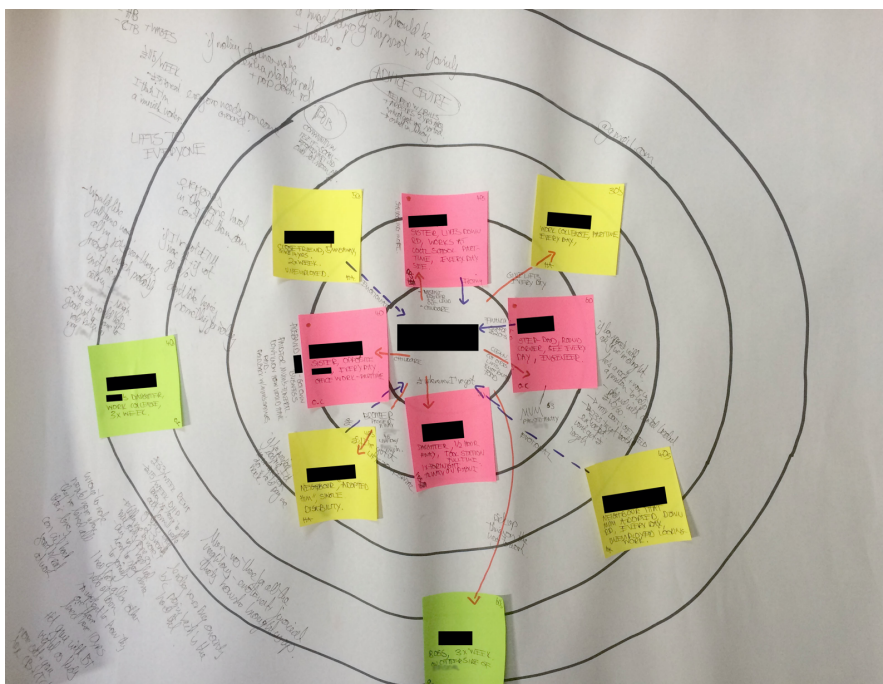


Image 3. Mapping exercise: Example of a completed map, redacted

The participant was given space and time to communicate freely and uninterruptedly about the support that passed between him/herself and the people on the map. While they spoke I drew arrows to indicate the flows of support and made notes on the type of informal support that was being provided. The final maps typically looked like the redacted example in Image 3.

As the interview was conducted as a conversation, we discussed issues freely and I showed natural interest in and empathy for subjects and events that the participant revealed. I would at times prompt the participant to speak more about support that had been provided or ask him/her to describe a relationship in more detail. These pre-considered prompts included:

- *Tell me more about this relationship*
- *Who do you give support to?*
- *Who do you receive support from?*
- *Tell me more*
- *How does it make you feel?*

For the most part, however, the participant led the discussions around support in their relationships without direct or structured input from me. Apart from these occasional pre-considered prompts, the only structured questions the participants were asked came at the end of the interview when I asked a series of questions about their work status, their income, if they were receiving any support from the government, and whether they had access to formal finance such as credit cards, overdrafts or loans. In most cases the unstructured portion of the interview had already answered these questions. The structured component consisted of twelve questions, and took at most 15 minutes at the end of an otherwise unstructured interview which lasted between one and two hours. The supplementary questionnaire can be found in Appendix 2.

With the prior permission of the research participant, all except one interview were recorded using a digital recorder and transcribed verbatim. The forty-nine transcripts, associated support network maps, and my own detailed field notes make-up the materials that were analysed as part of this project.

Support network maps presented in this thesis have been anonymised and simplified to present key information to the reader.

3.5 Reflexivity in research

Given the interpretivist nature of this research and that “no research is free of the biases, assumption, and personality of the researcher and we cannot separate self from those activities in which we are intimately involved” (Sword, 1999, p. 277) reflexivity is required throughout the research process. Horsburgh (2003) describes reflexivity as the “active acknowledgement by the researcher that her/his own actions and decisions will inevitably impact upon the meaning and context of the experience under investigation” (p.309). Berger (2015) defines reflexivity as, “the process of a continual internal dialogue and critical self-evaluation of the researcher’s positionality as well as active acknowledgement and explicit recognition that this position may affect the research process and outcome” (p.220). Berger goes on to state that showing reflexivity in qualitative research is a prime measure to securing “credibility, trustworthiness, and nonexploitative research” (Ibid., p.229) by being open about and continuously scrutinising of the role of the researcher in the research process. Reflexivity is also important in considering how participants respond to the specific characteristics that the researcher presents and the social structures that he or she may be seen to represent in the interview situation.

With this in mind, the remainder of this section introduces me – the researcher – and begins to flag many of the ways in which I engaged in reflexivity over the research process. These reflections continue throughout the rest of the methods chapter.

3.5.1 Who am I?

During the fieldwork stage of this research I was 29 years old (I am now 34). I am a German/American citizen and have been living in the UK since 2010. I have an American accent. I am white, female, in a heterosexual partnership with someone who identifies as being Scottish and have had two children since conducting the fieldwork for this research. Since having children I have started claiming Child Benefit, but otherwise have no direct personal experience of claiming social security in Britain. My partner and I live on a modest but stable income and we have benefited in recent years from both regular and irregular informal financial

support provided to us from my and my partner's parents to help cover the costs of childcare. I received an undergraduate degree from an American university, and a MSc from the London School of Economics. While I have always had to work alongside my studies, I have no student debt thanks to financial support I received from my family. In the later part of my childhood I lived with my single working mother and I believe this experience shaped me significantly.

Prior to beginning my doctoral thesis I conducted hundreds of hours of interviews with social security tenants experiencing austerity measures. The experiences that the participants described made a strong impression and weighed on me. I felt motivated to pursue the PhD as a way of continuing this line of research on my own terms and wanted to further explore these questions with many of the participants I had spoken to.

3.5.2 Building reflexivity into the research

The sample for this research is composed of people with whom I developed relationships over time. I had spoken to the participants twice before over the phone. The second time I spoke with them I was able to describe how the research they had previously contributed to had progressed, sharing where it had been published and how it had been received and used in the media or by government. When I asked them if they would participate in my doctoral research I explained how the topic was directly influenced by experiences they had reported to me. I believe these interactions helped to develop a mutual trust.

I tried to position myself as the learner in the relationship. As a clear outsider – my American accent immediately identified me as such – participants often felt compelled to describe basic elements of British culture, politics and the social security system to me. I found this outsider status helpful as it helped me to see how the participants understood and defined the structures and systems that surrounded them. I also recognise, however, that my different cultural background may have led me to miss cues or areas of exploration of which I am unaware. I often wondered how the dynamic between the participant and me would have differed if I were British with an identifiable class or regional accent. I also wondered how I would have been received were I not white, given that the majority of the sample was white and lived in rural and semi-rural areas in the South West of England.

I felt affinity and attachment to the great majority of the people who participated in this study. I continue to be grateful for their time and their incredible openness in describing many intimate details of their lives. The participants welcomed me into their homes and made me feel comfortable. I came to care for the people that participated in this research, and am aware that this has influenced to a certain extent the ways I analyse and present the findings in this work. However, I believe that having compassion for the participants is also a specific strength of this research.

Following Berger's (2015) advice, I incorporated a number of devices into my work that were aimed at maintaining reflexivity in the research process. The first strategy is bound up with my choice of an unstructured narrative approach to gathering my data. My research methods were designed to remove my preconceptions from the exchange as much as possible. By largely avoiding the introduction of my own language and assumptions through pre-considered and standardised questions, and in using a collaboratively created visual aid as a springboard for participants to speak freely and openly about their experiences and interpretations, I sought to limit my influence on the participant and what they revealed.

Throughout the fieldwork process I kept a log or a diary of key things I thought the participants said, my experiences, and emerging themes. This diary acted as a kind of personal supervision. I often returned to it to reflect on how things had gone and to evaluate both my analytical and emotional responses. When I was unsure of something I turned to the Qualitative Researchers Group in the Social Policy Department, which I was coordinating with a colleague at the time. This researchers' group acted as a kind of peer review and consultation. Members of the group provided intellectual and moral support, gave advice when I met with difficulties during my fieldwork stage, and were particularly helpful when I struggled to analyse and keep track of the vast amount of data I had collected, a process I go into in the following section.

3.6 Sample

All fifty participants in this research were working-age social housing tenants living in the South West of England. Smith and Osborn (2007) recommend that interpretivist studies draw on small, fairly homogeneous samples. The aim of the research is not to derive findings from a random or representative sample. Instead, interpretive analysis is interested in purposive

sampling that “finds a more closely defined group for whom the research question will be significant” (Smith and Osborn, 2007, p 56).

I had access to a sample of two hundred social housing tenants living in the South West of England, with whom I had conducted repeated semi-structured telephone interviews for research relating to experiences of welfare reform (Herden et al., 2015). I had developed a relationship with these participants and all but three participants in the sample of two hundred agreed to be contacted again for future research.

How participants were recruited

I called participants on the phone, reminded them of who I was and our previous conversations, and told them about the new research I was embarking on as part of my doctoral thesis. I explained that I was broadly interested in how people support each other. Many of the participants had spoken about this in our past conversations and could see a direct connection between what they had communicated to me previously and this new subject of research. Without prompting, several participants began to speak about the importance of informal support to me on the phone.

It was relatively straightforward to enlist fifty people who wanted to participate in the research. I wanted to achieve a good range of age, gender, work status, and health demographics and mix of urban, suburban and rural locations. Towards the end of the recruitment process I spent time looking for people to fit categories that I had not yet covered sufficiently. An overview of the final sample is found in the following section.

I organised a time and place to meet with the participant and explained the interview would take anywhere from one to two hours. Forty-five of the fifty participants were happy to meet in their homes, and the other five I met in coffee shops in town and city centres. I was very open to meeting participants anywhere they chose, but preferred to meet them in their homes for the following reasons:

- I felt that it was respectful for me to offer to travel to them. I didn't want anyone to have to unnecessarily go out of their way or pay for transport in order to participate in this

research. I was asking for the participants' support and wanted to do everything I could to accommodate them.

- Participants normally felt comfortable and in control in their homes. I was guest in their homes and I felt this further served to break down the unequal balance of power that can exist between researcher and researched.
- It was interesting for me to observe participants in their homes. Participants showed me photos, pointed out aspects of their living situation and their neighbourhood. This encouraged and deepened our conversations.
- Coffee shops are very noisy and public places. Not only could this be distracting, but I was also keen to protect the participants' privacy. I always explained the nature of the research to participants before-hand, checked they were happy to do this in a public space, and only began the interview if we both felt we had sufficient privacy to continue. On one occasion the participant and I decided to move to a quieter and more private area of the café. Interviews recorded in coffee shops could take up to three times as long to transcribe due to the poor sound quality.

I thought carefully about whether to give a token to the participants as a thank you and an acknowledgement of their contribution. Head (2009) argues that participants should be financially compensated for their time, and I am drawn to this logic. However, in reality the other reason researchers often provide tokens, whether financial or in-kind, are as an incentive to draw in participants. I had a pool of willing participants, and our relationship was built on previous exchanges that had not included financial or other kinds of incentives. I felt that we held a mutual interest in the value of the research and had developed a conversational relationship in considering these topics. My feeling was that inserting money into the relationship would alter the balance we had created based on our mutual interests. By giving participants money in exchange for their time, I would become the holder and issuer of financial support and this might introduce an uneven power dynamic and unbalance a relationship built on a shared history of conversation. I was keenly aware of the significance of this decision in relation to the subject of this research on informal financial support.

I ultimately decided to bring every participant flowers as a token of my appreciation and thanks. I conducted the interviews in the spring and early summer, and brought every participant a posy of tulips and daffodils. I considered bringing food – such as biscuits – for us to share

during the conversation but was aware that people not only have specific dietary requirements, but also that certain brands held connotations in terms of taste, the amount of money spent, and even class. I was keen to avoid these signifiers. Flowers felt like a more neutral way of showing my appreciation and saying thank you. How people responded to the flowers is described in further detail in the section on “research experience”, but the reaction was mainly one of indifference or appreciation.

Every participant’s experience was unique and with this in mind I could have gone on with my fieldwork indefinitely. I returned repeatedly to my fieldnotes and came to a point when new topics and themes were no longer apparent. I also had to consider practicalities – I had to build a sample that was manageable for me to analyse in the in-depth way I intended. With this in mind, I decided to stop my fieldwork after meeting with 50 participants.

3.6.1 The South West

The South West of England was chosen due to my previous research connections with the area, and my access to the social housing tenants with whom I had previously communicated.

The South West of England is home to 6 million people, with about a third of the region’s population living in settlements of less than 10,000 people. According to ONS data, many of the region’s statistics relating to poverty are close to that of the UK as whole. For example, the proportion of economically inactive people, long-term sick, people holding no qualifications, and receiving out-of-work benefits are within only two percentage points of the UK-wide equivalent. Gross weekly and hourly pay are below the national average. The 2011 census shows that the South West has one of the highest proportions of White British people in the country at 91.8% (the other ethnicities are - White Other 3.6%, Asian 2%, Mixed 1.4%, Black .9%, and Other .3%). The percentage of people on relative low incomes is 14% before housing costs and 19% after housing costs compared to 17% and 22% nationally (Francis-Devine, 2021).

Table 1. Overview of poverty indicators: South West compared to UK

Poverty indicators	South West	UK
Economically inactive	19.5%	21.1%
Long-term sick	25.2%	24.1%
Unemployed	3.4%	4.5%
No qualifications	5%	6.6%
Receiving out of work benefits	3.8%	5.2%
Relative low income before housing*	14%	17%
Relative low income after housing*	19%	22%

Source: All data from ONS 2020, apart from * DWP Households Below Average Income 2019

The participants lived in a range of urban, suburban and rural environments across the South West. Some participants lived in semi-detached buildings or in high-rise prefabricated apartment blocks in sprawling suburban council estates, others lived in terraced housing in gentrified city centres, and yet others lived in adapted bungalows in the countryside, or in post-war housing on the outskirts of market towns. The exact interview locations will be kept anonymous to protect the identity of the participants. The map in Figure 1 provides the approximate location of my site visits.

I was interested in speaking to people from a range of geographic locations and living in a variety of types of housing as this might be connected to the make-up of a person's support network and the access they had to resources. Furthermore, I was interested to see whether more readily available public infrastructure in cities might influence informal financial support, compared to rural areas where access to public transport, libraries, job centres, health and community centres, children's centres, charitable organisations and so forth are not as easily accessible. Finally, I was interested to see whether the make-up and density of a person's support network differed between urban and rural locations. Pemberton, Sutton, Fahmy's (2013) evaluation of the research base on poverty in the UK found that more research is needed on the experience of poverty in rural settings. This project goes some way to addressing this gap by presenting findings from participants living on low incomes in rural and semi-rural areas.



Figure 1. South West interview locations

This research is grounded in the unique experiences of people living in the South West of England. The findings reflect the experiences of a particular group of people – working-age social housing tenants – in a particular location and they do not claim to be representative. Instead it provides us with an in-depth account of the experiences of a specific group of people. It is hoped that the exploratory nature of this research will generate findings that feed into and help generate debates around definitions, concepts, claims, processes and social realities that we often take for granted. As Smith and Osborn (2003) write, “The power of the IPA study is judged by the light it sheds within [a] broader context” (p.56).

3.6.2 Who participated?

Fifty working-age social housing tenants living in the South West of England participated in this research. Apart from these unifying characteristics, the sample was diverse and reflected a range of people in terms of age, household composition, employment, health and geographic location. Table 2 presents an overview of the sample.

Table 2. Overview of sample

Gender	Male	Female			
	23	27			
Age	20s	30s	40s	50s	60s
	7	8	12	13	10
Geography	Urban	Suburban	Rural town	Rural village	Seaside town
	13	10	10	12	5
Employment status	Full-time	Part-time	Unemployed		
	13	9	28		
Health	Limiting health problem /disability	In good health			
	28	22			
Carer (excluding dependent children)	Full-time unpaid carer	Part-time unpaid carer	No caring role		
	9	5	36		
Household type	Single	Couple	Single with children under 18	Couple with children under 18	Living with other adult
	18	5	8	9	10

As I only conducted interviews on weekdays, my sample was skewed towards participants who had time during the week to speak with me. I found early on that it was easier to reach people who were at home due to ill health, unemployment and childcare responsibilities. As the fieldwork progressed I stayed in areas later (up to 7:30pm) and targeted participants who had active employment histories; however, a majority of the sample (28 participants) were unemployed at the time of the interview, and 28 participants were managing limiting health problems. I did not ask the participants directly about their ethnic background. Six participants spoke spontaneously about having an ethnicity other than White British. The majority of the participants presented as White British and many referred to this. If I were to do this kind of fieldwork again I would consider asking this question.

Working-age participants were selected because this is a demographic that is culturally assumed to manage their lives and finances independently. Furthermore, the link between employment and informal financial support is of interest, particularly if a relationship exists between employment and a person's need for informal welfare. Figure 2 presents a list of the participants' most recent employment. The jobs listed here give a sense for the sectors that the participants are and have been active in, and the range of positions – from routine to professional occupations – the participants have held. Table 3 shows the participants' self-reported income after housing costs.

Figure 2. Most recent employment held by participants

Carer	Charity worker	Bin man
Bar maid	Fork lift driver	Call centre work
Jazz musician	Cleaner	Carer
Administrator	Fork lift driver	Bouncer
Biology teacher	Pub work	Abattoir engineer
Support worker	Carer	Butcher
Carpenter	IT support	CAB support worker
Construction	Support worker	Lorry driver
Carer	Support worker	Cleaner
Cook	Admin	IT support
Fork lift driver	Cleaner	Call centre
Lorry loader	Maths tutor	Pub work
Hospital porter	Post office clerk	Student
Landscaper	Cleaner	Pub quiz master
Catering	Tarmac layer	Builder
Call centre	Factory work	Car paint sprayer
Cleaner	Hospital cleaner	Copy shop
Shop work		

Table 3. Self-reported weekly household income after housing costs

<£100	£100- £149	£150- £199	£200- £249	£250- £299	£300- £349	£350 - £400	£400+
5	11	10	6	3	7	7	1

The study is also interested in exploring the relationship between the state and informal welfare. What connection, if any, is there between receipt of social security payments and the need to depend on family and friends for money? Table 4 shows that 46 out 50 participants had received some form of social security in the year prior to the interview.

Table 4. Receiving social security in the past year

Receiving social security in previous 12 months	46	Not receiving social security in previous 12 months	4
Type of support received:			
Employment Support Allowance	22	Child Tax Credit	16
Jobseeker's Allowance	3	Carers Allowance	2
Income Support	3	Discretionary Housing Payment	2
Personal Independence Payments/Disability Living Allowance	17	Universal Credit*	1
Housing Benefit	30	New Enterprise Allowance	1
Working Tax Credit	4	Child Benefit	16

*One participant lived in a Universal Credit pilot area

3.7 Analysis

The large amounts of material produced in the interviews – field notes, verbatim transcripts, transcription notes, and support network maps – was analysed using an interpretative phenomenological approach to analysis (IPA). The aim of IPA is to explore in detail how

participants make sense of their personal and social worlds, and the meanings that events and relationships hold for them (Smith and Osborn, 2003).

The main aim of IPA is to try to understand the content and complexity of the meanings people present, rather than measuring frequencies. This means devoting a sustained period to engaging and re-engaging with the text and other available material in order to interpret the many meanings presented there.

The analysis began with the reading and re-reading of my fieldwork diaries while I was conducting the fieldwork. My fieldnotes were written directly after each interview and included summaries of the participant's experiences, the language they had used, and a list of thoughts that had struck me and themes that I believed were emerging. By the end of the fieldwork period I had filled three notebooks with observations. After the 50 interviews had been conducted, I analysed these notes into themes and sub-themes and then put this aside as I moved on to transcribing the interviews.

After a short break, I began transcribing the interviews verbatim. This took two and a half months and was done in a detailed and careful way, and with a listening ear. While I transcribed the interviews I kept detailed notes on what struck me. These notes included:

- interesting points I felt the participant had made
- the use of particular language, phrases, definitions, ways of explaining
- descriptions of relationships, processes, systems, historical events
- emotional responses to events

Once all the interviews were transcribed, I compared my fieldnotes to the notes I created while transcribing and found that they broadly corroborated. The process of sifting through my thoughts following the interviews and my notes made during the act of transcription make up the initial interpretivist overview of the fieldwork. This analysis included how I interpreted participants' descriptions of experiences, processes, relationships, opinions and the implications of certain events.

I then turned to NVivo software for a more literal analysis of the transcripts. This literal analysis was important as a way of distancing myself from my particular research interests, and re-

establishing what the participants said. Each interview was read and reread by me. First just words, phrases and topics were coded, and later emotional responses, opinions and themes. Dominant themes soon emerged based on a number of qualities:

- the frequency with which a subject was mentioned
- the amount of time a participant devoted to a topic
- if an event, relationship, resource etc was stressed to be significant by the participant
- if the participant showed an emotional response to a particular topic

As my findings became more abstracted from the detail of the interview, I followed the call of Smith and Osborn to continuously “check [my] own sense-making against what the person actually said” (Smith and Osborn, 2003, p.68) by returning to the transcripts and reading through them again. The different stages of analysis are outlined in Appendix 3.

The verbatim transcripts were complimented by the maps of the participant’s social network. These not only served to corroborate and provide another level of detail and meaning to the transcript material, they also acted as a source of information in their own right. The demographic details listed by the name of each member placed on the support network map were inputted to Excel, and patterns were explored in relation to people’s support network makeup. These details included the person’s relationship to the participant, their age, work status, and how far away they lived from the participant. The personal information generated by the supplemental questionnaires was also inputted to Excel and analysed.

The unstructured nature of the interviews required a great deal of active engagement and effort on my part. It is hard to say how long the analysis stage lasted, as I continued to return to the transcripts up until the month before submitting this work. I believe this passing of time allowed me to see the same material through a “new lens” and also see more clearly where my potential research biases lay (Berger, 2015).

I considered carefully how to present participants’ experiences. This thesis consistently uses quotes to illustrate points that are being made. Forty-six out of the 50 participants are directly quoted in this work, presenting a spectrum of voices and experiences. Additionally, each chapter subsequent to this one begins with a case study which provides a longer account in the participant’s own words, along with an anonymised and simplified version of their support

network map. These accounts have been edited by me to focus in on the subjects of interest in this research.

Apart from the demographic details that were taken consistently across the sample in the final short questionnaire, it is important to keep in mind the meaning of descriptive numbers and frequencies presented in this work. At times, reference will be made to how many people reported something. These numbers are not based on standardised questions that were asked across the sample, instead they refer to the number of times a subject or experience was spontaneously mentioned by the participants without prompting. The purpose of providing these numbers is to show how embedded an experience or idea is across the participant group. Most of this work, however, focuses on the rich descriptions and the force of meaning that the participants conveyed. The work draws on quotes, examples and case studies in an attempt to represent these findings in a faithful way.

3.8 Research experience

3.8.1 Participant responses to the interview

At the end of each interview I asked the participants to reflect on their experience of our conversation. I was interested to hear what they thought and whether they might suggest any changes or had any constructive feedback. This final question elicited different types of responses that helped me get a sense for what they made of the interview.

Reflecting on the mapping method

Many participants concluded by reflecting on the mapping method and how this had shaped the interview. These participants spoke encouragingly about the map and described how they liked seeing the interview come together before their eyes. Many said it was helpful and made an impression to see a physical representation of their responses and experiences, comparing it positively to the alternative of answering a list of questions or filling out a survey. The maps reflected their answers and experiences back at them. Participants enjoyed working on the map together and they liked that the notes I was making and the arrows I was drawing were always

visible to them. This kind of transparency acted as a type of check on the interviewer. The participants were always aware of what information I was writing down and participants would correct me and described feeling in control over the final product that emerged from their interview. Figure 3 brings together a handful of reflections on the mapping method.

Figure 3. Reflections on the mapping method

I really like this map – it's a very easy way of doing it. And it kind of makes it fun as well. It's not a dry question and answer set up. And it feels like we've been working on something together – doesn't it? It really makes you stop for a second and think. (Otis)

Rather than it being just lots of questions or in a form it's nice to see the network like that. You don't really find out a lot with a form or a survey do you? Whereas with this it's nice to see it coming together in front of you. There's so much information here! (Barbara)

When you see your support network like that it makes a big impression. If you just talked about it I don't think it would be the same. The map and seeing it like that does make it feel more real. And it puts it into perspective how the family really works. Because in front of you is your real family that are involved every day in your life. When you see something physically you can relate to it more rather than having it all up in your mind. (Walter)

It makes sense, and it's really nice to see your support network written down like this. You can see how relationships work and you can see it exactly as it is. This map is spot on actually. And you can see that it's rarely just one person affected by something, but that all these other people have to step in to help. (Laura)

I really think these maps are going to be of use. You see that it makes sense, and I think it will help people understand what it's like for people who are struggling. I can see that you've understood what's important with this map. It's much better than being asked lots of questions one after the other. You'd never get this kind of information like that. (Tina)

Emotional responses to the interview

Other participants described how the maps and our conversation had made them feel. Several participants became emotional as they reflected on what it meant to them to be able to open up and talk and reflect on their life. Five people said that working on the map had felt like therapy. For many, the map had brought to into focus the significance of the support they gave and received, and they acknowledged that they often took this support for granted. This left most people feeling grateful to have supportive relationships in their lives. Two participants said they felt conflicted about their dependence on others and their inability to reciprocate. In these two cases, we spent time talking through these feelings. Figure 4 brings together quotes about the emotional responses people had to the interviews.

Figure 4. How working on the maps made participants feel

To be honest I would say that doing this is like therapy for me. I feel stressed about different stuff that's happening at the moment. But doing this and talking to someone helps me. You can feel like you're fighting against social services, against the government, against the courts, and even against your family. You feel you're fighting against everyone. And being in that position leaves you feeling weak. But talking about this openly has made me feel better, and seeing these people around me on the map like this makes me feel stronger.... For me personally, for my self-esteem, to be sat at the table and making this map with you - I feel like I'm doing something worthwhile. It means a lot to me. (Rosie)

The map has shown me how much we all depend on each other, and what that means – both good and bad, you know? And I feel emotional thinking about the people who are not so fortunate to have support like I do. What do they do on their own? This map has made me take a step back and take a different look at how we all get by together. (Steph)

Capturing the importance of informal support

A third response to the interview was that participants felt the maps had really captured the importance of informal support in their daily lives. People spoke about what it is like to live in

poverty and said that the map was a visual representation of how people really make ends meet. Participants also reflected on their personal relationships and explained that these relationships become especially significant when you depend on them for survival. Several people commented on how important, but also how fragile and insecure these networks really are.

Figure 5. Capturing the importance of informal support

I think it's a great method for collecting data and giving context to how people in poverty live. You can really drill down. And the map has really made me think about my relationships and how we interact. When you sit down and you see it like this, it's actually quite fascinating to see how your relationships work. I've enjoyed it.

(Ben)

What you see in front of you on this map is my life. Not a bad life, is it? How I revolve around everybody – brilliant to see it like that. It makes really good sense the way it's laid out. And it shows you how I struggle on my money and I need my mum especially to help me through.... But it also makes you think –what's going to happen to me when my Mum is gone? (Mike)

3.8.2 My research experience

I conducted the fieldwork over an intensive six-month period. I took the train several times a week from London out to the South West and cycled on my folding bicycle to urban, suburban and rural locations to meet people in their homes. Arriving on my folding bike was a matter of interest and amusement to some people – especially if I arrived very wet after having cycled through the rain. This immediately put our meeting at ease and got the interview off to a friendly, conversational start.

As discussed earlier, I arrived at every interview with flowers as a token of my appreciation. The reaction to the flowers was varied from appreciative to slightly bewildered to indifferent. Many participants appreciated the gesture and the interview usually began with people looking for vases. Several people admitted that they had never received flowers before. Others were

not apparently phased by the gesture and left the flowers on counters or in the kitchen sink. On the whole, it was my impression that most participants recognised the flowers as a positive gesture, and this had the effect of beginning the interview on a friendly and sometimes even intimate footing.

As I stated earlier, I believe that my outsider status as a woman with an American accent ended up serving me well. Participants were interested in where I came from and this started a positive dialogue. Participants were also keen to explain things to me, as someone coming from a different context. Language was broken down, systems and ways of doing things were explained as if I were hearing about them for the first time. I found that my outsider status stopped people from taking meanings and their cultural context for granted.

The fieldwork stage of my research was the highlight of my doctoral work. It was incredibly interesting to finally meet people I had spoken to at length twice before. I was warmly welcomed into many of their homes and made to feel at ease. The participants were incredibly generous with their time and in the open sharing of their lives and intimate experiences. I enjoyed taking the train and cycling to various locations in the South West. I cycled through the countryside and experienced urban areas that I had not visited before. It was interesting to observe the different approaches to social housing across the region, and how this social housing was integrated (or not) into the surrounding context.

In the spirit of full disclosure I want to state that I did have one negative encounter with a potential participant right at the end of my fieldwork phase. I had decided to make two more visits to the South West to conduct final interviews. I contacted a man from my previous sample, but did so with some hesitation as he had described some erratic behaviour during a previous conversation. On the day of the interview I wrote the man a text message to say I was coming but received no response and when I got to his home he was not there. I called him and left another text message, and then gave up and moved on to my next interview. The following week the man and his partner called me numerous times to complain about how I had communicated with them and that I had not shown up for our meeting. There was some confusion about who I was and what the purpose of my visit had been. I found this interaction stressful, but I described again what the research was about and why our meeting hadn't been successful and eventually we managed to resolve the situation over the phone. At the time I was part of a qualitative research group within the LSE's Social Policy Department. This group

of researchers assured me that my behaviour had not been harmful, and helped me navigate this encounter in a constructive and supportive way. I really appreciated having access to peer support during this time.

The conversation with the participants was captured in all but one case with an audio recorder. The conversations were long, and active note-taking would have disrupted the flow. Like the participants, I found the mapping exercise to be satisfying, as it made me feel like I was actively creating something with the participants. We sat side by side (instead of across from each other) and we worked on the maps together – writing out names, organising the relationships around the participant, drawing out flows of support. In some cases children joined in and drew pictures in the corners of the A2 sheet of paper. Being left with a visual representation of the interview was very gratifying for me and the participant and we often discussed this method, considered the interview as a whole and took photos of the map together after the interview had been officially ended.

3.9 Ethics

This thesis is fully compliant with the research ethics procedures mandated by the London School of Economics. Furthermore, the decisions I have made around my choice of methods, the way I interacted with participants during the recruitment and fieldwork stage, and how I conducted the analysis and presented the findings have been guided by a commitment to reflexivity and a continued revisiting of my role as it regards the participants and the research process. Hesse-Biber and Leavy's (2006) emphasise how "a consideration of ethics needs to be a critical part of the substructure of the research process from inception of the problem to the interpretation and publishing of the research findings" (p.59). The decisions I have made throughout the research process were aimed at upholding the dignity and acknowledging the expertise of the people involved in this study, and to show compassion towards the participants (Pillow, 2003). Berger (2002) writes:

Reflexivity helps maintain the ethics of the relationship between researcher and research by 'decolonizing' the discourse of the 'other' and securing that while interpretation of findings is always done through the eyes and cultural standards of the researcher, the effects of the latter on the research process is monitored. (p.221)

While placing the participant's expertise at the heart of this research, one possible limitation of this study is not to involve the participants in the analysis, production and dissemination of findings. I acknowledge this as a weakness and would be interested in conducting research in the future that involves participants in these stages of the research process.

I considered carefully what responsibility I had towards the participants that contributed to this work. Everyone who participated did so of their own accord and based on a previous positive experience with me as the researcher. In having interviewed the sample of two hundred social housing tenants that I drew on to create my own sample, I was aware of people whom I believed were too vulnerable to participate in the research without causing anxiety or distress. I wanted participants to feel that they derived something positive from the interview, and therefore purposely avoided contacting anyone that I felt would be negatively affected by my presence, by a conversation about their circumstances, or the pressure of the meeting.

The participants were informed from the beginning about the nature of the research. I thought carefully about how much to reveal to participants when I first contacted them by phone, and in presenting the purpose of the research at our meeting. I wanted to give enough information to be transparent about my purpose, but held back on describing my specific interests as I wanted to avoid my own ways of thinking tainting how the participants communicated their experience. I told participants I was interested in all of the kinds of support they gave and received on a daily basis. I held back my specific interest in financial support, because I wanted participants to reveal the types of informal support they relied on themselves and which kinds of support they emphasised. I believe I gave participants enough detail about the research to be transparent, without limiting them in their responses. When we met in person, participants were presented with a participant information sheet that outlined the aims of the research again and which we sat down to read and discuss together. The participant information sheet is provided in Appendix 1.

Informed consent was given on the phone when participants agreed to meet. Participants gave clear consent again on the day of the meeting (see Appendix 1). Every participant was given the opportunity to opt out and were reminded they could end our conversation at any point. All fifty participants were keen to continue and all completed their interviews. The participants were also asked if I could record the interview and all except one agreed to this. Confidentiality

and anonymity were assured. At the beginning of the interviews I explained that I would be the only one to listen to, transcribe and analyse the recordings, and consider the maps in their original form. The identities of the participants would be kept confidential throughout the process and in any research outputs. Transcripts and recordings were stored in password-protected files, and the maps kept in a locked drawer of my office. The final research output, presented here, uses pseudonyms to protect the participants identity and key identifying details are changed in order to ensure anonymity.

Another ethical question I considered carefully was in what ways conducting this research might put people at risk. I knew many of my participants had experienced or were actively experiencing hardship, and while I believed speaking about it might be helpful to some, I worried that for others it might cause a certain level of distress. I addressed this by equipping myself with the phone numbers of relevant local support organisations. I also offered everyone my own phone number and told them they could get in touch again following the interview. My phone number was offered in the understanding that I personally could not provide answers to problems the participant might be experiencing, but that I could look for sources that might be able to help. However, in practice, 49 participants did not accept or want these numbers at the end of the interview, and the participants did not contact me. One participant was worried about the damp and mould that was growing on her walls, and together we found the landlord's number and I sat with her while she reported the problem after the interview.

My research was inevitably going to explore people's personal relationships, and possibly any dependencies or power dynamics that existed within them. I didn't want the interviews to cause harm to these relationships, and I was prepared not to push for information about troubling relationships. I was also prepared to stop the interview at any time should the participant feel distressed, however, in practice I did not come across this situation. A number of times participants became emotional while they spoke, and I always acknowledged this and offered to pause the interview, discuss the subject further, or to move on depending on how the participant was feeling. In three cases I opted not to prompt the participant to describe a relationship further because I felt some resistance to or discomfort in discussing the person – in two cases this was due to a recent death in the family having led to relationship breakdown. For the most part, however, it was clear that participants thought deeply about their personal relationships and the dynamics that existed in them and seemed to be at ease discussing them with me. A number of participants described it as a "relief" to speak about their relationships.

I always tried to be sensitive to the particular person and their context. It helped having a previous relationship with the participant, but a large part of my work during the interview was getting a better sense for the participant and any vulnerabilities that I should be aware of. King, Henderson and Stein (1999) write:

The ethics of human subject research may be universal but is at the same time deeply particularized, so that what autonomy or informed consent or confidentiality or even benefit and harm means depends on the circumstances. (King, Henderson and Stein, 1999, p.213)

I took this to heart and tried to practice awareness and sensitivity when I met each individual and as I navigated our conversation.

3.10 Limitations

This final section of this chapter on methods outlines the limitations of this research. There are limitations to the chosen research method, and with regard to the sample I developed.

3.10.1 Method limitations

The egocentric nature of the mapping method is limited. The map is about the participant and created by the participant, and the relationships that are identified are entirely defined and described by the participant. As Tronto (1993), Finch and Mason (1993) and Sevenhuijsen (2002) point out in their research– no single actor in a care and support process can assert their own authoritative knowledge about the process. Relationships inherently involve two people, but only one of them is providing the narrative in this research. There is no account against which to check the assertions made by the participant, and the family member, friend or neighbour has not been given the opportunity to describe their understanding of events. As this research is about relationships of support, and capturing the complex dynamics and negotiations involved in navigating this support, it is admittedly a weakness of the study not to engage with both sides of the relationship.

The decision not to involve multiple members of a network in the research was made primarily for ethical reasons. I wanted to avoid a situation in which family members, friends and neighbours were reporting on each other. I did not want this research to influence people's personal relationships, and I believe that knowing that people were reporting on each other's actions and histories might cause discomfort or alarm. Within the context of informal support, I was particularly aware that the giving and receiving of financial support might be an emotive subject. I did not know to what extent people would talk about informal debts, dependence or power imbalances, or whether informal support had caused bad will or relationship breakdown. I felt that inserting myself in the middle of a relationship that was negotiating these issues would be irresponsible of me and could heighten the situation. While this research does rely on just one person's perspective of a relationship and a social group, I am confident that ethically it was the right decision not to interview multiple members of the network.

It could be argued that another limitation of this research is the lack of universal questioning on particular subjects of interest. The narrative and unstructured elements of my research design did not allow for this, and I purposely chose free exploration over standardised questioning across the whole sample. While this elicited detailed responses, the tallies presented in this work do not represent the sample as a whole. They simply illustrate how often a subject was mentioned by participants in their personal narratives.

As with most qualitative research, another consideration and possible limitation is in how participants represent themselves. It is natural for people to want to show themselves in a favourable light. This may especially be the case if they feel friendly towards the researcher. Participants may omit actions and events from their narratives that break with norms or downplay their own negative or even destructive behaviours. This may be especially the case when presenting their involvement in informal financial support. Participants may want to avoid talking about formal and informal debts they have or misrepresent the imbalances that might exist in relationships. Equally, as Cornwell (1984) notes, families may tend to construct public accounts of themselves in which different generations are naturally supportive of one another. Social norms around family solidarity and who ought to support whom in times of need may lead people to construct accounts that reflect these normative ideas more than they do reality.

While these limitations are inherent in the methods chosen for this research, part of the interpretive approach to analysis is trying to recognise when participants are projecting a certain version of events and to consider why they might be doing so. This research will particularly try to investigate how normative ideas around the giving and receiving of support and reciprocity are challenged by the realities of people's everyday lives. The tensions between what people feel ought to be and their reality is of inherent interest to this work.

Wright Mills (1959), in his guidelines on doing empirical research, highlights the importance of what the participant *does not* articulate. Aside from the personal representation issues outlined above, he also considers structural issues that might not be mentioned because the participant does not take directly into account how larger structures may be affecting him or her or may not be prompted to do so in a one-on-one interview about personal experiences. Unexpectedly, the mapping exercise acted as answer to this, as it seemed to prompt participants to acknowledge some of these larger structures. Participants often pointed out that outside of their personal support network, other structures were present that provided the person with money and support and, at times, also took these things away. Employment, social security money, the JobCentre, as well as charitable institutions loomed large and were in the majority of cases placed on the map by the participant, outside of the concentric circle, to represent their influence on the person and their support network.

Finally, all forms of representation of personal experience and particularly of another's experience are limited portrayals. Interpretation is involved at every step of the research process, and both the participants and I have selected features to present and represent their experience (Riessman, 1993).

3.10.2 Sample limitations

The 50 participants that contributed to this research are working age social housing tenants. The sample does not include other groups of people on low incomes who will also have experiences of informal financial support. Missing voices include, for example, people who live in the private rented sector, pensioners, and people who are homeless or in temporary accommodation. Homeowners living on low incomes are also unrepresented. While people holding these characteristics are mentioned and described by the participants, these accounts

are second-hand and their direct experience is not captured by this study. How the experience and impact of informal financial support among these groups might align or differ from that of working age social housing tenants is an important area of further study.

In selecting participants from the original sample of 200, I began by excluding people I believed were too vulnerable to visit in person. People with high levels of need and struggles with mental health may be likely to have smaller support networks with potential consequences for their ability to access and navigate informal welfare. An obvious limitation of this exclusion is that participants who are potentially more isolated and less able to draw on informal financial support are likely to be underrepresented in this study.

To a large degree the sample was self-selecting. The way in which I recruited people to the research relied on them being interested in participating; often it was the case that people who agreed to be part of the study saw a direct connection between the way I described the research and their daily life. This group of people might be more likely to be involved in networks of support than those who chose not to engage.

As this thesis sets out to build on previous empirical research which establishes the prevalence of informal financial support in low-income contexts, the decision to include people more likely to have experience of informal financial support should not be seen as a drawback. However, looking specifically at people with weaker or no support networks is a very important area of future study.

The participants in this research are more likely to be in ill health or to be unemployed compared to social housing tenants as a whole. This is down to fieldwork practicalities – I could only interview people from my original sample who were available to meet me in person between 9:30am and 7:30pm on a weekday, due to my own working arrangements. It was challenging to find participants who could contribute to this research if they were working full time. As a result my sample included a large number of people who were living with poor health, were receiving means-tested benefits, were unemployed or economically inactive and therefore more likely to be at home in the daytime. This research, however, is specifically interested in understanding how people in challenging situations manage their everyday welfare, and I would argue that this focus validates the makeup of the sample in terms of health and economic activity.

I believe that the findings, ideas, and concepts that emerge from this research, while grounded in a very specific experience, will have much to say about our understanding of welfare, living on a low income, informal financial support, and people's wider support networks. Not only will this point to other areas of research, and other groups of people to be studied within the framework of informal financial support, but the findings may also feed into existing theories on social organisation, care and everyday informal welfare.

Chapter 4. Informal financial support as a response to financial insecurity

4.1 Angie's experience

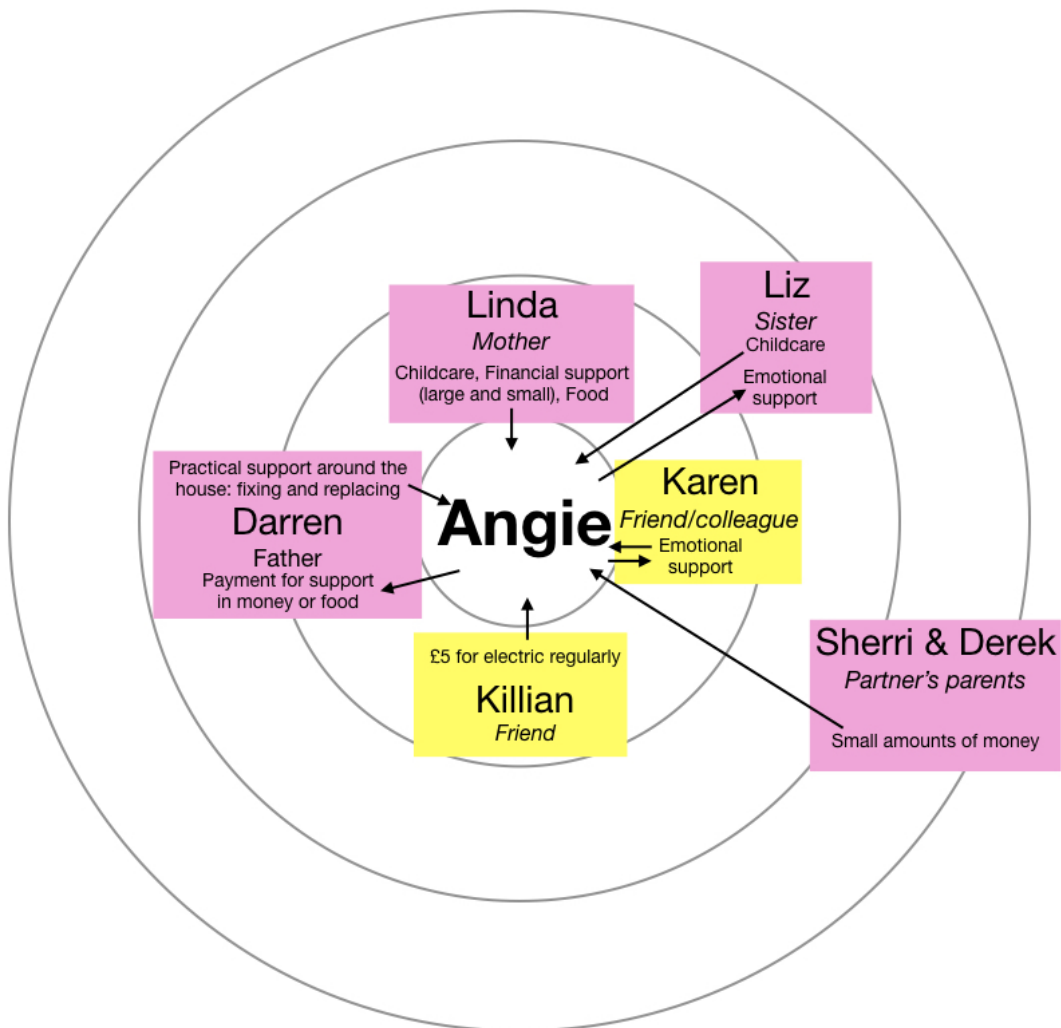


Figure 6. Angie's support network map

The reason I went to hospital was due to stress from work. So I've had to cut my hours down and [my partner] Chris had to go back to work. But my manager doesn't like that. And they don't like that I've got to work in childcare hours. They don't like that, they'd rather I was super flexible. I told them I can't do that any more, it's either part time or I leave. I explained

to them that I could do a full-time job but it had to be decent hours and term times only and they didn't like that.

...

[Chris] losing the ESA was quite a shock. It meant I had to increase my hours, which reduced my working tax credits... right on top of Christmas. And that really, really screwed us over. And that's when I started to feel really stressed.... [But] Chris is due back at work on the 16th. He's a taxi driver... but he was off due to wrist problems. He still hasn't got that fixed, but it was either that – you know him go back to work with his bad wrists – or me having a nervous breakdown at work working all of them hours. Hopefully that will take the pressure off. I won't be so stressed. It's the kind of work that stresses me, you don't get no support from management, and doing fifteen-hour shifts and sometimes more. To do fifteen-hour shifts day after day – that really stressed me out.

...

I'm normally struggling with electric, or fuel for the car. We never ever run out of food because I prioritise having food in the house. We do a massive freezer shop and we get lots of tins and stuff when I get paid, so we're always constantly topping our freezer up so we've always got something in the freezer just in case something goes wrong or there's an emergency. I don't want to ever go hungry.

...

But because we've got storage heaters – we're paying so much on the electric. It's horrible. We're spending nearly £150 a month on electric. And obviously with me being the only one working, we haven't got the £150 every month. So then obviously when I get paid I try to pay it back straight away. But I normally have to borrow the money three or four days before I get paid. The bill always comes in three or four days before payday, so I'll borrow it, and pay it back.

So money support would be definitively from Killian. If we need a fiver for the electric he'll always say – right, I'm bringing it around sort of thing. And my mum and Chris's mum help when they can. But I don't really borrow more than £20 off anyone.

It means everything that I've got these people to rely on if I need a bit of money. Especially Killian... and our last resort is always our parents, because we always know exactly what they're going to say. They'll help us. As long as they can. Obviously with my mum not being

very well, my dad's having to take days off work to take her to the hospital. And he doesn't get paid on those days. So he doesn't always have the money.

...

Relying on people can lead to stressful situations, because people can get annoyed with you relying on them all the time. The only person I know that doesn't get annoyed with me relying on them financially is Killian, he's like my twin brother. He thinks like me, he acts like me. We grew up together – we know everything about each other. I got him the job at the care home, and that's made us even closer.

...

If we've got to go somewhere in an emergency – like recently the hospital – it makes the petrol costs go up. And we try to budget, but it's hard to be prepared for unexpected things. I mean obviously we budget because we don't want to have to borrow off other people. But there's always something unexpected, and we try to be prepared for that. But then something else will happen and we have to find money for that too.

I always have to ask people for money. They don't offer it because most people can't really afford it – you know? I won't ask my dad, because I know exactly what he'll say – 'you should start budgeting' – so I always go and ask my mum. And that's what we do with Chris's family too. We always go and ask his mum. Both of our dads are too tight.

...

I did have a credit card. But I'm currently going through an IVA [Individual Voluntary Arrangement] because of the amount of debt I was in. It's from a loan. It's quite daunting the whole thing. It's a five-year thing and you have to pay £75 a month for five years. And at the end of it I'll be debt free. So even if I haven't paid it all off in five years, I'll be forgiven the debt.

...

I won't use a loan again, unless I really direly needed it. I took a loan out when I was 18, when I got pregnant and when I went on maternity leave I got sacked. And I just couldn't afford the repayments to the loan. And it was just mounting up and mounting up and I just couldn't afford it. And with me not working, lost my job, and a new baby. It felt really overwhelming.

...

It's very important to live close to these people. But also, sometimes we think about moving away just to have our own freedom as well. It's hard to explain but even though these people around us help us so much, they also make us feel trapped sometimes. I don't know if I'm

explaining it well. But it's this feeling of feeling you're indebted to people all the time that's hard. But I think if we moved away we'd probably miss them too.

...

I should have enough money to be self-sufficient. But there's always something. This time last year I screwed up with the electric and overpaid by £100 and they didn't give it back to me. And that really bothered me. You try and do your best, and then you have to go around asking people for help again.

4.2 Introduction

Like Angie, almost all of the participants in this study (46 out of 50) spoke about relying on or providing informal financial support to cover basic living costs. Twenty-four participants both gave and received informal financial support, nineteen participants received informal financial support but did not provide it, and three participants provided informal financial support but did not receive it.

People described relying on their support network both in emergencies and as a regular financial management strategy — repeatedly going to the same person for money, or strategically asking around their support network for help. One participant's mother who stopped by during our conversation and was told what we were discussing cut in to say, "That's our world today, we all got to scratch each other's backs to survive!".

Why were people relying on other households to meet their expenses? Just as in Angie's example, participants described a number of issues coming together to compound their financial difficulties. The reasons people gave for struggling financially were all freely given and were shared without prompting within the context of our wide-ranging conversation. For the most part participants were open and spoke in great detail about the causes of their financial difficulties, often being very frank about their struggles and occasional missteps with money. In this chapter, I draw out the main catalysts of financial insecurity that participants identified, as well as looking at the responses people adopted to financial hardship that often themselves compounded the situation.

Understanding the drivers of financial insecurity is of key importance to this thesis, because it

helps us understand the complicated situations which people are navigating and the circumstances in which they turn to each other for financial support.

4.3 Sources of financial insecurity

Table 5 below lists in order of frequency the reasons participants gave for struggling financially. I have organised these reasons into two broad categories. The first category includes sources of financial insecurity that were out of the participants' control. I refer to these as *catalysts of financial insecurity* in this chapter. The second category consists of participants' responses to financial hardship which served to compound the situation, causing long-term challenges in the form of debts that often grew to unsustainable levels. I categorise these as *compounding responses*.

Table 5. Reasons why participants struggled financially

Reason	Catalyst of insecurity	Compounding response	Number reporting
Large unexpected costs	X		35
Problems with social security payments	X		31
Arrears with household bills		X	30
Health issues	X		25
Unreliable income from employment	X		23
Formal debt		X	23
Informal financial support to a non-dependent	X		17
Household changes	X		9
"Poor financial management"		X	8
Care giving	X		4

The remainder of this chapter looks at these reasons in turn to illuminate the context in which informal financial support is provided and drawn upon.

4.4 Catalysts of financial insecurity

4.4.1 Large unexpected costs

Participants regularly faced unforeseen costs that their budgets could not absorb. Angie's story which opens this chapter illustrates how her sudden health problems led to an unexpected increase in transport costs that the family struggled to cover. Participants also described pressured financial situations due to important household items needing repair or replacing. These items included cookers, refrigerators, washing machines and cell phones. A number of participants tried to do without these things in order to avoid the cost of replacing them. Participants described washing their clothes in the bathtub, putting food outside in the cold, and making do without cookers by only using microwaves, but the majority relied on informal financial support to help them replace these items.

I do not have a couple of hundred to spare to pay for a new washing machine or a fridge. My washing machine broke down for a while and I was hand washing in the bath... I was washing in the bath for five weeks, hanging it round on heaters. And all that time my mum and dad saved up and after 5-6 weeks they lent me the money to pay for a machine. (Rosie)

Cars were essential to participants living in rural areas poorly served by public transport. But cars were also a major source of large, one-off and unexpected costs. These costs included covering MOTs and any repairs that needed urgent attention. Other emergency costs that participants faced included unexpected fines such as parking fines and speeding tickets, as well as fines associated with a child's poor school attendance.

The high cost of moving house was also frequently discussed among participants, particularly those who were paying the Bedroom Tax and considering moving out of their home. Participants broke down these costs – the deposit and first month's rent, cost of repairs, hiring a van and all the other associated costs – amounting to a sum that seemed unaffordable to many. Participants primarily borrowed money from family members and friends to cover the costs associated with moving, but also took out formal loans, or used credit cards to cover this large one-off expense.

A number of participants, especially those living with partners, found that their household income was just above the threshold for receiving free prescriptions, dental treatments and eye exams. Participant's spoke of the high cost of these exams and treatments and while many opted to go without them in order to avoid the cost, others drew on family members and friends in order to access these basic treatments.

4.4.2 Problems with social security

The unreliability of social security payments was a significant financial challenge faced by the participants. Changes to the general structure of social security payments as a part of the government's welfare reforms, as well as individual changes in circumstance that led to a reassessment of benefits, meant that people had to deal with often widely fluctuating and unpredictable support from the state that could leave them with reduced amounts of income or no income for indefinite periods of time.

The main issues that participants identified with their social security payments were: administrative processes causing delays in and sometimes even the complete cessation of payments, cuts to the welfare state undermining the dependability of people's social security, social security payments provided at levels that did not cover basic living costs, and enforcement regimes such as sanctions leading to the unpredictable removal of people's social security entitlements. Thirty-one of the 45 participants who claimed means-tested benefits in the twelve months prior to the interview reported experiencing at least one of these benefit-related issues.

The fieldwork for this research was conducted before the full rollout of Universal Credit, however it has been well documented that many of the problems associated with legacy benefits have remained under the new system (Trussell Trust, 2019; All-Party Parliamentary Group on UC, 2019; Work and Pensions Committee Special Report, 2020, 2021; Butler, 2020; Steele, 2021).

Table 6. Social security related issues in the previous year

Total experiencing social security related issues in past year	31
Of which (some participants experiences more than one issues):	
Reassessment or administrative delays resulting in benefits being stopped or reduced	17
Bedroom Tax	17
Under-claiming benefits to avoid administrative problems or stigmatising treatment	9
Struggling on JSA levels of income	7
Sanctions	5

Problems with social security: Reassessment and administrative delays

Seventeen participants described having to deal with the reassessment of their benefits or administrative delays in claiming their benefits over the past year. The reassessment of benefits often led to a stopping or reduction of income while the participant's claim was being assessed. Participants went anywhere from a week to six months waiting for a decision to be made about whether this financial support would be reinstated. This meant finding a way of living on a reduced or non-existent income for an often undetermined length of time. People dealt with this by using credit cards and overdrafts if they had access to them, going to food banks and other charitable organisations for help, and the majority reached out to family members and friends for financial support. Three participants spoke of how they had been told explicitly by civil servants to ask family members and friends for financial help as a way of coping with the reduction or cessation of their social security payments.

Several participants had experienced multiple reassessments in the twelve months prior to our conversation, which compounded their financial problems. For many participants this reduction in income came totally out of the blue, leaving them with no time to prepare or save up for the change in circumstances. Some participants spoke about being left in the dark about why benefits had been dropped and struggled to understand what had precipitated this change.

For many, the reassessment of benefits came together with other problems – the death of or separation from a family member, or a child leaving the household and leaving a spare room that was subject to the Bedroom Tax, for example. While more than half of the thirteen participants who experienced a reduction in their income were eventually awarded backdated money they were owed, they spoke about the havoc this period had wreaked on their financial situation. People were left with formal and informal debts that had to be repaid, and with the trauma of having to survive on so little:

I was receiving DLA but that was stopped when they asked me to apply for PIP. So now I only get housing benefit and ESA, but the working one. Which I just about manage on that but it's really not enough. I am struggling at the moment. I get around £204 a month from that. And that's it. So the DLA is £180 on top of that a month which kind of made things possible for me. My friends have helped me financially through the PIP being stopped. They've helped me with little bits of money here and there. And if I didn't have them, I would start selling things. I've done that before too. (Mo)

At the beginning of the year I got dropped to £71/week, what you'd get on Jobseeker's Allowance, just out of the blue. I had to go to a tribunal in court and they found that it was a total mistake and awarded my ESA money back and the back-dated money I was owed. But to try and struggle on £71/week was an absolute nightmare. My mum helped me out through that time. My daughters helped me out. And it was in that time that the Bedroom Tax came in as well so I had to do that as well. So it was a bit of nightmare. (Betty)

These periods of uncertainty caused many participants distress and also depleted their limited incomes in other ways. Money was spent on transport to and from doctor's surgeries to collect medical evidence, or on phone calls to the DWP and advice centres. Participants queued for computers at libraries, paid for the printing of forms, and travelled to and from assessment and appeal hearings. All of these activities cost the participant time, energy and money, the loss of which was especially felt if their appeal was eventually denied. Participants spoke of how these changes and delays were stress-inducing and six participants spoke about becoming physically ill as a result of these processes – either due to the anxiety it provoked or because they had increased their working hours to unsustainable levels to cover the temporary shortfalls in

income they were experiencing.

Problems with social security: Bedroom Tax

One of the main welfare reforms that the participants in this study were facing at the time, was the removal of the Spare Room Subsidy, otherwise known as the Bedroom Tax. Seventeen participants were affected by this change, introduced in the 2012 Welfare Reform Act, which reduced the amount of housing benefit paid to a claimant if the property they were renting was deemed to have more bedrooms than necessary. Due to household changes or having been allocated a house with a spare room in the past, the participants in this study were faced with this reduction in their housing benefit and all seventeen participants had to find ways to reduce their costs or find alternative sources of income in an attempt to cover an average £14/week shortfall.

While the Bedroom Tax was designed to incentivise social housing tenants to move to more appropriate-sized housing, the large majority of participants claimed it would not be possible for them to be rehoused in the same area. They had opted to stay in their homes and absorb the £14 average weekly shortfall in order to remain close to the family and friends, and the neighbourhood they called home and had invested in over many years. The quotes below illustrate how important it was for participants to remain in their home and be surrounded by their support network:

I'm paying the Bedroom Tax, but I'll just keep paying it because I love living here and my support network is fabulous here.... [I]t's not just changing house, it's being removed from all of my support.... Ricky, Bernadette and Kira, Flo, Julie I wouldn't have any of those. I wouldn't have that.... Living close to people is definitely important to me. And as much as I hate paying the Bedroom Tax, I will because I don't think I can do without these people. (Steph)

I'm on DLA and mobility allowance and I've been hit by the Bedroom Tax. And so now what I do is pay for the Bedroom Tax with the extra money I get for the mobility allowance. And that doesn't really leave enough money to help me be more mobile. But I refuse to move from here. Because I would never have this kind of support again from my family and friends. I'll only leave here in a body bag. I'll pay

whatever I have to so that I can stay. Without my family and neighbours in my life I wouldn't cope. So I just pay the ruddy Bedroom Tax with my mobility and that's that. (Robert)

It frustrates me to no end. I've lived here ten years. So I'm just going to go skint with this Bedroom Tax. I think it's wrong to make people move when they've lived there their whole lives and need the people around them. So I've just been cutting back on stuff – I eat at work because I work in catering. So that's a saving, not everyone can do that. And I've cut back on the water and on the electric, and obviously ask my stepdad for help when I really need it. (Lisa)

One of the main ways that people coped with this reduction in Housing Benefit was to draw on informal financial support from family members or friends. Eight of the seventeen people affected by the Bedroom Tax received regular monthly financial support from someone outside of their household to cover this specific cost, highlighting that the financial implications of welfare reform often spilled over beyond just the affected household. The following quote illustrates how households came together to manage this specific reduction in social security payment:

Financially [my daughter] supports us. She supports us financially in that she's giving us money since the Bedroom Tax came in. She's started paying us some money monthly. And that money, to be honest, probably works out as covering the full Bedroom Tax. And that is something that she wanted to do. And it really does help. (Linda)

Only three out of seventeen people had moved or were in the process of moving to smaller accommodation. These three were relieved to escape the Bedroom Tax, but struggled to cover their moving costs and found living in a new neighbourhood away from the people they had lived alongside for many years challenging.

We lived in [neighbouring village] before but that room tax come in.... We had the one spare room. And we were struggling with it. So we did downgrade... But we didn't want to leave that flat. We had friends there, we were close to the kids [who

live in care]. We'd lived there a long time. Zoe didn't want to leave. She didn't want to be far from the kids, that's been hard on her. (Willie)

The Bedroom Tax was described by all seventeen participants as a destabilising policy that forced some to move away from their networks, others to rely more heavily on their networks for financial support, and left many in the position of having to go without essential items in order to cover the shortfall.

Problems with social security: Knowingly under-claiming benefits

Nine participants described not claiming all the benefits they were entitled to in the previous year. These participants did so knowingly. Several did this because they wanted to avoid the hassle and possible delays that might come about as a result of the inevitable reassessment of their benefits. Two of the participants did not claim Jobseeker's Allowance because of their negative experience of the Jobcentre. They spoke critically of the treatment they had received at the Jobcentre and made the decision to go without this money in order to be free of the anxiety and stress that claiming JSA had previously caused them. A handful of participants spoke explicitly about preferring to first draw on their personal network for support in an attempt to avoid the difficulties and the stress of navigating the social security system. These participants had negative experiences of claiming social security in the past and wanted to avoid any disruption to their finances that might throw off their carefully organised budgets:

I was so abused by the system, and made to feel so awful, I just thought – well, ok, get stuffed. I don't ever want to be back here and back where I'm claiming any kind of benefit. And that determination has kept me going. But it's only been possible to stay away from the benefit office because of my family. It's absolutely horrific what you're put through... I think that a lot of people would not survive without their family and friends. This network have done the government a big favour, because there have been many times when I would have had to claim something from the government. There were times when I was unemployed, but my family helped me with rent or with other things, which meant I didn't have to claim. I was asking family and friends for support before I went to the government to ask for housing benefit. (Martha)

Deciding not to claim their social security entitlements was costing these participants a significant amount of money every year. Participants were choosing not to claim money they had a right to either because of previous negative experiences with the system, or out of fear of triggering a reassessment of their benefits that may result in the reduction of their income. This often led people to turn to informal financial support as an alternative source of income.

Problems with social security: Social security not covering the basics

The seven participants living on Jobseeker's Allowance (JSA) struggled more than any other group receiving social security payments to cover their basic living costs. JSA is a legacy benefit for people who are looking for work and is designed to tide people over between jobs, not to provide a sustainable long-term income to the unemployed. However, all seven of the participants drawing JSA had lived on it for at least four months and, at £73.10 a week (at the time), they were struggling to cover basic utility bills and food costs, not to mention any unexpected expenses. The participants living on JSA spoke most often about "just surviving", and had developed elaborate strategies for saving money and going without what many people would identify as essentials:

£70 pounds is not enough to survive a week, and either you have to go to people and ask for support, or you go without... When you're poor you just learn to go without things. You have to learn to live differently. You just have to adjust. And it does mean sometimes going without. I can't remember the last time I cooked something nice for myself. I can't go out and buy chicken or beef or steak. You look at them at the supermarket and they're almost like foreign to me... I mean I've been going to food banks for the last year. When I eventually convinced myself that I was needing to do that. I've been independent since sixteen and I didn't go to the food bank because I thought there was other people who needed that help more than I did. I'm very reluctant to go to charity. But I have realised over the last year or two that actually that's the wrong attitude and that I'm doing myself harm by not going. I'm just in survival mode now. (Francis)

A number of participants on JSA openly wondered if, by setting benefit payments at unsustainably low levels, it was the government's specific intent to push people to have to rely more on family members and friends for basic living costs. As previously mentioned, three

participants experienced being explicitly told by civil servants that they should draw on informal financial support as a way of coping with their benefit reductions.

Problems with social security: Sanctions

Five participants, all men between the age of 40-60 years old, had been sanctioned in the year prior to the interview and two of the five were undergoing a sanction at the time of the interview. Sanctions, or the temporary stopping of a person's benefits as a result of failure to comply with certain conditions, lasted anywhere from one to six weeks for the five participants. This was described as an utterly destabilising experience. Three out of five participants eventually received backdated benefit payments after it had been acknowledged by the DWP that an administrative error had led to a problem that had brought about the sanction. A 2016 DWP statistics release shows that one in five JSA sanctions, and one in four ESA sanctions were successfully overturned (DWP, 2016). This happened to Patrick:

I got sanctioned twice in the past year. The first time around they wanted me to go and work in a different county, and that was going to be really difficult for me to get to with public transport. And I called the allocation officer and talked it through with him. And we spoke about how there were no realistic trains and no bus services to get me there. So it really wasn't doable. So I explained why I couldn't take the job. The allocation officer said fine, it makes perfect sense. But then ultimately I was sanctioned for that. So I went six weeks without any money. And so I went all that time with no money before I was told – you're quite right, Patrick, it wasn't possible. And eventually I got the money back. The problem during sanctions is that you don't even have money to put on your mobile. So if you are wanting to communicate with the DWP you have to ask someone else for their phone and that costs your friend money. And people's charity soon runs out when you have to rely on them so heavily. (Patrick)

While participants were relieved to receive backdated payments, they spoke about the damage several weeks without income had inflicted on their financial situation and on their family. People described living on informal support from family members, friends, food banks and religious institutions. Two people spoke about living on food they had stored in their freezer. All five described feeling demoralised as a result of having their income stopped, and two

participants spoke at length about how they worried that the sanction had negatively affected their children. All five described how they worried that they had exhausted the support that was available to them from family members and friends during the time of the sanction:

At this point in my sanction I can't ask for any more money from anyone... all I can do is make sure my freezer is full. That really is all I can do now. As long as there's something in my freezer, then I may be able to ride out the difficult times.... All the while I feel under tremendous pressure from the Jobcentre. And I actually feel anxious now thinking about the Jobcentre. It's gotten to that point. I try to minimise the exposure of the sanction to my son. He often doesn't have an awareness of what's going on. It's just not a stress he needs. He's not very good at coping with things. So I try not to expose him. (Glenn)

4.4.3 Health problems

Poor health affected the majority of the participants involved in this study. Twenty-seven people described having a persistent health problem or disability that they struggled with on a daily basis, while a further eight described living with someone who was in poor health. Twenty-nine of the fifty participants lived in a household that received some form of disability benefit.

Participants described a range of health issues spanning physical and mental illness, from genetic illness to accidents and work-related stress issues. The range of health issues people spoke about experiencing are listed in Figure 7.

Figure 7. Health problems described by participants

Arthritic knees
Brain injury after stroke
Degenerative disk in back
Muscular dystrophy
Prolapsed disk in back
Arthritic spine
Chronic Obstructive Pulmonary Disorder (COPD)

Twisted vertebrae
Irritable bowel syndrome and glaucoma
Bipolar disorder
COPD
Early onset dementia
Brain injury
Migraines and loss of eyesight
Cardiomyopathy
Obsessive-compulsive disorder
Limited movement in one arm
Fibromyalgia
Arthritis
Lupus
Depression
Bowel cancer
Pelvic prolapse
Cardiac arrest
Liver cancer
Breast cancer
Arthritis and thyroid disease

Like Angie, whose story opened this chapter, participants experiencing poor health often struggled to hold down jobs. People described having to negotiate a reduction in hours with their employer, looking for new employment that better accommodated their limitations, or having to stop work altogether. A drop from full- to part-time work as a result of poor health was experienced by four participants, a further four found alternative work that was more suitable, and a total of nineteen people had been forced to stop working altogether as a result of their poor health. Rachel – a single mother – described having to weigh up what she could realistically manage physically due to her poor health, with her need to earn enough money to support her family:

I can't physically work that hard anymore, I mean, I did that last year and over Christmas I worked even longer hours and I actually collapsed. So I'm not working at that establishment. And after that I was really worried about getting back to

work. I thought – oh god I have these children, I have this responsibility, I have my health now you know you realise your limits. And you need to find something that's going to fit and that's really not easy. (Rachel)

Eight people had taken temporary time off work in the past year while they recovered from a particular health issue; however, only three of these received some form of financial support from their employer during this time. All eight had to scramble to find alternative ways – whether through social security, formal debt, or informal financial support – to make up their lost income.

The majority of the participants who had long-term health problems did eventually receive social security to support them. However, the nineteen people who had stopped working altogether due to their poor health described long and costly transitions from leaving their job, to receiving their diagnosis, and then eventually making an application for and, in most cases, being awarded disability payments.

Even after disability payments had been issued, many people described feeling they had no guarantee that they would remain in place. The majority of ESA and DLA or PIP claimants lived in fear that their entitlement would be reassessed and denied. This had recently happened to Mo, a stroke survivor who now lives with the effects of brain injury. A recent reassessment of his DLA had revoked his claim based on his ability to live self-sufficiently. Mo was in the process of appealing this decision with the help of a local charity; however, the loss of £180 from his monthly budget was significant. Mo described going into both formal and informal debt as he struggled to cover his basic living costs.

Living with an illness, leaving work, being housebound, and having a severely restricted budget often led to reduced exposure to family members and friends and a breakdown in people's relationships. These participants described their growing isolation as they lost touch with the members of their support network:

[I]f you had come here when I was working, this map would have been filled. But then I got cancer and that was it. And you don't work anymore so you don't keep in touch. People say they will, but they don't. Being employed is a big source of keeping in touch with people and that. That's what I miss more than anything. I

used to have so many people around. It has hurt me a bit. (Sherrie)

4.4.4 Unreliable income from employment

Nineteen out of the 50 participants were working at the time of our meeting. These participants did a variety of jobs that primarily fell into the service sector. The participants' jobs at the time of interview are listed in Figure 8 below:

Figure 8. Jobs held by employed participants at the time of the interview

Support worker in a homeless shelter
Pizza deliveryman
Pub quiz master
Shop assistant
Maths tutor
Administrator in rehabilitation centre
Home care assistant for the elderly
Landscaper
Post office clerk
Bar maid
Care assistant in a nursing home
Dinner lady and cleaner
Phone bank worker
Teaching assistant
Caterer
Bin man
Activities coordinator at a care home
Bar maid
Administrator for local business

Sixteen of the working participants in this study described struggling to cover unexpected or emergency costs with their income from work, and seven spoke frankly about their recurring inability to cover basic day-to-day expenses such as the cost of rent and utilities, or being unable to pay back arrears they had accrued:

My money is not enough. It's better than what I was on at the call centre, but it's still not enough. My rent is half of my wages. And I'm not entitled to any benefits. When my son's child tax credits stopped it was a very messy ending. And it's actually still the reason why I'm doing without things now. And you know the cost of living is going up as well. Because the bills continuously go higher and your wages don't rise. I can't buy work clothes, I can't buy the food I want and need. We're on a limit. I buy frozen foods and things like that because it's economising. And I try to skip lunches so I can save that money. So I'm working to just pay the system. I'm not getting anything out of the job myself. I'm not saving at all, I'm owing. At the moment I'm having to say to my son – I need to borrow from you again. (Martha)

Six participants spoke about fixed-term or zero-hour contracts and how these contracts affected the stability of their income. Having to work from one fixed term contract to the next caused participants considerable anxiety and could often leave them with periods of no income as they either waited for contracts to be renewed, or they were forced to look for alternative employment. Older people in particular worried that temporary contracts exposed them to greater threat of being replaced by younger employees. Participants who had children – in particular women – described how negotiating for more flexible working hours had opened them up to receiving threats from management about being replaced with employees more able to work during typical childcare hours. This was the case for Angie, whose story opens this chapter.

Unpredictable hours and pay were described as being major issues for six of the nineteen participants. This was a particular problem for paid carers who frequently lost clients due to a change in circumstances such as illness, moving house, or even death. Self-employed workers and participants who depended on agency work spoke about having to jump from job to job and hoped that work would pick up. Unpredictable hours and pay made it difficult for participants to develop a standing budget, or to plan financially one or two weeks ahead of time:

My income is not stable, because my hours aren't stable. What if my client dies? What if they go to the hospital? I get paid per client and I get paid based on the

time that is allocated to that client. If I'm supposed to see ten clients and suddenly three out of my ten clients went to hospital, I'd only see seven and that would affect my income. So all I can really tell you is that I earn £8.60 an hour and that's it really. So one month I might get £1500 and the other month I might get £900. And that's difficult to plan around. But I know at least I have a base, so I know I wouldn't get less than £700 a month. (Aretha)

Seven participants were unemployed at the time of our meeting, but actively looking for work. This group of people described patching work together and continually worrying about what employment would come their way next and when. Bo described moving in and out of work, and going from one “short term fix” to the next in order to keep his head above water financially:

But I mean this is what happens to me, I just go through a sequence of short-term fixes where I go from one job to the next and sign on in between. And there's inevitably periods between that where I get no money at all. And I'm always hoping I'll get more students to tutor before the summer when I won't have any work and there's no way I'll be able to save up enough money to cover the summer so I'll have to sign on. So no, it really is just a series of short-term fixes. I spend two months doing this, and two months doing that. And it is frustrating really. But I think it's the best I can do. (Bo)

This group of people who cycled in and out of work described the challenges of moving from employment to social security and back again, during which time benefits were continually reassessed and payments reduced while their claims were being amended.

All the participants who were actively looking for work, and fifteen of the nineteen participants who were currently employed, were regularly receiving informal financial support from their support networks to cover the shortfalls in their incomes. Zara described her work as a barmaid in a pub and how exposed she was to the whims of her managers. Zara described how her Nan and father frequently stepped in to smooth any unexpected events at work that would destabilise her financially:

You get situations where something happens in the pub and the manager cuts my

hours to a point where I can't live. Where I've had issues with my pay it's a real struggle. And it takes a while to get things sorted when my pay isn't regular. When Stuart sold the pub, the owner who took over after him – he decided that he didn't want me working there so he cut my hours a lot. And when they cut my hours, that's when my Nan started helping out. I told her that my hours had gone down and stuff, and she asked me – do you need to borrow any money? And I asked her for £250 and she said well let's make it £300 and I think her words were – I don't want it back and let's not talk about this again. It's yours, get yourself sorted... If I hadn't had my family around to help me through these times when my employers have messed me around, I would have had to move back in with my mum which would be quite bad for me because she's not very stable right now. I know that there might be a couple of weeks where my wages dry up and if I do need to borrow something I know I can call my Nan or my dad. I don't know what I would do without that kind of support. I'd be so stuck without them. (Zara)

The insecurity people faced and the unpredictable level of compensation they received from work, which often failed to sustain them and their families in the most basic way, was a source of frustration to people. Participants described working hard – often emphasising that they'd spent their lifetime doing physically demanding jobs for long hours – yet not being able to cover their basic living costs.

4.4.5 Informal financial support to a non-dependent

Twenty-seven participants were involved in providing either emergency or regular financial support to a family member or friend, with seventeen of these participants describing in an unprompted way that providing this support caused them personal material hardship. The dynamics and repercussions of giving and receiving financial support are explored in greater detail in subsequent chapters; however, in terms of people's available income, providers of informal finance often described having to cut back or go without in order to provide financial support to someone in their support network. Participants described themselves as “being in the same boat” financially as everyone else in their network, and the act of providing financial support was often described as a cause of financial insecurity.

Rosie, for example, described the anxiety she felt after giving her children money. Rosie spoke of feeling caught between wanting to support her children and being keenly aware that she needed that money for her own household.

Some weeks it's hard to see above it all. And often I'm tempted to help my child out with a bit of money, when really that money is needed in this house for bills or food. Sometimes I go without to help my daughter.... Sometimes I think to myself when I'm helping someone, why am I giving all this energy or my money to this person when I really need it for something on my to-do list? But actually, sometimes it's good to help someone else. It takes you out of your home, you think about something else. You feel good for helping, you know. And it actually can make it easier to go back to your minefield and say – come on, just sort it out. That's how I function.
(Rosie)

Providing financial support triggered conflicting emotional responses in participants who wanted to be supportive, but also described informal financial support as being harmful to themselves and their household. These themes will be explored in detail in the following empirical chapters.

4.4.6 Household changes

Changes to the household's composition inevitably meant having to adjust the household's financial organisation in some way – either because social security payments needed amending to reflect the new make-up of the household, or because new financial agreements had to be forged between new constellations of people under the same roof. Household changes often caused people to fall behind on payments as it took time to agree upon or finalise their new financial settlements.

Young adult children were frequently moving in and out of their parents' house as they encountered stumbling blocks on their way to becoming more independent. Job loss, debt and relationship breakdown pushed several young people back into their family home. This was often difficult and costly for parents to absorb. Terry had recently taken on his young adult son's debts and had invited him back into the family home as a way to deal with his financial

instability:

With Fred though we've had to check up on him and help him with his debts. We offered him the help and he's moved back in with us. We could see he was in a mess. I said to him one day – do you need help? And he just broke down and said yes. And you could see he was struggling. He just wasn't coping. So we stepped in as best we could before it got really bad. He's a 23-year-old, but he's really a 16-year-old in everything he does.... He's had problems with payday loans, and then we had to deal with a debt management company. In the beginning we did help him out financially and got him on his feet again, but there's only so much we could do. He's living with us again... we've been feeding him up. But we try to get him to pay rent because it's the ethics I want to instil in my kids – that you've got to pay your way in life. There's no free ride. He can't expect to live with us for free, with us bailing him out when we can't really afford it. He's at the age where he knows he'll have to pay for stuff and live on his own again soon. (Terry)

Relationship breakdown between couples could also be costly. Participants left their family home and set up new households, often at considerable cost to themselves and their ex-partner. Participants described having to adjust to new financial arrangements, especially if they were now solely responsible for covering household costs.

Three participants had experienced the death of a member of the household in the year prior to the interview and described the financial upheaval that came about as a result. If the deceased member was of working or pension age this meant a loss of income to the household, and people described struggling to readjust to this new status quo. Family members who were also live-in carers were especially affected by the death of the person they cared for. Not only had they lost their loved one and their caring role, but they'd also lost the income from either the cared-for person's benefits, their pension, and any carer's allowance they were receiving. This was the case for Pat, who had recently lost her mother:

I've never had to ask for money. And that's mostly because mum and I supported one another financially. We were there for each other. Whatever money we had went straight into the house. We put our money together. So it's been hard since she passed away. My budget is definitely not the same, not at all the same. She had

two pensions, and one of them was very good. And you know, that did help, my mum having that. But now that that's all gone, it's a big dramatic change to my life. To the life that we all had as a family. And it's tight now, but we get by. We got a bit of housing support after she passed away, because the rent went up after my mum passed away. But it wasn't much help. And I did get into a bit of arrears in the first months. But I cleared that now. So I paid them off with money I was saving to visit my family.... It's upsetting to use that money, and not knowing when I might manage to see them again. But I really I don't like having arrears. (Pat)

Paying for a family member's funeral was an expense that usually exceeded what participants could afford. This left one participant in a position where she was forced to ask her brother-in-law for help to cover her husband's funeral bill:

I mean when Sean was alive it was much easier financially, we pooled our benefits together in his bank account. When I was trying to pay for his funeral was the worst because I felt he wasn't at rest. And I felt so guilty about it because we got much less on benefit all of a sudden and of course I've got no savings or anything. And I owed £1000 for the funeral! And it was taking so long to get the money together to pay it. Then finally my brother-in-law lent me the money and paid it for me. Ian - he's my bank. Bless him, if I need any money he always gets what I need. He'll get what I need and then I'll try to pay him back weekly. (Tina)

Household changes, whether due to people moving in and out of the household, relationship breakdown, or a family member's death, created financial upheaval both through one-off costs and as a new financial status quo had to be forged. Family members and friends were put in a position of having to negotiate the sharing out of costs, and in many cases large sums of money had to be found to cover the cost of setting up a new household or holding a funeral. These are normal occurrences in family life that were felt especially keenly by the participants in this study because of their precarious financial situations.

4.4.7 Care-giving

Of fourteen participants who provided regular care for a family member or friend, four

described care-giving as a source of financial insecurity. These participants had cut back on their working hours or left paid employment altogether to dedicate themselves to supporting their family member or friend. This left them in a vulnerable position – living on a reduced income and/or social security payments and at times depending financially on the person they cared for. Linda, who provided the highest level of care of all the participants to her severely disabled husband, spoke about gradually reducing her working hours to support her partner until she finally had to stop working altogether and depend entirely on their social security entitlements in order to dedicate herself to his round the clock health needs.

Several carers spoke about their recent struggles with cuts to social care. Losing social workers, or experiencing cuts to sheltered housing often increased the pressures on carers and made it more difficult for them to hold down jobs, or have time off and additional support to fill out forms and make sure they were claiming their full benefit entitlements. Susan spoke about how cuts to her mother's sheltered housing directly affected her ability to hold down a job and increase her income:

The whole point of sheltered accommodation originally was that I could work and our mum had a permanent full-time warden around that she could call on if she had a fall. So the warden kept an eye out for her while I was working. That's been taken away. I had to give up work as a result. And I've only just now figured out a way to go back part-time. So that cut in that support that we used to have had a direct effect on my ability to work. I can't rely on the system that is now in operation in the sheltered housing. (Susan)

Linda who was described earlier as having to stop work altogether due to the demands of her caring role, believed that the loss of her social worker due to government cuts had directly affected their financial situation. At the time of our conversation, Linda was panicking about changes to her partner's social security claims and believed she was missing out financially without her social worker helping to manage their complex social security entitlements:

We had a social worker at the time and she helped to organise that [our benefits]. But such are the cuts, that we don't have a social worker anymore who can help us with these things.... [That is] why I struggle so much now. If the social worker was still around I think we'd be in a much better position financially. (Linda)

While fourteen people provided care on a regular basis, only five received Carer's Allowance from the government. Carer's Allowance is a government benefit for people who spend at least 35 hours a week providing care to someone with a disability. The majority of people said their care work didn't qualify them for Carer's Allowance, while a smaller group of people worried that claiming carers allowance would disturb their existing benefits. Participants often expressed confusion over Carer's Allowance, wondering whether they would qualify and if they would be worse off for claiming it.

4.5 Compounding responses to financial insecurity

Participants reported a range of strategies and responses to financial insecurity provoked by the catalysts described above. Of these, a number were identified as making their financial situation worse. This was another factor that led participants to seek financial support from friends and family.

4.5.1 Household arrears

The majority of participants described accumulating arrears on their household bills, particularly on utilities and rent payments, as a way of managing when their income did not cover the basics.

Twenty-three participants described themselves as being in debt with household bills. They spoke about their strategies for managing utility payments. For example, some contributed a small amount of money (£5-10) to every outstanding payment on a monthly basis:

I always just barely manage with gas and electric. They refuse to put meters in these houses which I find annoying. A meter would be much easier, because I could just top up £10. Instead I get hit with a £100 bill and I just pay it back £10, £10, £10 every week and then I finally get in clear and then the next bill is there. So you never get out from under it. That's my strategy – just pay off my bills £10 a week and hope I can pay it back that way. (Lisa)

Others, like Grace and Mo, decided to forgo paying one utility bill altogether and had accrued one large debt that loomed over them:

I don't pay the water bill anymore. I don't think they can stop my water with a child living here. So with the water I'm £600 in debt and I'm scared to call there because I'm worried they'll want me to pay it back. I don't know where I'd get that from. I don't know what to do but I just can't pay it. (Grace)

At the moment I have one large debt which is my electricity bill, which I haven't really paid any electricity this year. They changed the key meters over to the system we have now, and I didn't get my first bill for quite a while and when I finally got the bill it had really built up. It's frustrating because any money I earn doing little bits of stuff, when I can do them, that money now has to be channelled towards that debt. (Mo)

The majority of people with household debts described prioritising their rent over their utility bills, because they felt that securing their home was their main priority. Food costs for the most part came second to the paying of household bills, but many people described going hungry, or repeatedly eating the same staple or frozen food in order to divert their money to the payment of an outstanding bill. Several participants described turning to family and friends for financial support to avoid escalation of the debt collection process.

4.5.2 Formal debt

Twenty-two of the fifty participants used some form of formal finance in the twelve months prior to the interview and did so primarily through the use of credit cards, overdraft facilities, and hire purchase through catalogues. While all twenty-two participants reported using credit to borrow less than £300 at a time, with half borrowing £50 or less at a time, these amounts would often accumulate into large and unserviceable debt. Table 7 breaks down the main reasons why people drew on formal finance.

Table 7. Reasons why participants use formal finance

To pay for emergencies	9
To pay for monthly living costs	7
To be financially independent from family and friends	7
To afford the replacement of large household items	5

Participants drew on formal finance to cover emergency situations such as periods of no income due to benefit delays or changes in employment status, or the breakdown of a significant household item such as a car or a refrigerator. The use of credit cards or overdrafts allowed people to cover these sums quickly and pay them off more gradually.

Another frequently cited reason for drawing on formal finance was a participant's inability to cover their basic living costs. People described drawing on credit to pay for food, utilities and rent in months when their income from the state or employment was not enough to cover the costs of living. This often trapped people in a cycle of debt in which they did their best to make small repayments on their credit cards and overdrafts, only to have to draw on them again at the end of the month. Participants acknowledged that they were unable to pay-off their credit debt, but emphasised that drawing on credit was essential to their ability to regularly cover the basics. This meant that many people had large and growing debts looming over them that caused considerable stress and anxiety:

I still use my credit cards. It can be useful to have them, but I'm not getting them down at all. And it feels like a lot of money I'm paying and just not getting them down. So I'm always at the max all the time. But there've been times when we were short on money and I could use the card to pay for food and last month even rent. I'm in overdraft in one of my bank accounts. It is a worry because banks can make you pay back at any time. Or increase their bank charges. And if they did that I would be stuck. So that is what's happened to me now. They've increased their bank charges. I used to pay £15 a month when I was overdrawn. I'm now paying £30 or £31 a month – so that's doubled. And that's just bank charges for being overdrawn. I'm not even paying it off! (Susan)

Several participants bought large purchases – such as a cooker, fridge, or washing machine – on what they called the “never-never”. Most people used catalogues to buy these goods on hire purchase and pay them off in small, manageable instalments over time. Participants were aware that this arrangement meant they were paying a significant amount of interest on these goods, but saw this as the only way of being able to afford large items, as even second-hand goods were often too expensive if they had to be purchased in one lump sum. This left several participants with large catalogue debts (as high as £4,000) that they were paying off very slowly.

Formal finance was frequently brought up in opposition to financial dependence on family members and friends. Participants described how formal finance allowed them to be less dependent on informal support and contain unexpected costs in a way which didn't impact other households or put strain on their relationships.

I've been forced to use credit cards. And it's been useful and detrimental at the same time. It's given me independence from my family because I don't have to ask them for money, but dependent on the bank in another way... I live on that credit card and my overdraft. I've got no choice at the moment. (Martha)

If I had an emergency of some kind I'd try to deal with it. I've got a credit card now I've got a job. And because I've got the job and the credit card now I don't need to rely on these people anymore. I don't need to rely on Rob to pay for my dinner, I don't need to ask Sasha for £20 every other fortnight. I'm still using Kirk's bus pass, however soon I'll be able to afford a car. I'm not so dependent on these people anymore. (Patrick)

A handful of participants (four), on the other hand, used family members to gain access to formal finance. These participants did not qualify for credit cards themselves, and as a consequence used the credit cards of family members and friends to help them through emergencies. These family members and friends did not have the funds available to loan money outright, but could offer the participant the use of their formal credit. This put pressure on the participant to make timely repayments, as failure to do so would damage the family member's credit score and likely harm their relationship.

Although avoiding reliance on informal networks of support was a major driver in turning to formal credit, in several cases the accumulation of unsustainable debt led participants to turn to their family and friends for help to escape cycles of debt and high interest repayments. Terry's son (see section 4.4.6) is one such example of this.

4.5.3 “Poor financial management”

This work does not pass judgement on participants' financial decision making and recognises that the multiple, mounting and often aggravating pressures that many participants find themselves under will influence the ways in which they choose to tackle their problems at particular points in time.

However, a small number of people (eight) spoke about their occasional struggles to spend and budget their money wisely – with several participants speaking of this in terms of “poor financial management”. Participants described how the many pressures that came together to cause them to struggle financially led them to make what they, in retrospect, deemed to be poor spending decisions made out of desperation. For example, Lina described how her financial difficulties sometimes led her to make the irrational decision to buy and eat too much food as a way of coping with her despair, rather than rationing out her food expenses between payments. Other times, she described feeling so hungry after running out of money and fasting for several days that she would overbuy on food directly after receiving her benefit payments:

I don't manage things well when these changes happen. Even when things are going normally, so I got paid yesterday. But food and money ran out six days before I got paid.... With all the problems I've got I sometimes, I do bad things, like I eat emotionally. I get upset and I eat all the food. So I eat all the food, even though I know I shouldn't, and then I have six days left with no food before I got paid. So then I don't really eat. And I try to think about it as fasting.... Usually on the Tuesday I get paid and there's nothing in my bank account. And the money usually goes in at 2:40am in the morning and I sometimes get up and go straight to the corner shop because I'm hungry. And I can't wait until nine o'clock.... I can't explain it, but you're hungry! And when you're hungry you go to the shop and you buy things you shouldn't, that if you sat down and thought about it before you wouldn't do that. (Lina)

Participants described how they enjoyed an occasional treat or luxury that they knew they could not afford. Treats included going out for a meal or coffees, buying tickets to see music or films, or purchasing new household items that were unaffordable to them. Several people described that buying an occasional treat made them feel more “alive” and allowed them to experience life beyond simply covering the very basics and just scraping by.

Many participants described credit cards as a tempting temporary solution, but ultimately a poor financial decision. The majority of people who had credit card debt reported regretting having made the decision to take on loans or use credit cards. Participants who had taken out loans described it as a moment of desperation knowing that they would struggle or be unable to make the repayments.

While some participants described how their self-described ‘bad’ financial choices were their own responsibility, others began to articulate that these decisions had been made because they were exposed to challenging circumstances beyond their control. This group of people spoke about the immense pressure they were under. They believed that it was unsurprising that they made an occasional mistake, or spent money on the odd pick-me-up, as they struggled to cope with living on an inadequate income.

4.6 Managing multiple challenges

Tables 8 and 9 show that each of the 47 participants who reported struggling financially had been navigating *multiple* challenges to their financial security in the year before we spoke. Catalysing events that led to financial insecurity frequently triggered compounding responses that further entrenched problems. Angie’s story at the beginning of this chapter describes how poor health, benefit reassessments, and low and unpredictable income from work led to growing arrears with household bills, along with rising formal debts which she and her partner struggled to repay. These multiple and related financial challenges were too much for the household to manage on its own, and one of the ways Angie and other participants responded to this and similar situations was to turn to family members and friends outside of the household to help absorb their costs.

Table 8. Managing multiple financial challenges

Name	Catalysts of financial insecurity							Compounding responses			Total financial problems reported	Involved in Informal Financial Support	
	Large unexpected costs	Issues with social security	Health problems	Unreliable income from work	Financial support to non-dependent	Household changes	Care-giving	Behind on household bills	Formal debt	Poor financial mgmt		Giving	Receiving
Pat	X	X	X		X	X		X			6	X	X
Mo		X	X					X		X	4		X
Stevie		X	X	X	X						4	X	X
Jean	X	X	X	X	X			X			6	X	X
Peggy	X	X		X		X		X	X		6		
Rick											0		
James		X	X					X	X		4	X	X
Francis	X	X		X				X			4		X
Linda		X	X				X				3		X
Judy	X	X	X		X						4	X	X
Peter	X	X	X								3		X
Robert	X	X	X		X						4	X	
Otis	X	X	X		X			X		X	6	X	X
Errol				X						X	2	X	X
Phil		X	X		X				X		4	X	X
Susan				X			X		X		3	X	X
Bo	X	X		X				X	X		5		X
Ben		X	X		X						4	X	
Rosie	X	X	X		X			X	X		6	X	X
Martha		X		X	X			X	X		5	X	X
Aretha	X			X					X	X	4		X
Harold											0		
Mike	X			X	X			X	X		5	X	X
Jenny	X			X					X		3		X
Stu	X					X			X		3		X

Name	Catalysts of financial insecurity							Compounding responses			Total financial problems reported	Involved in Informal Financial Support	
	Large unexpected costs	Issues with social security	Health problems	Unreliable income from work	Financial support to non-dependent	Household changes	Care-giving	Behind on household bills	Formal debt	Poor financial mgmt		Giving	Receiving
Penny	X		X	X				X	X		5		X
Rachel	X			X				X	X		4		X
Angie	X	X	X	X				X	X		6		X
Victoria	X		X				X	X			4		X
Patrick	X	X	X	X				X			5	X	X
Barbara											0		
Pam		X	X	X		X		X	X		6		X
Steph	X	X	X			X					4		X
Cindy	X			X		X			X		4	X	X
Walter	X		X		X			X	X		5	X	X
Lisa	X	X		X	X			X			5	X	X
Laura	X							X			2	X	X
Ron					X				X		2	X	
Terry					X				X		2	X	X
Tony	X	X	X					X		X	5	X	X
Sherrie	X	X	X					X			4		X
Willie	X	X		X				X			4	X	X
Joanna	X	X	X	X		X		X	X	X	8		X
Tina	X	X	X			X		X	X		6		X
Jacob	X	X		X			X				4		X
Grace	X					X		X	X	X	5	X	X
Betty	X	X	X					X			4		X
Glenn	X	X		X	X			X			5	X	X
Lina	X	X			X			X	X	X	6	X	X
Zara	X			X				X			3	X	X
TOTAL	35	31	25	23	17	9	4	30	23	8		27	43

Table 9. Number reporting multiple financial challenges

Number of financial challenges experienced in the last year	Number reporting
0	3
1	0
2	4
3	6
4	17
5	10
6	9
7	0
8	1

4.7 Informal financial support: the ultimate safety net

The majority of the participants in need of financial support described first doing all they could to contain their financial difficulties within their own household before strategically drawing on people outside of their household. However, among the 47 participants reporting financial challenges in the year leading up to the interviews, informal financial support was ultimately the single most commonly referred to strategy for managing financial insecurity. Access to the informal support provided by participants' personal networks, including financial support, was fundamental to people's basic security. Participants called this support their "safety net", "the ultimate safety net", essential to their "survival", and the "scaffolding" that kept them afloat. Participants described how having an informal support network to draw on often meant the difference between managing and despair. They spoke about the reassurance they found in knowing the members of their support network intimately, being aware of each other's needs, and knowing that they could count on one another in an emergency.

They are my safety net. These people are the difference for me and my wife from being really stressed and panicking about not having enough money, and surviving

the last couple of years. Without them we wouldn't have survived the last three years. And we don't live a life where the government could say to me you're spending too much on that and too much on that. Not at all, I'm just sort of covering the basics of life. (James)

It's reciprocal with Chet, Dee and Jude. They all just, you know, if my electric starts to run out the day before I'm due to get paid then I know that they'll stick a tenner in my bank and I'm not stuck without. And vice versa. That's all reciprocal. We're always doing that for each other. It's the ultimate safety net. (Stevie)

My family here, they are like scaffolding. If I were to lose my family in my life I wouldn't be able to stand. (Stu)

4.8 Participants not engaged in informal financial support

Four out of 50 participants did not describe involvement in any active or recent exchanges of money between themselves and other households. All four did, however, spontaneously acknowledge and reflect on informal financial support as an option to draw on in situations in which people struggle financially, and two of these participants spoke of having received informal financial support at previous points in their life.

Three out of four participants reported having no pressing financial problems at the time of our meeting or in the recent past. All three described situations in which they were just managing their basic costs, often having to readjust their spending or reduce their outgoings, or strategically using overdraft facilities or credit cards to manage shortfalls. Two participants were able to regularly set aside money to manage emergencies or were saving up to be able to afford a large purchase.

All three participants who did not draw on informal financial support and reported having no pressing financial problems spoke clearly about their belief in self-sufficiency and their desire to be financially independent.

I think we would more than likely not ask anyone for financial support. That's just the way we are. Myself and Peter are kind of stubborn I suppose is the word. We always sort something out... We are self-sufficient, and I think it comes back to our upbringing. We were both in our late teens when we met and we were quite independent. I moved out when I was nineteen and working full-time, paying my own way. And we're both of the same sort of ilk. I find it quite hard to accept help, because I'm so set in my ways. And so we've just had to make do for quite a few years. (Barbara)

I always save enough for a rainy day. So I always put money aside. I can always save a little bit. You've got to be sensible with your money, this is it. Because obviously you can easily spend more money than you get. But you have to save the money for an emergency. But I would never ask anyone for help, I would sooner go without. I've never borrowed money in my life, and I'm never likely to borrow money. It's a hassle. And a lot of it has got to do with pride. (Harold)

Those are the people that I would ask for help from. But whether I would ask for help is another question. I've kind of had to learn to ask for help. I had to be taught. So I do do it. But my first recourse is myself, it's just how I was brought up. I feel very uncomfortable asking people for stuff. I've been in that position before – with Jo, Chris, Carolyn and Evie. But I want to have a sense of control over my own life. Especially after having been through times where I've had to depend on people, just to survive and get off the street. It's really not a nice feeling. (Rick)

Rick's quote illustrates that even though he is not actively involved in informal financial support, he does have experience of the practice. He described his conflicting feelings around informal financial support – acknowledging his previous desperate need for this additional support, as well as the way this clashed with his sense of self, feelings of pride, and his desire to have “control over [his] own life”. Later in the conversation Rick returned to these experiences, acknowledging that it continued to be a “relief” to know that he could access informal financial support if he needed to.

So now it's all emotional support. But I know if I needed them to help me more practically then I know that they would. And there have been times like that, like I said. I mean financially me and Chris have helped each other out at times. Carolyn helped me out, my sister was always helping me out financially when I was unemployed. And just being there, you know. And financially it was always if I was short on something and I needed help – like food or utilities or that.
(Rick)

Unlike the three participants above, Peggy was facing numerous financial challenges that were creating serious financial instability and feeding feelings of anxiety in her day-to-day life. However, Peggy used the support network map she had drawn up to show me that people in her network were either not in a position financially to provide support, or that her relationships weren't strong enough to ask for this kind of support:

These others can't help. I mean she's got debts, she's poverty stricken, they have four kids and run a corner shop, and the others I don't know well enough. And he's a bastard. And I wouldn't ask my boyfriend because I haven't known him that long and I don't want to be a gold digger. And I haven't asked Julie because her husband's just lost his job and they've got kids and Julie's only a social worker. So she's not in a position either... (Peggy)

Peggy managed her finances with her credit cards. For example, she described paying for her rent with her credit card and managing the debt by paying off the interest it was accruing.

If I hadn't had a credit card I don't know what I would have done... The only reason I have a credit card is because I had a long period where I worked up until two years ago. There are lots of people who wouldn't qualify for a credit card. Not many people have got that to fall back on. So I'm in a fortunate position. (Peggy)

Three out of four participants who did not engage in informal financial support had support networks that were dominated by friends or neighbours and had experienced significant relationships breaks with their family members in the past, and two did not live close to family members.

4.9 Conclusions

The multiple simultaneous financial challenges that participants identified give a sense of the unrelenting pressure that they lived under day to day. Powerful testament to this are the stories some participants recounted of overspending on food or splashing out in unaffordable ways as a valve for this pressure; one which had the consequence of deepening their troubles yet further.

Participants described the challenge of relying on a social security system that itself brings insecurity (through cuts, reassessments, sanctions) and of navigating welfare reforms, such as the Bedroom Tax, that undermined their vital support networks. It is telling that the majority of participants affected by the Bedroom Tax chose to absorb the additional costs in order to stay close to their support networks, and that a handful of people even turned to their networks rather than draw their entitlements through a system they experienced as dehumanising and anxiety-provoking.

One participant I spoke to had previously worked for the Citizen's Advice Bureau. Aretha recounted how her manager had told her that people often choose to pay off informal debts before formal ones and had stressed the importance of respecting this choice. This kind of behaviour, similar to that of participants facing the Bedroom Tax, shows explicitly how people value relationships over money. Even without factoring in the emotional and practical support that makes these relationships so vital, it could be argued that these choices make sense on a purely financial level, given that informal financial support is such significant source of welfare to the participants.

The testimonies quoted in this chapter begin to reveal the emotional, practical and financial implications of relying on informal financial support. The following chapters will explore this in more depth.

Chapter 5. How does informal financial support work in practice?

5.1 Rosie's experience

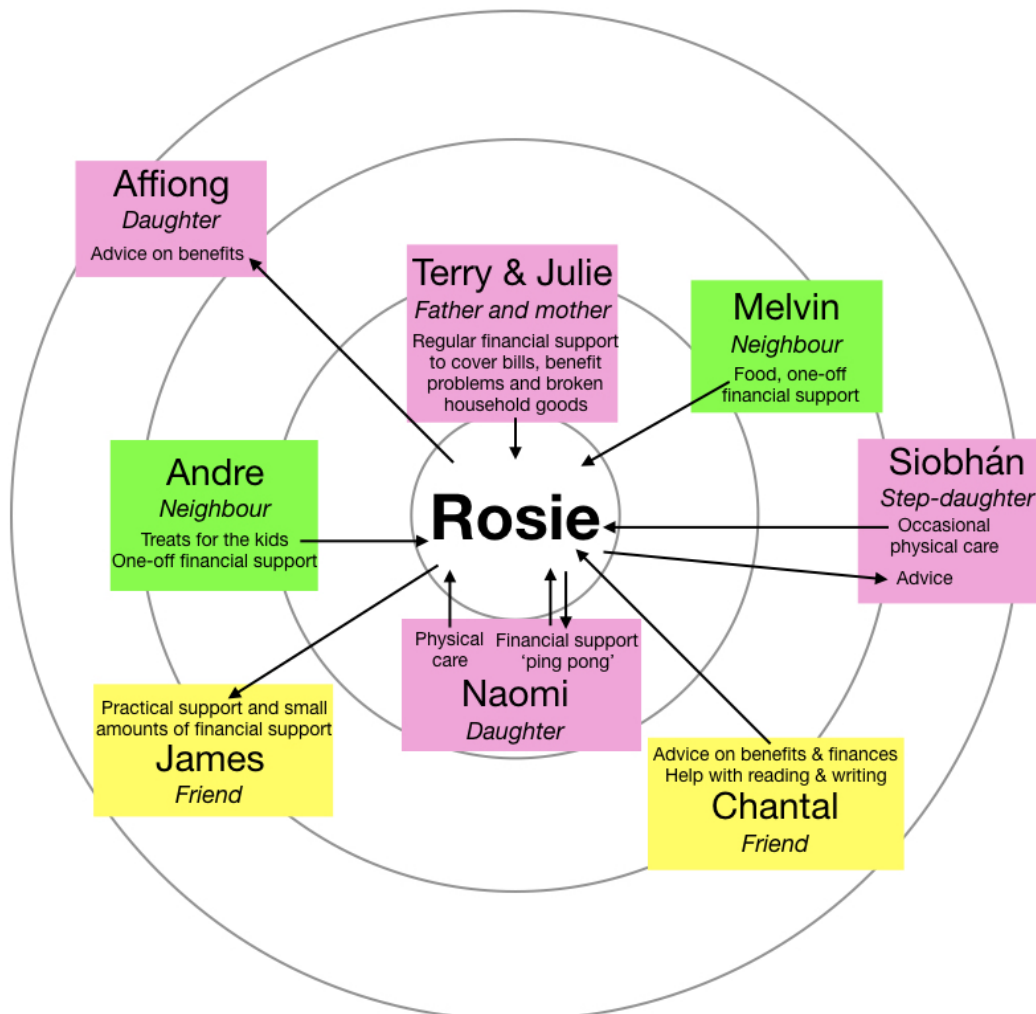


Figure 9. Rosie's support network map

I was in an abusive relationship. I was really isolated for a long time and couldn't leave the house. I had to deal with [my] kids at the time, but I couldn't bring myself to leave the house. I felt totally shut off because of the abuse.... And once I got rid of him, I started having terrible headaches. The doctor said it was because my nose and eye sockets were all smashed.... And that's the time where I got in lots of debt. My teenagers were trying to help as best they could, but we struggled. So that went on for about three or four years because I was recovering.

...

It's not a very wide circle around me, but there's good support there if I need it. Obviously my main support, like for example my benefits have been cut every year for the past few years, are my mum and dad. They always help me with that. They pay for my gas and electric. They pay for my phone bill. They pay for water and TV license every month. And when the housing benefit and the child tax credit come back, which takes from six weeks to nine weeks, I recalculate everything I borrowed and it's mainly from my mum and dad, but it could also be from my daughter Naomi, and then I pay that back out to them what I borrowed. It's horrendous. It's really horrendous.

...

Naomi lives an hour away on the bus. It's difficult for me because I can only afford one bus fare a week. But she'll come and stay over a couple of nights because she actually helps care for me. Although I don't have a technical or legal carer, she really is my carer. After my accident my children have always been carers for me. Naomi helps me shop, she takes me out of this house, if I've got an appointment she'll come down and help me and get me back. She helps get my bills paid. She really runs my house for me.

The money side of the relationship with Naomi is that sometimes I have money and I help her, and sometimes she helps me. If I need to pay a bill and I don't have it she'll come down on the bus and put money in my bank. So that's how we kind of work the bills between us. So for example, her water the other week - she had to pay £35 [but] she ended up only having £20 in the bank so she ended up going to my bank and got the money out. So we're like a game of tennis, or maybe more like ping-pong actually. Going back and forth and helping each other.

...

I had a debt that I've had for probably 15-20 years and it's just been hanging over my head. It was £600 with the interest and that's big money to me. But they sent me a letter the other week offering to take £200 off the bill. So instead of £600 it would be £400. So amongst all of these people on the map I've been able to collect the money and pay it now. So that's really set me at ease. And I will gradually pay a little pocket back to everyone over the next year or two years. The main ones who helped me were my mum and dad and my friend Andre and the neighbours. I couldn't ask Naomi because we've already got a system set up where we're always juggling our bills and going back and forth. I didn't want to disturb that. So I'd been planning who to ask and how to ask them for a good while. Wondering what could this person do, how much could they help me with? Trying to think of ways to ask them, and getting up the courage you

know?

There's a big green out the back of the estate, and the neighbours will go back there and donate food to a barbecue if we're having one. We all know each other. It's close knit around here. I've been here 20 years now. Melvin, that's my neighbour over the way, he actually cooks for my family on occasions. So say there was a birthday for example and I didn't have a lot of money he's actually gone and bought all the stuff and he's cooked us curry goat and rice, or rice and chicken out of his own funds and brought big pots up here for everybody. You know I've got children and some of those children have grandchildren so it can end up pretty big. I can only afford to provide little sandwiches and snacks really, if that. So any occasion like that Melvin donates his own time and money probably for the last five years or so and that's been a big help.

...

In my circumstance it's very important I live close to these people. I know that over the next year I'm really going to be juggling my money. And helping my kids who are in a bad situation financially themselves. But me and my kids will all work together. And we've always got my parents and the neighbours who'll help with money if we really need it.... The best way to manage on this little money is to juggle the best you can and have certain people in place that you can tap every other week for a top up. That's how we people get by.

5.2 Introduction

Rosie's story shows clearly how participants regularly reach beyond their own household for financial support to cover essential living costs. Like Rosie, participants drew on parents, children, friends and neighbours as well as siblings and extended family members to help manage a variety of difficult financial situations that called for different amounts of financial support. They described using informal financial support to cover small but significant daily living costs, as well as to resolve large, unexpected financial emergencies. Some support relationships were mutual, with support flowing regularly between people – like Rosie's “ping-pong” relationship with her daughter – while others were clearly more one-sided with one person regularly helping out the other. Participants who received informal financial support unanimously agreed that it was vital to their financial security.

This chapter describes the mechanisms of informal financial support in detail, illustrating clearly how this source of finance works in practice. The findings presented here show how financial support is one of a number of types of informal support that people exchange and negotiate on a daily basis. The chapter identifies the different relationships participants draw on for informal finance and what the nature of someone's support network means in terms of access to money, the network's size, socio-economic make-up and the participant's physical proximity to others in their network. It concludes by presenting the different types of financial support people give and receive and how these distinct exchanges influence personal relationships.

5.3 Financial support in the economy of informal welfare

After the participants completed their support network map, they were asked to speak about all the different kinds of support that they provided and received within their personal relationships. The main types of support that participants reported engaging in were emotional, practical, physical, in-kind, and financial as well as giving advice and helping people gain access to information. These are listed and described in Figure 10.

The types of support that participants gave and received depended on the participant's unique circumstance and the make-up of their network. Taken together, these different acts formed a web of support or a kind of economy of informal welfare which was crucial to people's everyday wellbeing and made up a significant part of the activity of day-to-day life.

Building on the conceptual work of Offer et al. (1987), Graham (1999) (see p.28 of this thesis) and Roseneil and Budgeon (2004) (see p39 - 40 of this thesis) informal welfare in this research is defined as *all* the ways in which family members, friends, neighbours and acquaintances provide support for each other in everyday life. This broad conception of informal welfare encompasses the many different types of informal support that people engage in, as well as taking into account the wide array of relationships that constitute people's networks of informal support.

Figure 10. The range of support that makes up informal welfare

Emotional support: listening, being open with others, talking through problems and events, generally being there for someone.

Practical support: providing support with the tasks of daily life including childcare, giving lifts, helping with the shopping, cooking, and other forms of household maintenance.

Physical support: personal care for someone. Participants described supporting people to get in and out of bed, helping with toileting, showering and medical needs.

In-kind support: the giving or sharing of goods such as food, clothing, petrol, appliances, access to WiFi, and transport.

Financial support: the giving and receiving of money to cover one-off emergency costs and/or more regular support to help cover daily living costs.

Advice and access to information: directing people to formal advice and support, helping with forms, supporting people with social security claims, and helping to identify potential jobs and writing job applications.

Jean's case provides a good example of the economy of informal welfare in everyday life. Jean was living on her own and had just come through a long period of ill health and unemployment at the time of the interview. Her primary support relationship was with her neighbour, Lu. She described the flows of support that exist within their relationship, which include all of the different kinds of support outlined above:

With Lu it's lots of little things. I've helped her find a solicitor, I lend her my car, I support her morally and emotionally with my daughter. I let her use my broadband for nothing. She was laid up sick at Christmas with a bad back and I was around at hers all Christmas day helping her move around. I brought her a Christmas dinner around, and the TV box so she got to watch telly. Yeah, so I set her up for the day.

...

So the car definitely too. And lots of emotional support. And that definitely goes both ways.... Without Lu over the last ten years, I don't know what I would have done. Because she's really seen me through some really tough times. And she's going through rough times at the moment with the Bedroom Tax and her daughters. And I'll do anything I can do to help so that she doesn't crumble and fall to pieces. Because she's having a really tough time.... So you know, it's swings and roundabouts, you know. When I'm a bit down in the dumps, she'll knock and go – wine? And it's silly little things like that, but they make a big difference.

Occasionally we help each other with money. So before Christmas I didn't get paid until New Year's Eve.... So I ask – can you lend us £20? And so she lent me the money until New Year's Eve. You know. Not for anything special. Just because I had no money. And I'll do the same for her.... Just little things. Which make a big difference. It's all these little things rather than the big things that are important.

In this research an act is classified specifically as *financial* support if it is described by a participant as involving the giving and/or receiving of money to cover living costs or emergencies, or if money was explicitly identified by the participant in the purchase of an item or service for another person.

The boundary between informal financial support and in-kind support is not always clear cut. In this research I have identified in-kind support as the provision of any goods or services in which money is not expressly mentioned. For example, a neighbour sharing another neighbour's washing machine or internet connection, a family member bringing prepared food to another household, or a friend giving another friend a lift to work. In contrast, cases that I have defined as informal financial support include examples such as a family member paying for essential groceries for another household, a friend buying petrol in exchange for lifts, a neighbour topping up another neighbour's electric card at the shop. Money is not necessarily given directly to the person who needs it, but the participant describes money being used to buy or pay for something to meet a specific need.

An analysis of the ways in which participants described the different kinds of informal support was revealing. In their descriptions, participants indicated that non-financial support came more

naturally, was negotiated more easily, and fed more directly into the construction of a positive narrative around mutual support and solidarity. Participants reported finding it easier to ask for help if money was not involved. They also found it easier to give non-financial support, feeling that the gesture was friendly and involved less uncomfortable negotiation, and they said both directly and indirectly that they found it easier to receive and find ways of reciprocating non-financial support in comparison to money. This was particularly evident in the comparison between in-kind support and financial support. Participants found it much easier to accept in-kind support – although the process of providing in-kind support typically involved the provider spending money – than to accept an equivalent sum of money.

I help my little man Bruce, he's like a granddad to me. He's 88 this year. He's just had a knee replacement. And I just go down every day and see if he's OK. If he needs any washing to do. I'd call him a friend. I just do his shopping. You know, I change his bed. I won't take money.... So he will treat me. He's actually taking me on holiday in August – him and his wife. So I'm quite happy with that! He wants to give back to me. He does top up my petrol if I'm doing his shopping. So that's like £20 but in petrol. He's a sweetie.... You know I could take £10 off him but I don't.

(Pam)

Georgie's also there for me in other ways, like if I need petrol. I'd never ask her for petrol money but she does often say – come on let's fill up your car! Or on a Friday when I get our shopping she's sneaky. Because I get my shopping the same day as her. And we'll both have our shopping on the conveyer belt, and I turn my back and I see she's paid for a chunk of my shopping. So she's like that! So that's her way to help me, because I'm helping her. She knows I'd never allow her to do it, so she sneaks it off of the conveyer belt and pays for it. And I do appreciate it. (Pat)

Bringing money into exchanges created a different set of responses and expectations to in-kind support. Participants who received money felt that this support really ought to be returned like for like (or “tat for tat” as Gouldner (1973) describes) and returning money through the provision of other kinds of support was often described in a fraught way, with participants wondering whether the non-financial support they returned had really struck the right balance. Unlike non-financial support, participants who received money often felt immediate pressure to return the financial support they had received. Many participants described that the best way

to reciprocate financial support was to return the exact sum of money in an appropriate time frame. Sometimes this was not possible, and participants described difficult conversations to set up long-term repayment plans, or to return smaller, more manageable sums of money. The giving and receiving of money was described with an anxiety that was absent from the other forms of informal support.

Participants' descriptions of receiving and providing money within their support networks highlight that there is a particular quality to these exchanges. People described a distinctive set of norms and practices around exchanges directly involving money. While participants were deeply grateful for financial support, they also described a feeling of unease and pressure associated with money that is important to examine in the context of the previous chapter which illustrated the participants' already overstretched lives. Thus, while some research classifies in-kind support as a form of financial support (for example Hickman et al., 2014), this thesis will primarily consider exchanges of *money*.

5.4 Who provides informal financial support?

Through the construction of the support network maps, the range of people and relationships through which participants regularly accessed informal financial support became evident. The intention in drawing the maps was for participants to be free to set aside any normative expectations about who ought to be significant or who ought to provide support and instead describe and draw their own reality. The maps were designed to be inclusive of all types of ties and relationships and allowed people to draw their own, unique constellations of support.

Analysis of the support network maps identified that twenty-five of the participants had networks that were composed primarily of people they described as family members, while seven had support networks that were made up of a majority of either friends or neighbours. The remaining eighteen participants had networks that were made up of a relatively even balance of either family-friend, family-neighbour, or friend-neighbour combinations. This means that exactly half of the fifty people who contributed to this study have networks in which friends, neighbours, or both, play significant roles in their support network (see Table 10).

Table 10. Support network makeup

Majority extended family based	25	
Majority friend based	4	
Majority neighbour based	3	
Mix	18	
	Family – friends	12
	Family – neighbours	4
	Friends – neighbours	2

Table 11 goes a step further in identifying the sources of financial support to people on low incomes. It shows that while a majority of participants received financial support from family members (39 participants), close to half (23 participants) had also received money from friends or neighbours in the twelve months prior to the interview. Again, this shows that while the family continues to be a vital source of financial support, a significant number of people on low incomes also receive and share their resources with friends and neighbours as a way of covering the basic costs of living. These numbers make the case for looking not just beyond the household but also beyond the family if we want to capture the scope of informal welfare.

Table 11. Sources of informal financial support

Extended family member	39
Friend	14
Neighbour	9

The importance of these findings, while simple in nature, should not be underestimated. Qualitative and quantitative studies on how people make ends meet in the UK have, for the most part, either restricted their understanding of a person's finances to the money that is available to them in their household or have considered informal support primarily as support that is shared and passed on within and between members of the family – primarily from parents to children. By constraining the scope of our understanding of informal financial support, we do not see the full reality of how a person living on a low income is managing to cover their costs on a daily basis. Support network maps like Rosie's, which opens this chapter, show that people are reaching out beyond their household and often beyond the traditional extended family in order to secure money to cover their basic living costs.

Furthermore, in drawing on adult children, siblings, friends, and neighbours for financial support the participants challenge widely held assumptions in the UK that informal financial support originates from an older, typically more secure generation. While someone from an older generation was described as providing support in 126 cases of informal financial support, participants described 84 cases in which someone younger provided support, and 62 cases in which financial support was provided by a peer. The participants' experiences seem to indicate that, while financial support from older generations continues to be significant in low-income contexts, money is also frequently provided by someone who is either younger or of the same age. This finding complicates the normative understanding of who is regularly providing financial support to whom in Britain. The following sub-sections break down the different relationships through which people access informal financial support.

5.4.1 Financial support from family

Thirty-nine participants had received financial support from one or more members of their family in the prior year. Participants described their family as “essential”, as “the biggest support”, and as the “scaffolding” that held them up. Others spoke about the significance of “blood” and stated that family members had deep and undeniable obligations to one another. The obligations that people feel are discussed in greater detail in Chapter 6, but participants most strongly associated obligation with support between family members.

Most family-dominated networks were similar to Lisa's. Lisa's inner circle is made up of her sisters and their families and her stepfather who all live on the same estate. Lisa sees her family members on a daily basis and is involved in a continuous exchange of financial, emotional and practical support.

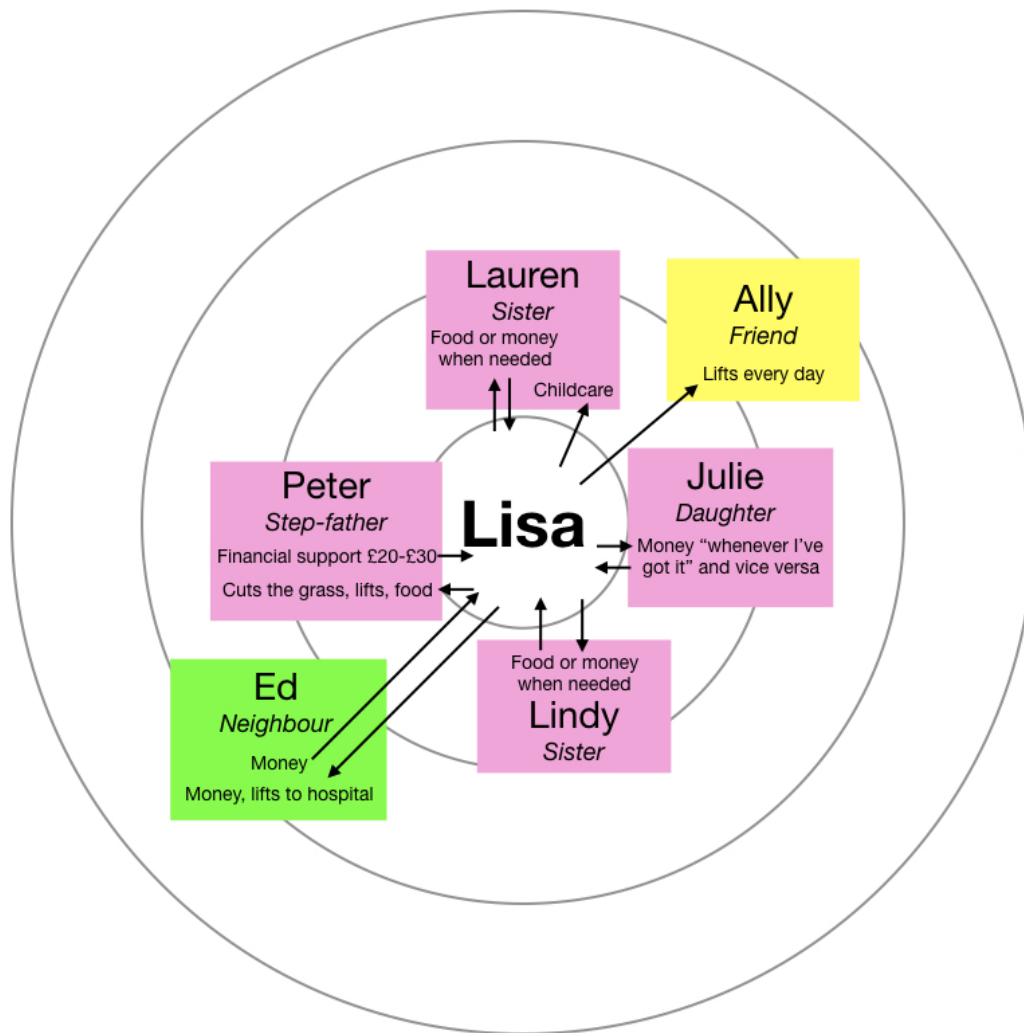


Figure 11. Lisa's support network map

Lisa described the support she gave to and received from her family:

My sisters I'll give food or money to when they need it. If I got it we'll help each other out and that. Julie [my daughter] I'll lend money to if I need to and if I've got it. You've got to help your kids if you can. We always ask each other about money, so if I've got extra money then I'll give it to her if I got it, and to be honest it also works vice versa.

...

Peter's been with us since I was 13 and I'm in my 40s now so he's my dad really – you know what I mean? Peter helps everyone, he's good as gold. He gives me financial support.... My mum gave me financial support when she was alive. And in fact she was there for everyone in the family and all the neighbours with financial

and emotional support.... And I think that's why we are like we are – always helping each other out - because that's how she brought us up.... Family is better than banks, isn't it? I've known people who've really struggled after getting involved with banks. All my family feel that way.

I consider the different family relationships that participants drew on for informal financial support below.

Financial support from family: Money from parents

Thirty out of fifty participants received financial support from one or both of their parents in the year prior to the interview. There was a strong sense that parents were obligated to support their children if they hit on hard times. Some parents were actively looking for ways to support their children, while others only stepped in when they were explicitly asked to provide support. As children progressed further into their adult life, however, this obligation and sense of entitlement grew weaker and participants in middle age up to retirement age found it increasingly difficult to ask their parents for financial help. Many were aware of their parents' limited funds and didn't want them to suffer any hardship on their part.

Parents helped their children in a number of ways. Several parents were providing their adult children with free room and board while they tried to establish themselves in a line of work, or to help them save up to pay a debt or to establish a small amount of savings. If adult children lived separately from the household, parents often made small but regular contributions to their daily living costs. Parents might offer to pay for food or clothes if money was tight one month, and in several cases parents regularly paid for one or more monthly bills – such as electricity, phone bills, or broadband. Some parents clearly preferred to pay for a particular outgoing directly, because this gave them control over how the money was being spent.

Mike, who is in his forties and works as a landscaper, spoke of his mother as the “bank of mum” because he regularly had to ask her for money to cover monthly costs that he struggled to pay on his fluctuating income:

So I have to ask the bank of mum for money pretty much every month. And it's just when I run out of money, simple. I mean last month was a little bit rough for me

because my car tax come up. And then I got a little letter through the door saying that I was a month behind on payment for the council tax and I thought – oh absolutely brilliant. So that's when I asked my mum for help. And then I have to work most weekends to get my money together so I can get it back. So I'm always indebted to her. But I'm also so grateful I can rely on her.

The most frequently cited reason for asking parents for financial help was in an emergency. An unexpected cost would crop up, a car or other large household item would break, or a child would lose their job, experience a period of poor health or struggle with an unexpected benefit reassessment, and the most likely source of financial support would come from that person's parents. Parents stepped in to pay for broken cars, cookers, washing machines, fridges, and would provide money for furnishings like sofas and carpeting. They paid for vans to help their child move house, and covered deposits on their child's new home. They contributed to costs like the Bedroom Tax, or to help cover social security reductions. They also contributed to funeral costs if someone died in the household, or expenses related to their child's poor health. Often, participants would describe not having access to or refusing to use formal credit like loans or credit card and preferring to use their parents as an alternative source of emergency money. Some parents could absorb these costs, while others clearly struggled to support their children. Participants were aware when their financial troubles spilled over to their parents and caused them to struggle financially. Jean, who is in her forties and experienced a period of unemployment, had been forced to draw on her parents in this way:

It was difficult to ask my parents for help when I hit my troubles, because I knew that they were supporting my sister. And I knew that they'd just given her £500 to help her out with her rent. So because of that I didn't want to go to them. And so I was selling my goods, personal bits and pieces. Yeah... between us me and Anna, we were doing everything we could to keep our home. We actually got to the point where there was nothing left to sell. There was absolutely nothing left to sell. And I said to Anna – we need to sell something! And she said – there's nothing left. And there was nothing! So my Nana had left me a ring when she died and I said to my mum that I might have to sell grandma's ring because I can't see any way out of it. At no point did I ask them for money. And then my mum said, after I'd been offered the job where I am now, she said – how much do you need? And I said – what do you mean? And she said – how much do you need? And I sort of told her. And she

said – right let me talk to your dad. And I said – no Mum I don't want your money. I'm nearly 50 years old, I need to sort this out. But I think they were also worried I was going to lose the house, and that we'd have to move in with them (laughs). So they lent me some money.

Financial support from family: Money from adult children

Twenty out of fifty participants received financial support from an adult child or children in the previous year. While a small number of parents had no qualms about asking their children for help, the majority described feeling uneasy about relying on their children in this way and spoke of scenarios in which they struggled to ask for and accept money. There was a clear sense across the interviews that financial support ought to flow from the older to the younger generation, and many parents receiving financial support from their children worried that they were causing them harm or holding them back. Nevertheless, twenty people described situations in which they had to ask a child for money to cover basic living costs in the past year. This was the case for Martha, who was struggling to manage on the low wage she received from her call-centre job:

At the moment I'm having to say to my son – I need to borrow from you again, I'm at the end of my overdraft and we're only at the 11th. And my overdraft is a significant amount of overdraft but I've reached the limit. It's very frustrating. So not even mid- month and I've got direct debits coming out on the 20th. And I have to ask my son to put that money in because I'm already well over my overdraft. Someone won't get paid and it's going to mess everything up again. It's a nasty spiral. So my son will be contributing £200 or so. And I don't think that's fair because that should be his savings, his own money. But I won't make it otherwise.

Children provided financial support to parents in a variety of ways. Adult children moved back in with parents to help them cover their living costs or to prevent them from losing their home by contributing to rent or filling spare bedrooms which otherwise would have been subject to the Bedroom Tax. Children living in separate households provided small but regular amounts of money to cover daily expenses such as food, utilities and transport. In some cases children had set up standing orders to pay one or more of their parents' bills on a monthly basis. Several parents had developed very close financial relationships with one child in which both essentially

lived out of each other's pockets, providing each other with £5 here and £10 there when one or the other could afford it. This was the "ping-pong" relationship that Rosie described between herself and her daughter in the story that opened this chapter.

Adult children were less likely to be able to help with large sums of money to cover emergencies, or to pay for large items. However, in three cases parents used their child's access to formal credit to cover an emergency cost. In all three of these cases, the parents had histories of debt and as a consequence no longer had access to formal credit themselves. Faced with emergency situations and desperate, these parents asked if they could use their children's credit cards to cover their unexpected costs.

Linda, who is in her early fifties and looking after her disabled husband full-time, described receiving regular financial support from both her daughter and her son. While Linda acknowledged that receiving financial support from children may not be a societal norm, she refused to feel too guilty about drawing on this support, citing the long history of care-giving and support she provided to her children as a single parent:

Ruth [my daughter] is very good.... Financially she supports us. She supports us financially in that she's giving us money since the Bedroom Tax came in. She's started paying us some money monthly. And that money, to be honest, probably works out as covering the full Bedroom Tax. And that is something that she wanted to do. And it really does help. Jarred [my son], he's great as well. I don't get as much emotional support from him.... But... he is very, very supportive. Like if I ring him up and say – oh something's come up and I need a bit of extra cash, you know. He'll more often than not, he'll give me it. He'll give it to me, he won't even loan it to me, he'll just give it to me. And I think he knows that I wouldn't ask him unless I really needed it. So I get constant support financially from Ruth, but I also know that if I need anything I can just pick up the phone to Jarred and he'll help me as and when. I just look at it, I mean, in this day and age, you know, that's probably not really the norm that children help their parents financially. And I'm aware of that. But when you look at some other cultures, that would be very normal, you know? And on the basis that I was a single parent when I had them and I was looking after them and I gave up a lot of what I wanted to do to invest all my time and energy into bringing them up and being there for them. As far as I'm concerned

I did it for them all the time. And now they're helping me out sometimes. That's the way I see it. I don't dwell on it or feel bad about receiving that support.

The tension between norms and actual practices around who provides support to whom is considered in greater detail in Chapter 7.

Financial support from family: Money from siblings

Sixteen participants received financial support from a sibling (including support from a brother- or sister-in law) in the previous year. This support ranged from small amounts of regular support to larger one-off sums of money and did not occur as frequently as financial support between parents and children. However, for several people financial support from siblings was significant.

The obligation to provide support to a sibling was less clear than between parents and children. Some participants described having to be in terrible straits before they would ask a sibling for help. On the other hand, several participants had developed relationships with their siblings based on openness and mutual support. In these cases, brothers or sisters were seen as essential allies in helping to cover daily costs. Adult siblings pooled their resources, or even moved in together in order to save money and support each other. Zara, who is in her twenties and works in a pub, described “coming together” with her brother to support each other as well as their mother, who struggled with an alcohol addiction and didn't always manage to support herself financially:

Me and my brother are in a position where we help each other out financially. So we'll talk on the phone, or when he's got a day off he'll come round to mine. And we'll spend the day together catching up and normally things come up then and we help each other. My mum struggles with being reliable, and when she's in a bad patch me and my brother come together and lend her money. So when she runs out of gas and electric and things like that we help her out in that sort of way. We help her a lot. She's not very good with money. She struggles to budget and she'll go out and buy stuff forgetting that there's bills and not another payday. So me and my brother we help each other out, but we also try to figure things out for my mum.

Some of the older participants in this study expressed a belief that elder siblings had a responsibility or an obligation to take care of their younger brother and sisters. Especially if parents had passed away, participants described how the duty of the parents to care for the children had passed to the eldest sibling. Otis, who is in his late forties and had health problems, spoke about being taken care of by his older brother in this way:

My older brother lends me money when I run short which I do quite often (laughs). So he might send me money a couple of times a week sometimes. So it's the odd £20 now and then and I'll pay it back on payday. And if I need anything around the house, you know, because he's a trader he can sometimes pick me up something second hand. We've always been close in the family. We've always looked out for each other, and he's my older brother so I suppose he's always wanted to protect me. Make sure I'm sorted, like my parents used to. So if I'm short I'll ring my big brother Russ.

Finally, a history of support often made a sibling feel he or she ought to provide help. A number of participants described feeling indebted to a sibling for financial support they had received from them in the past, or conversely siblings felt that they were entitled to support from a brother or sister due to help they had previously provided.

Financial support from family: concluding thoughts

These accounts of giving and receiving financial support within the family reveal that money is flowing not just down the generations, but also up and across them within low-income contexts. Societal expectations, as well as research conducted in Britain about financial giving, often restrict our understanding of informal financial support to being primarily composed of downward-flowing contributions from parents to children. However, the accounts on which this thesis is based provide evidence that the flow of financial support within the family is much more complex, and often involves a departure from norms around who ought to be supporting whom. Adult children support their parents if they are struggling financially, and a sibling may regularly step in to provide emergency money for a brother or sister.

5.4.2 Financial support from friends

Fourteen participants received financial support from a friend in the past year. Participants felt especially grateful to receive money from a friend because, unlike with family members, no clear obligation of support was assumed to exist between them. This lack of formal obligation made the giving and receiving of support among friends feel special and deepened people's relationships to the extent that participants described their supportive friends as "like family" or "even better than family". More than half of the participants who received financial support from friends described a supportive friend as "like a brother", "like a sister", "like a mother" and so on.

Participants described cherishing and relying on these friendships as much or even more than their relationships with family members. Robert, who is in his forties and living with a degenerative disability, described his relationship with his friends Thomas and Helen in this way:

I class Thomas and Helen as family really. They go above and beyond – they really do. They would do anything for me, and they really don't have to do that. Some people would just call them friends but I would call them family, they're just as good and as important as family, maybe even more than family. They'll take me to the shop. She'll phone me up and say I'm going shopping over at such and such is there anything you need? Or she'll take me to the doctors.... They don't have to do these things. They don't owe me anything. But they are always there for me anyway. And that makes a big difference.

Several people described how a history of mutual support had gradually turned an acquaintance into a friend and later into someone who was regarded as a member of the family. Rachel, a single mother with two children who works full-time at a pub, described how a local man called Jimmie became part of the family after years of small exchanges of support:

I've got a guy called Jimmie I met through dog walking. It started with the dog walking, and in the end he's been an excellent support to us over the years. He's amazing. He's helped with kids birthdays, extra gas and electric if we need it. He's

a local yokel there's not much to him at all, and we've kind of taken him on board as Uncle Jimmie – he doesn't have close family. Jimmie has become part of our family, I nag him about his health. So we are his support as well. We've helped with his mum who's not well.

...

It's important to have a Jimmie around. Someone who is always around for you. And I mean you could put my sister way out here [points to outer circle of map]. And it's Jimmie, who I met dog walking, who's right here in the inner circle. I think you create the important people for yourself.

Rachel's relationship with Jimmie recalls Morgan's (1996; 2002; 2011) "families of choice" in which people who do "family-like things" are accepted as legitimate members.

Just as with family members, a history of giving and receiving support influenced a person's likelihood of helping a friend. People described friendships as having taken time and energy to develop and sustain. Participants had actively worked on building these relationships and the giving and receiving of support had been one of the ways in which participants had shown their love and care for one another.

Donna brings me dinner once a week. She goes and picks it up and brings it over, because she works full time. It's always on Thursday. And having that hot meal once a week, it means a lot to me. Donna used to live at the top of the road. She lived there with somebody and he was cheating. And I was the one who got her into a women's refuge in the end. And I bought her a microwave once because she had nothing and her cooker was broken. And we've been friends ever since. She's in another bad relationship now again and he only lets her visit me once a week. But we've got this history of support and that makes our friendship really strong, I think.

(Sherrie)

Living close to a friend was often a key factor in how close and interdependent friendships were. A friend who lived in the neighbourhood could always be on call and was usually aware of the participant's current and changing circumstances. In an emergency the person living closest to the participant would often be first to know and first to respond to the crisis. A friend living close by tended to be more aware of the participant's situation than family members who

lived further afield. Proximity was often key to understanding why certain relationships were especially significant.

These two people – Jude and Chet – because they're in close proximity I use them for emergencies. If there's anything I can do for Jude she knows she can just like knock on the door. Chet knows that he can knock on my door and anything he needs that I can spare he gets. That's how it works with us. He's a really cool guy Chet. So he'll come by and say – argh flipping heck, you haven't got a tenner have you? My electric's just run out and the shop's shut. And I say – yeah yeah, you're fine mate you can have it. And that's reciprocal as well. (Stevie)

Participants described the dynamics of their relationships with friends in a similar way to participants who relied heavily on a sibling for support. These relationships were based on mutual exchange in which friends saw each other as allies in facing financial insecurity. Many people described their friends as “kindred spirits”, people they were drawn to because they approached life in a similar way or because they had similar experiences. People described being very open with their friends and revealing their struggles and insecurities in a way that deepened and strengthened their bond.

Participants often relied heavily on friends due to family breakdown or never having formed their own family. This was especially the case for men, and it was men in this study who were more likely to have friend-dominated networks. These participants described events in their life that had led to the rupture of family bonds and left a void in their support network that they had filled with friends. Many had gone through divorce, some had grown up in care, or had experienced particularly traumatic family life. Others had struggled through periods of alcohol or drug abuse or had spent time in prison, which had led to a breakdown of family relationships. Several participants had their family living overseas. This lack of family infrastructure meant that people had to rebuild the supportive infrastructure with friends.

Patrick's friend-dominated network is shown below.

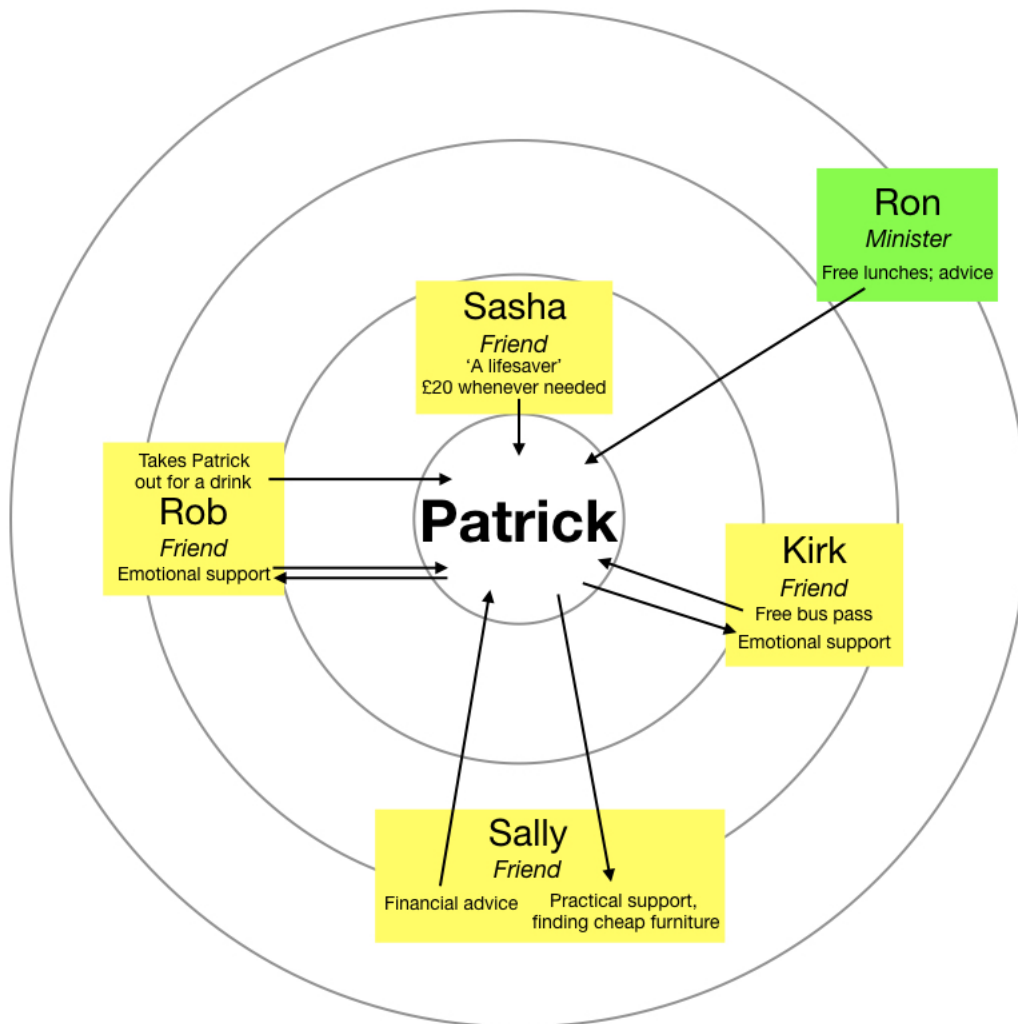


Figure 12. Patrick's support network map

I don't have family here.... When I divorced my wife I lost all of that infrastructure. And that goes from bank accounts we had and the ability to borrow, to just having family around.... And so my friends have been very important. Without these people I'd probably be dead, if you want to know the honest truth. You can only be alone for so long. Without my friends, and those types of people I don't know what I would have done. They have filled the family side of things. That's partly what it is. If you haven't got family you cling to whatever you can cling to. That's why I would say they're more family to me than friends. We support each other because we're like brothers. The four inner ones have replaced my family and have done for years now.

Some participants drew on friends because family resources had been exhausted or were not available to them. These participants preferred to turn to family first for financial support but

either found that family were struggling themselves, or that they had reached the limit of their family's ability and desire to help them. In these cases participants turned to friends as a second resort and out of desperation. On the other hand, a smaller number of participants preferred to turn first to friends for financial support. Some felt that friends in similar situations were more able to understand and empathise with their circumstances and described feeling less judgement when asking a friend for support compared to a family member. Others were keenly aware that their family members had other obligations to partners and children and didn't want to add to their load. Young, single participants often felt that friends of a similar age and circumstance were freer to provide support because they did not have families to care for.

An important theme that emerged was that, while the lack of perceived obligation between friends made the giving of support especially meaningful, it was the same lack of obligation that made asking friends for financial support especially hard. Participants were more likely to report feelings of shame when they described relying on a friend for informal financial support, and worried about the imbalance this created in their relationship. This highlights potential implications for the level of access people with friend-dominated networks have to informal financial support. While the findings on this point are not conclusive, people with friend-dominated networks more frequently described themselves as struggling to ask for financial support, and generally received smaller amounts of financial support compared to those with family-dominated networks.

Although many people described family-like relationships with friends, even using labels such as "like a brother" or "like a mother", these relationships were generally distinct from traditional family ties. A friendship could easily be ended, compared to the more enduring relationship with a family member. One strong norm between friends was the perceived necessity of paying back any money that had been received. Participants described this as being especially significant in friendships because no clear normative obligation of support existed between them, in the way that it did between members of the same family. The goodwill shown by a friend could not be taken for granted or unreciprocated in the way that may be the case with a family member.

5.4.3 Financial support from neighbours

Nine participants received regular financial support from a neighbour in the previous year. These participants often wondered about whether they should classify someone as a friend or a neighbour, describing how the line between the two was often blurred. What participants emphasised was that this relationship had developed primarily because of proximity. In many cases participants were more involved with their neighbours than with friends and family, interacting on a daily basis.

Participants described regularly “popping round” to a neighbour’s house, or having neighbours check in on them daily. A handful of participants showed me that they could knock on the wall or even use a broomstick to pound on the ceiling to get a neighbour’s attention if they needed it.

Holly is a big source of support, she’s there, she’s just always there. If I need anything I can just bang on the wall and she’ll come rushing round. She’s just there. She’ll get me whatever I need. She’s the second driver on my Motability car so she can drive me. We help each other with money. It’s nothing big, but it’s a lot of little things that add up to being really big. If that makes sense. And we get on so well. She’s a lovely neighbour and friend. (Steph)

As with siblings and friends, people primarily drew on neighbours for small amounts of regular financial support. This support was typically mutual and anywhere between £10 to £20, which would often be passed back and forth from one week to the next to cover essential costs like utility bills and basic groceries. Participants emphasised how significant these small amounts of money are to the smooth running of their daily lives.

If Simon needed electric I would see what I could get him for electric and then he’ll pay me back when he gets his disability. That’s how it works between us. Money lending is never big amounts, it’s always little bits of money because like I say paying it back is the really hard bit, isn’t it? We never borrow more than £20. More than that would be impossible to pay back. So we help each other financially, and with lifts. I’ve also taken Simon to the hospital many times. Once in a while he’ll offer me money for petrol so I don’t mind doing it. (Lisa)

The majority of participants who relied heavily on a neighbour did so due to health issues that

prevented them from travelling far or leaving their house. Their poor health had shrunk their world down to their street, estate or apartment and so the people living directly around them had become especially significant. Participants who received regular care from neighbours often tried to reciprocate the support financially.

Some participants described how their close relationship with neighbours grew out of distance and isolation from their family and friends. These participants may have moved to a new area or experienced a breakdown in their family relationships that had left them isolated and lonely. Finding someone locally in a similar situation often made a big difference to their quality of life and their ability to manage financially. This was the case for Grace, a young single mother who had moved out of a shelter into her own home an hour away by bus from her extended family. Grace described struggling on her own and missing the support of her grandmother and friends. During this time she befriended her neighbour Lewis, who lives with several disabilities. The two became friends and started to provide one another with support:

Lewis is a very close friend now. He's my neighbour, so I've known him for about 4-5 years. He's an elderly disabled man. I look after him and he looks after me.... He's helped me with money here and there and he does look after Daisy every now and again. Since we met he's always looked after me, especially being a single parent and I couldn't see my family very often. I call him my handy man. He used to come round and help me and put up shelves for me and stuff, and I'd go around and do his dishes. He's only a neighbour, but we became close.... We understood each other's circumstances, and each other's struggles, and we started to look out for each other. He is like a dad figure to me. I don't know what I'd do without him.

Some relationships with neighbours developed out of desperation. Participants described how they were experiencing hardships at the same time as a neighbour, and how they joined forces with this person as a way of surviving their difficult circumstances. This was the situation for Lina and her neighbour Jon. The passing of Jon's partner only a year before had brought these two neighbours together. Lina, a middle-aged woman with a history of chronic illness, began providing support to Jon when it became clear that he was developing a serious alcohol problem following his boyfriend's death. Lina cooks Jon meals, gives him small amounts of money, and takes him to AA meetings, and Jon returns this support with small and occasional financial help and benefit advice. Lina spoke of their relationship as being incredibly supportive and laughed

when she described what an odd pair they were. However, Lina, who was struggling with benefit delays and accruing debts, recognised that they both needed each other at this point in time and was incredibly grateful for their relationship.

Jon is my neighbour. He's important to me. He lives upstairs. Jon is retired; I think he's 66 but I'm not sure. His partner just passed away. And he's an alcoholic. I probably see him everyday. Jon helps me out and I do the same for him. That's financial help. He gets me groceries, and I do the same for him.... He'll come down and ask me if I'm all right for food. And if I say not really he'll say – I'm going shopping, come with me and pick up what you need.... So I'll get some potatoes or something when he takes me shopping and I'll just live on that until I get paid. But since Riley, his partner died, I think Jon's struggled too. Riley's money used to go into Jon's bank account and I think he doesn't realise that he's not getting that anymore. So I actually had to loan him a £10 yesterday because he'd run out. And I could tell he was feeling embarrassed about that, but I told him that it's alright there's no rush.... He does smell of alcohol and he's not looking after himself well. I try to help him as best I can.

While Lina and Jon had only come to know each other in the past year, most participants described how a shared history deepened their ties and their love and care for neighbours. By living in close proximity to one another over a number of years, and in some cases decades, neighbours had seen and supported each other through good and bad times and built up a history of reciprocal support. Participants who drew on their neighbours often described them as a “safety net”. For people in ill health, people with children, or for those who couldn't afford to travel far from home, the local community and the neighbourhood was what they experienced every day of their life. Their neighbours were their most readily available, and sometimes their only, sources of support.

Close relationships with neighbours gave people a sense of belonging to a local community. Neighbours might have meals together or organise local events. Participants may have grown up with their neighbours as children and now their own children played together. People who had strong relationships with their neighbours shared their lives with each other, and they often pooled their resources to support one another.

This kind of mutual support among neighbours made the prospect of having to move away very anxiety-provoking for some participants. Several described living in fear of benefit changes, the Bedroom Tax, a change in their employment status, or some other unexpected event forcing them to move out of their house and their area. Sherrie, who had cancer and was paying the Bedroom Tax, returned to this worry time and time again:

Beryl and Matt [and I], we all give each other support, because she's not well. I go up there when she's feeling down, and the same when I'm feeling down. And they do a bit of shopping for me when I can't get out. Even though they're in their 80s and I'm only in my 60s. Matt will do the shopping for me and I've had a bit of money from them to cover the Bedroom Tax too. But it's mutual support because I'm there for Beryl.

...

The Bedroom Tax has crippled me, really. But you know I could move somewhere, not know nobody, not have my neighbours around who can help me out. And if I did that I think I would just give up. The government doesn't think about how moving me away from here with the Bedroom Tax will take me away from Donna, and Matt and Beryl and Sam. All these people who give me free support based on friendship and mutual support over many years. If I moved away from here I'd be totally on my own, and like I say, I think I would just give up. It's hard to see meaning in your life without that. I would get too depressed about it, and I don't think I could cope with it.

Like with friends, reciprocity was a key part of a positive neighbourly relationship. Perhaps because there are not the same normative obligations to support neighbours, the help that was provided between neighbours was never taken for granted and reciprocating support was deemed essential for the health of the relationship.

5.5 Access to financial support

It became clear as the fieldwork progressed that the participants had differing levels of access to informal financial support. Some participants with large and diverse networks were well served by informal support, while others relied on only one or two significant relationships who

might all be “in the same boat”. One participant herself pointed out that the finances of two households might look the same on paper, but that these households might face profoundly different realities based on the availability of financial support in the networks that surrounded them. The following subsections look at how participants’ access to financial support was affected by the size of the participants’ networks, their socio-economic makeup and the proximity in which they live to the members of their networks.

5.5.1 Network size

The number of people a participant could rely on for money had a direct impact on the amount and type of support they had access to. Participants with large support networks described having access to people spanning multiple generations who could offer a range of informal resources. The larger the network, the less participants had to depend on just one or two people for support, and this made asking for help much easier. People with smaller networks (between 1 and 6 people) often described having exhausted the resources available in their network, or worried that the loss of one support relationship could have disastrous financial effects for them. People with larger networks, on the other hand, were more able to spread dependency and risk. Table 12 shows the distribution of people’s support networks by size. Thirteen participants had small networks that consisted of between one and six significant relationships. Twenty-eight participants had medium sized support networks of between seven and thirteen people. Nine participants had large networks that included fourteen or more significant relationships.

Table 12. Size of support networks

1 - 3 people	2
4 - 6 people	11
7 - 9 people	12
10 - 13 people	16
14 - 17 people	6
18+ people	3

A number of people in a participant's support network were typically excluded from financial transactions. These people were often identified as being unsuitable for the exchange of financial support, either because of the age of the person or their financial circumstances. There were also relationships that were described as not being close enough and therefore inappropriate to ask for or rely on for financial support. Within their networks, however, people either fostered a handful of intimate relationships within which support was regularly provided, or described feeling a kind of entitlement to support based on a past history of support or an established familial relationship. Table 13, below, shows that half of the participants had given or received financial support within three or more personal relationships in the previous year. Twenty-one participants relied on only one or two people for financial support, and four described having no one available to rely on. The Chapter 7 will further explore how participants with weak support networks manage financially.

Table 13. Distribution of relationships in which informal financial support was a feature

Number of relationships in which informal financial support was provided and/or received	Number reporting
0	4
1	9
2	12
3	14
4	7
5	2
6	1
7	1

Participants spoke frequently about the downside of having only one or two people to rely on financially. Participants who depended on one or two people worried about events that might destabilise the significant support relationship, such as the death of that family member or friend. One participant described this situation as having put “all my eggs in one basket” in depending on just one person for all of their informal support. Others made a similar point that dependence on one person increased their insecurity, and three participants spoke about how spreading their financial risk across a larger network of people made absorbing financial problems easier. Many participants with small networks had lost friends and family members after going through periods of ill health. As described in Chapter 4, sickness and disability often caused people to become more insular and could lead to friends and family becoming more distant.

Figure 11 provides an example of a small support network. Susan is in her 50s and cares full-time for her elderly mother. Mother and daughter live together in sheltered housing and pool their resources, which include Susan’s mum’s pension, carer’s allowance, and a small income that Susan earns working part-time in a local shop. She described herself as almost completely dependent on her mother’s pension and said that her mother was in total control of their joint finances. Susan is worried about what will happen to her when her mother passes away. She worries about being moved out of her mother’s sheltered accommodation and losing the income she has come to rely on from her mother’s pension and social security. Susan has dedicated herself to her mother’s care for the past seven years and struggled to imagine a life after this. Susan described herself as being defined and maintained by her relationships with her mother. She is aware that this puts her in a precarious situation.

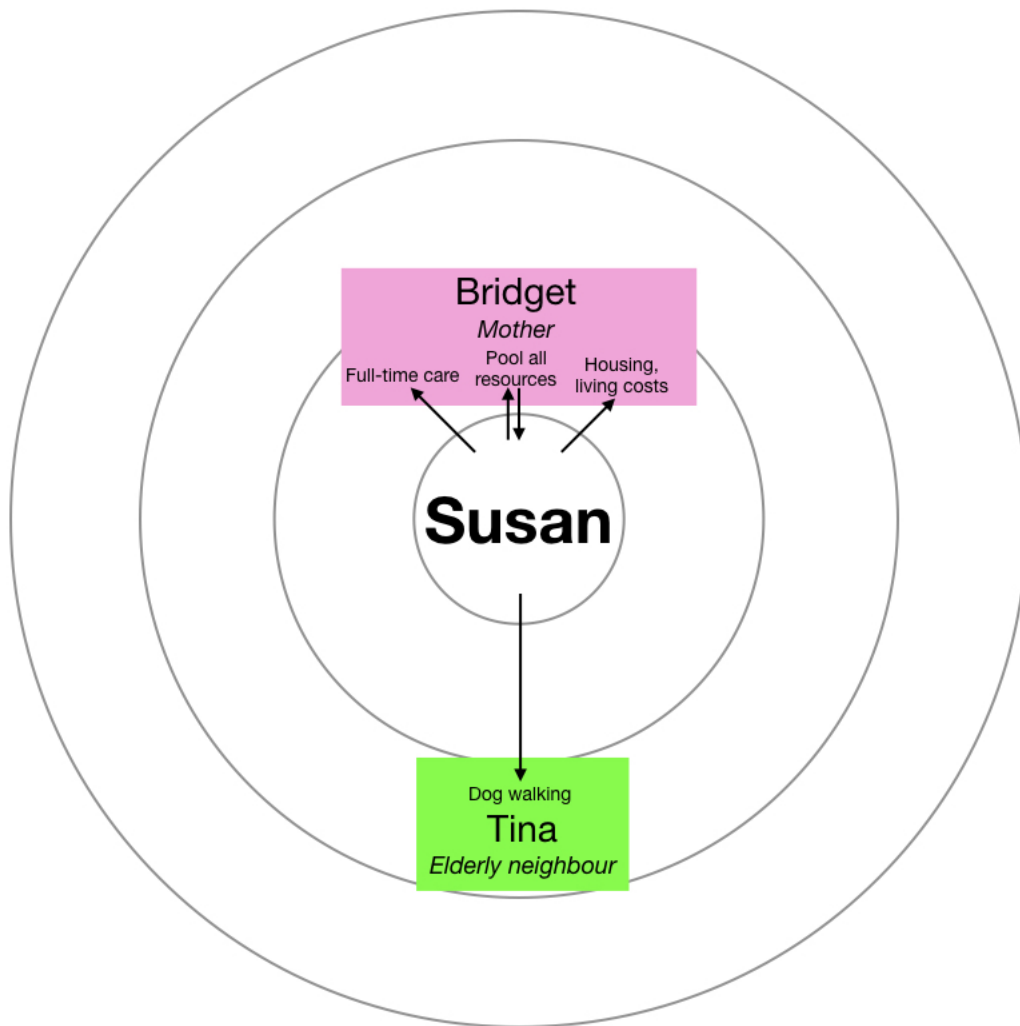


Figure 13. Susan's support network map

There's only one person in my support network really and that's my mother, that's it. Just my mother.... If I didn't have my mum's support I wouldn't have this place to live, I wouldn't be able to keep me car on the road, or pay my bills.... We need to pool our resources together to cover the basics.... I think constantly about what's going to happen when my mum is no longer around. I do worry, because in the past you could have a roof over your head, you're just not guaranteed that nowadays. And I know you got to try and save up at least half a month's deposit and I just haven't got that.... And I think sometimes that do worry my mother as well. And I think it will worry many mothers and daughters who live together and care for each other. There'll be daughters who are carers out there who are in the same boat as me, where they depend on their mums entirely. What do those daughters do once they are gone? (Susan)

Grace, on the other hand, is a 23-year-old college student surrounded by family members and friends who provide each other with mutual support. Her network contains multiple generations of people. Her grandmother and father provide her with larger emergency financial support whenever she needs it, while her sisters and friends are able to offer childcare and regular in-kind support, such as food. Small amounts of everyday financial support for basic living costs flow between Grace and her neighbours. Grace's mum requires financial support, but Grace is able to cope with this because of the array of support she receives from others in her network.

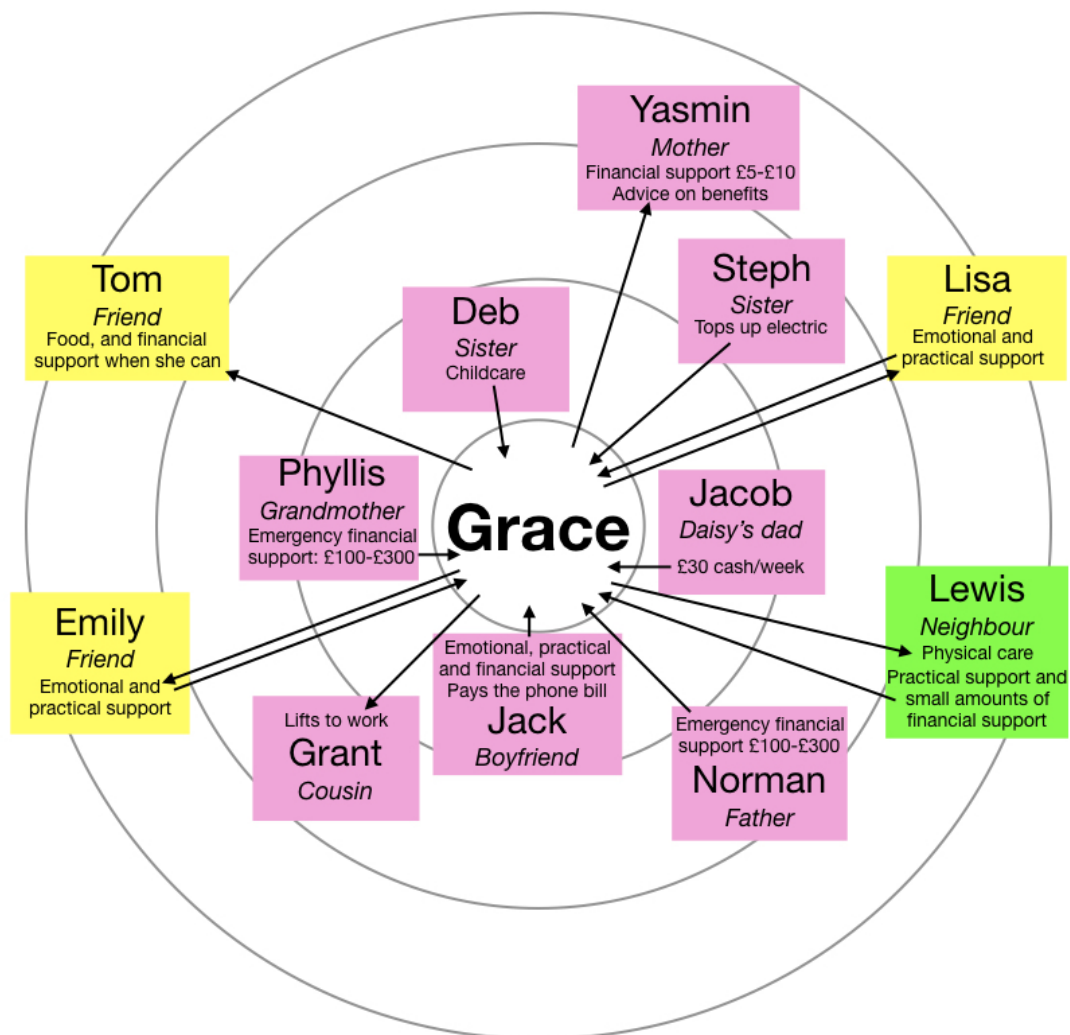


Figure 14. Grace's support network map

I know exactly where I'd be without these people.... I think it's key having all of these people around you. Without even just a small network of support, I think it's almost impossible to be able to succeed. We all have low points, we all struggle financially. Without a network of support you're kind of stranded when you're in

our situation. And people get stuck in a rut and you need a lift out. Somebody acknowledging that you're here. Helping you in small ways. It doesn't have to be grand gestures. The smallest gestures – me giving Tom £5 for the heating – these kind of gestures often have the largest impact. I'm certain that the reason I'm doing well now is because I've got all these strong connections in my family and with my friends.... Some people just don't have a way to get those small little bits of financial support that are so crucial. These people will have to turn to options that they wouldn't otherwise have chosen if they'd had the financial support from their family and friends. They must be forced to make some really difficult decisions. (Grace)

One participant described a large support network as akin to an insurance scheme, in which members pool their resources in order to spread the effects of any unexpected costs that might come their way.

Participants with large, supportive networks tended to describe themselves as managing financially, compared to those with small or weak networks who used the language of “just surviving” much more frequently. Participants with small networks were more likely to look beyond their informal networks for support, in particular from local charities. This will be further explored in Chapter 7. What can be said decisively is that the participants had widely varying access to informal financial support within their support networks, and this had implications for their ability to manage on a daily basis.

5.5.2 Socio-economic makeup of the network

The socio-economic makeup of support network also determined the access participants had to financial support. The information that participants gave on the socio-economic characteristics of the members of their support networks are limited to what participants thought they knew about their family members, friends and neighbours' employment status and housing tenure.

Table 14 presents the makeup of participants' support networks by occupation. The largest group of people in the support networks by occupation are unemployed. Young adults in college, apprenticeships or traineeships follow this group. Retired people make up the third largest group of people present in the participants' support networks. The remainder fall into

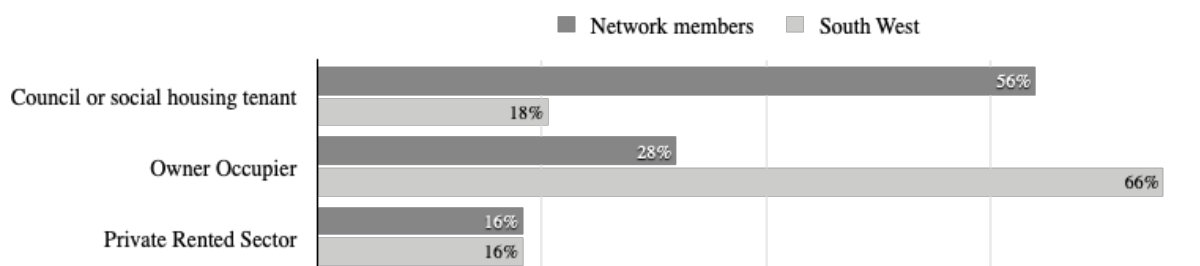
one of a number of occupational categories spanning from elementary to associate professional occupations, of which a large group of people work in the service and care industry. The high number of unemployed people, combined with the high number of people in the lower paying service, caring and elementary occupations suggests that participants in this study tend to have support networks made up of people on low to medium range incomes.

Table 14. Occupational distribution of all working-age support network members

Occupation as described by participants	People in all 50 networks
Unemployed	97
Student/apprenticeship/traineeship	59
Retired	51
Sales and customer service	50
Associate profession and technical	50
Skilled trades	47
Caring, leisure and other	44
Elementary	36
Administrative and secretarial	28
Process, plant and machine operatives	22
Managers, directors and senior officials	9
Total number in all 50 networks	493

Figure 15 breaks down the support network members by tenure and compares this to the regional distribution of tenure in the South West of England around the time the interviews were conducted. The regional distribution shows that owner-occupier far outstrips other forms of tenure at 66% of the population. Council or social housing tenants make up only 18% of households in the South West. In comparison, 56% of support network members were reported to be living in social or council housing. Only 28% were owner-occupiers and 16% were privately renting.

Figure 15. Tenure of support network members compared to regional distribution of tenure in year prior to interviews



*South West figures from English Housing Survey 2014-2015

These occupation and tenure breakdowns suggest that people on low incomes are likely to be surrounded by people who, like them, live in social housing and live on low to moderate incomes. They are less likely than the average person in the region to have the security that home ownership might provide, and are highly likely to have working-age people in their network who are unemployed or in low-paid professions.

Many participants commented on the homogenous make-up of their support networks. People often described how the people in their network were “all in the same boat”, often simultaneously dealing with low incomes, poor employment prospects and illness. Participants spoke about how members of their networks found it difficult to support one another without having to go without something themselves or going into debt. Several scenarios were described where one person or couple were doing their best to financially support multiple households at significant cost to themselves. Participants also frequently spoke about how small amounts of support, between £5-£20, received from family members and friends were not to be taken lightly as everyone was strapped for cash and that every pound taken from another household had an impact.

The participants’ descriptions of informal financial support started to reveal the economic circumstances of the people providing this support (though these assessments should be treated with care as they are based on second-hand accounts of another person’s financial situation). Participants described 65 cases of informal finance that stemmed from someone who was seen to be financially better off, 48 cases in which money was exchanged between people of similar financial standing and ten cases in which the person providing the money was described as being financially worse off.

Participants described asking people in similar situations for money either because they didn't know or have access to people with greater resources than themselves, or because they in fact preferred to draw on people in "the same boat". Patrick described the latter when he said:

[Y]ou have to realise that none of my friends have a lot of money. So if you borrow £20, it's noticed. They're not wealthy. It's not something that can be written off. And interestingly people I know who are wealthy, I'd never ask them for a penny. Because it's more demeaning. And they wouldn't understand. Generosity comes with people who don't have a great deal. And they understand your circumstances.

Participants often felt that people in a similar situation to themselves were more understanding. Others felt that receiving money from someone who was better off would feel like charity or described feelings of pride getting in the way of asking someone with more money for help. However, participants also articulated that they felt it was wrong to ask people with fewer financial resources for money. In most of the ten cases when people did ask for support from someone they perceived to be less well off, the participant had a history of providing support to that friend, family member or neighbour and was calling in a favour at a time of desperate need.

The frequently held assumption that people who are better-off economically are the primary source of informal financial support is challenged by the participants' descriptions of the day-to-day exchanges within their support networks. This reaffirms Morris's (1994) findings that the unemployed households in her study, "depend to a considerable degree on those who are least able to offer support, and their social contacts also include a majority of other unemployed or non-employed people" (p.118). This finding, and the potentially damaging consequences of these patterns of support, will be explored further in Chapter 7.

5.5.3 Proximity

Physical proximity to family members, friends and neighbours was key to accessing informal financial support. Participants described 123 cases of informal financial support that occurred with someone living in their neighbourhood. This compared to only 29 descriptions of this

support occurring with someone who lived within an hour away, and just 15 examples of financial support exchanged between people living more than an hour away.

The significance of proximity to family and friends, and the importance of neighbourhood was emphasised repeatedly. Living close to someone meant people were aware of each other's situation, and frequently communicated about concerns and changing circumstances. Families, friends and neighbours described passing in and out of each other's homes – having cups of tea, offering to lend a hand in some way, sharing meals, providing childcare. These regular interactions kept people in constant communication, and helped develop a closeness in which giving and receiving money was experienced as a natural extension of the relationship:

Living close to these people at the moment is critical. We give each other lifts, I get support with the girls, getting little bits of cash, everything really. Sharing food and having meals. Ten pounds on the electric and gas when it goes out. Something emergency happens and those people are always there. (Rachel)

Another aspect of informal financial support that established the importance of proximity is that, in most cases, money was given in cash. Participants described preferring cash-in-hand transactions to money transfers, and the majority of participants did not use or have access to online banking. Close proximity meant that cash could be accessed immediately and used to top up electric meters, phone cards and so forth.

Forty-one out of 50 participants had support networks primarily made up of people who lived in the same neighbourhood. Despite social and economic changes and the advancement of technology that might facilitate geographical dispersion, the findings presented here suggest that, at least in low-income contexts, physical proximity continues to be a major factor in determining people's significant relationships and the make-up of their support networks, and thus their access to informal financial support. Participants spoke frequently about how important housing security was in helping people access local support networks that they had built-up over time and in which they were now deeply embedded through the regular exchange of informal support. Rosie, whose story began this chapter, concluded her interview by emphasising the importance of place and proximity to family members and friends.

I think the government need to see what importance there is, the really high

importance there is of having friends, family, close friends around you, in a radius of an hour. Because of how it is really difficult on benefits. And also see how hard it is with my son – going in and out of work – my housing benefit is stopped. I need these people around me to help me through it.

5.6 Typology of informal financial support

The participants' narratives make it possible to identify the different kinds of monetary support that people on low incomes give and receive. Rosie, whose story opens this chapter, identifies two of these:

So there's some people that I juggle with – ping-pong style on a weekly basis, topping up accounts and paying bills. That's my daughters. And then there's other people who I ask if it's bigger or an emergency. And those people are normally my mum and dad.

This section presents the range of different types of financial support that participants described to meet specific needs. Each of these is associated with its own set of practices and norms, which in turn influence people's interactions and the substance of their relationships.

5.6.1 Money to cover daily living expenses: Ping-Pong and Pillar relationships

In twenty-two cases participants were receiving small amounts of money on a weekly or monthly basis, normally cash in hand, to cover their basic living costs. This money rarely exceeded £20 and was provided to cover utility and phone bills as well as food and fuel costs. One participant said "my money is just not enough", while Rosie said of her social security payments:

The money they provide could do the gas, electric, a landline, maybe a TV licence - it can be good for people to have a TV and not feel so isolated - but not food on top of that. And definitely not the internet. I struggle to pay for food after those bills are paid.

Participants consistently struggling to cover their basic costs often drew on one of two types of informal financial support – they came together with someone in a similar situation to pool their resources, or they identified someone in their network who had money to spare and was willing to provide small amounts of support as long as it was eventually repaid. Based on participants' own descriptions of these arrangements, I classify them respectively as “Ping-Pong” and “Pillar” relationships.

Ping-Pong relationships

The Ping-Pong relationship is one in which two people in similar financial situations become allies in covering their basic costs. They do this by pooling their resources and have regular, often daily, discussions about what needs to be paid and prioritised within their combined budgets. People are candid about their finances within these relationships, passing up to £20 back and forth on a weekly basis. Rosie described how she and her daughter would look at what needed to be paid together every week, before making joint decisions about who would cover the food shopping, or who was best placed to fall behind on a bill in order to free up money for something more urgent. Rosie and her daughter shared each other's bank details and they would regularly withdraw money from or deposit money into each other's accounts. Participants in these kinds of relationships were completely entangled financially and described the relationships as existing out of necessity, but also as being built on feelings of love and mutual support. Support flowed between these people so often that there was little worry about debt or reciprocity between them. They were grateful to have an ally and frequently wondered how people in similar situations without this kind of relationship managed.

Pillar relationships

Receiving small amounts of frequent support from someone in a better financial position was another common way participants accessed additional money to cover basic costs. Two participants described providers of small amounts of support as “pillars”. This form of support was not mutual, because money was only provided by the person who was more financially secure.

Participants generally chose to approach Pillars for support because of their better financial

circumstances, a history of generosity and a perceived desire to help.

Thomas is a recently new friend. But he lives round the corner and he's a true pillar. If I ever am short of anything like cash I go round to his house and he sorts me out. He's got a lovely house.... He's a neighbour. And he's one of those people when, if I run out of gas, I can run around to him and ask if I can borrow a tenner or a fiver to top up my gas key. And he'll just say there you go sure, no problem. And it's not like there you go sure, make sure I get it back in the morning. It's there you go, sort me when you can. Which that little bit of breathing space, it takes the worry off of you. (Mo)

As in Ping-Pong relationships, the money that was provided rarely exceeded £20 and was used to cover utility and phone bills as well as food and fuel costs. However, in a Pillar relationship repayment was always expected. Participants only asked for small amounts of financial support that they could be sure to repay with their next paycheque or social security payment. Both providers and receivers kept track of how much money was owed, and although providers usually insisted there was no time pressure on repayment, recipients felt an obligation to return the money promptly.

Sasha's the only one I could rely on for that and have faith in. So for me, when times were difficult I'd borrow £15, £20 – nothing more. But with the knowledge that I could pay her back in a few days. Which is what I did. But there was a time when that was happening regularly. Once a month I'd say and sometimes every other week. So she was a big lifesaver... Sasha was a lifesaver. So for example – small things – but I'd need to catch the bus on a Monday to go and sign on, and she'd give me this £20 and that would be my bus fare. And she would know that I wouldn't get any money until the Thursday so the £20 would basically be helping to pay for food, electric and the rest of it. And that £20 would keep me rolling for three days and then as soon as my money came in I'd make sure she was the first one that got repaid. I always repaid her. (Patrick)

The majority of Ping-Pong and Pillar relationships were made up of friends and neighbours – people who lived close by and with whom the participant had developed a high level of intimacy. While these relationships (especially the Ping-Pong) are based on mutual support and

care for one another, money also introduced feelings of debt and dependency into relationships. In describing informal financial support arrangements, participants often highlighted the tension between this support bringing people closer together and at the same time creating dependencies that most people would prefer to avoid. These tensions are considered further in Chapter 7 .

5.6.2 Money to cover large unexpected costs: Emergency relationships

In 29 cases participants described receiving or providing one-off, larger sums of financial support, rarely exceeding £200, to cover what they described as an emergency. In many of these cases participants were managing their daily living expenses, but were unable to cope with any unexpected costs that had not previously been factored into their budgets. These additional costs were largely brought about by benefit changes and cuts, by redundancy and unexpected periods of unemployment, by the costs associated with moving house, by illness, death and funeral expenses and by large essential household items breaking. When debt from a bill or from a loan or credit card reached a critical point and could no longer be ignored it was also described as an emergency and participants turned to their network for support. The money that was needed to cover these emergencies mostly ranged between £20-£200, with two participants receiving £300, one participant receiving £500 and another £800. This was the maximum amount of informal finance that participants described having access to.

Emergency relationships

For these larger costs, participants primarily turned to the members of their support network who they felt had a clear normative obligation to provide support, and who were comparatively in a better financial situation. This primarily led people to ask their parents and grandparents for support, but in some cases participants turned to older siblings, ex-partners, or friends with whom they had a substantial history.

The view that parents ought to provide financial support to children in emergencies was often expressed. Lisa described this in the context of her relationship with her daughter:

Julie I'll always lend money to if I need to and if I've got it. You've got to help your

kids if you can. We always ask each other about money, so if I've got extra money then I'll give it to her.

Parents were often described as being the most financially secure people in the participants' networks. Parents might be claiming a pension, they may own a house, have amassed some savings, or have a more established job which provided a reliable salary leaving them in a position to help more comfortably than someone at an earlier stage in their life. However, for many parents providing larger sums of money could also be a stretch. Participants described how their parents had to set money aside over a number of weeks in order to provide the emergency money, or how they might go without something in order to free up cash.

[F]or the bigger source of money, in an emergency I ask my mum and dad. Without them I couldn't cope. You know – you need a fridge. Everyone needs one. So they always have to save up a bit so they can help me. (Rosie)

As emergency situations usually required a relatively large sum of money (£20-£200) participants typically had to approach the potential provider of support and make a clear case for their need. Participants described how they would explain the situation to the provider, and hope that their need would be acknowledged as legitimate. Participants knew that they could not expect money for something that was not clearly an essential cost.

If I went to [my brother-in-law] and said I wanted a new telly, or a new sofa or a ring or something, Ian would say – well save up and bloody get it yourself! But if it's an emergency, it's different. He bought my tumble dryer, cooker, washing machine, and I've slowly paid him back and now I'm in the middle of paying him back for the funeral. You know I'll phone him up and he'll come in and he'll ask me if I'm ok – which is lovely. He offers to help out and I repay him. He knows I would only ask him for what I really need. (Tina)

Compared to Ping-Pong and Pillar financial relationships, the larger sums involved in emergency relationships weighed more heavily on participants, who described feeling anxious about how they would manage to repay. Participants described the informal arrangements they were involved in to repay large debts. In some cases providers of support dictated clear conditions of repayment, while in other cases participants came up with elaborate repayment

plans that they communicated orally or in writing to the provider. While repayment plans made some participants feel anxious, many also emphasised the necessity of them in order to protect their relationships from any tensions and misunderstandings. Jean, for example, who had received financial support from her parents during a period of unemployment said:

My mum and dad helped me out financially. When I was out of work and really struggling, they gave me a big chunk of money. I still owe them some money and I've actually written out an agreement and I've said to them – I'm clearing my rent and my council tax and as soon as that's done I'm paying you back. And I'll pay them back monthly out of my paycheque once that's done. And I've made that promise and I will do that. And I've explained that I haven't started paying it back because I've got to sort the formal stuff first. I've got to prioritise that. So they know I'll pay them back eventually.... I want them to know that I'm taking it seriously. I don't want to mess them around, you know?

While repayment was seen as necessary in the great majority of cases, it was also acknowledged in most cases to be flexible. If a receiver of support had a bad week or month the repayment could be delayed. Some providers of support gave open-ended deadlines for repayment, telling the receiver to pay the money back when he or she could manage it. These flexible terms meant a lot to participants receiving this kind of financial support, and made repayment much more manageable compared to formal finance they might have access to like credit cards and loans.

Tim always knows what's going on. So when my cooker broke three days later a second hand one arrived. And I told him I couldn't pay for it and he said not to worry and to just pay him back when I could. So I paid him off as and when I could. So Tim just knows and helps out and he doesn't put any pressure on. (Steph)

In a small number of cases, receivers of emergency support only had to pay back half of the money they borrowed, and in just three cases the money was given in full as a gift. Gifts of money in the range of £200 or more were described as deeply generous.

Many participants described their discomfort at having to ask someone they were close to for large sums of money they knew they would struggle to repay. Navigating large debts within personal relationships brought with it tensions and negotiations. This will be considered in further detail in the remaining empirical chapters.

5.6.3 Money that covers a specific monthly expense: Patron relationships

In fourteen cases participants were receiving fortnightly or monthly payments of money to cover a specific household cost from a member of their support network. A family member or ex-partner outside of the household typically made these monthly payments. These transfers of money were provided with no explicit demand for repayment. Unlike the other kinds of informal support, which were primarily organised in cash, this form of support was typically organised through a standing transfer of money from one bank account to another and ranged from £10-£50. The money was given with the purpose of paying a specific bill or cost including utility, phone and internet bills, paying for the additional costs brought about by the Bedroom Tax, and childcare costs. Because the providers of this financial support were subsidising the living costs of the recipient, one participant described the relationship as akin to having a “patron”.

Patron relationships

Patron relationships are one-way gift relationships in which the provider of support takes on the responsibility for the welfare of the other by consistently covering one or more of his/her daily living costs. Bo, a maths tutor in his thirties, described receiving this kind of monthly financial support from his mother:

My mother, she helps me out regularly financially. I get £24 a month from her which covers my broadband and she helps me out with other bits of money as well... the council tax support doesn't actually cover 100% of my council tax, and so my mother very kindly does. She actually makes up for that and pays about £14 a month for me by direct debit. So she's actually giving me about £38 a month. That's quite a lot of help from her if you add it up over the year.... So she watches out for me. I think she's obviously quite concerned for me.

Six out of fourteen people in Patron relationships were receiving regular payments to cover the Bedroom Tax. After falling behind and reaching a crisis point, all six participants had a member of their support network step in to pay for this fortnightly cost. Pam, who is 57 and living with

a health condition, spoke of how her eighty-year-old father provided her with monthly financial support to cover the Bedroom Tax:

It was my parents who supported me financially during my time paying the Bedroom Tax. So Dad would put £50 a month in my account to pay for the Bedroom Tax. I couldn't have done it without him because I would have been in arrears and I wouldn't have been able to move! It was a nightmare. Maybe £50 doesn't like a lot but when you're only on part time money and bringing home £500 a month and you've still got to pay bills and run my car and pay for my prescriptions, it is a lot. I still had to pay a bit of rent as well and then the Bedroom Tax on top of that. It's not easy.

Support network members involved in a Patron relationship also frequently covered childcare costs. These Patrons were primarily grandparents who provided money to cover the costs of after-school activities and other forms of childcare for their grandchildren. These activities often allowed parents to return to work. Laura described how her mother and father paid for her children's extracurricular activities:

Financially, if I ever need anything [my parents will] help out. They do pay for all the extra-curriculars for the kids, so for the Scouts and the Beavers, and for swimming lessons and that kind of thing. They pay for that so the kids can do those activities and it gives me more time to work. It got to the point when I was paying it when I realised I just couldn't cover that anymore, and my mum stepped in and said that she would cover that all the time. So that works out at about £150 every six months or so. And that's one less thing to have to think about and I don't have to worry about finding that money.

The Patron relationship is defined by the fact that there is no explicit expectation that the money should be returned. However, recipients of this support, often felt uncomfortable about the one-way nature of this interaction. Many participants expressed that they found the imbalance in their relationship challenging and many actively looked for other ways to reciprocate this support – by providing practical support or by organising gestures that showed their gratitude.

5.7 Conclusions

This chapter's exploration of the distinctive practices and relationships involved in securing informal financial support reveals the different forms this kind of support can take – from large one-off loans to smaller regular infusions of money – and the range of relationships it depends on both within and beyond the family. It also draws attention to the varied levels of support that are available to people according to the size and characteristics of their networks, and the central importance of proximity in relationships of financial support.

In fleshing out the ways in which informal financial support works in practice, the chapter begins to point towards themes that will be explored in the final chapters of this thesis. It sheds light on the complex balance of obligation and reciprocation which people navigate across a broad spectrum of relationships in order to secure their welfare. In networks broadly consisting of people in similar financial situations, this process is often fraught with anxiety and relies on delicate negotiations to maintain the personal relationships on which people depend for money. The histories of support on which these relationships are built and the labour involved in fostering and sustaining them will be further explored in Chapter 6.

The chapter also touches on some of the potential implications of this form of financial support: inequality of access people face according to the networks people are surrounded by, potential for relationship breakdown, the risks of moving people from their neighbourhood and community, and the potential that the practice serves to perpetuate and spread financial insecurity and inequality across networks of support. These will be taken up in Chapter 7, and have important implications for social policy, which the final concluding chapter of the thesis will address.

On their own though, the participants' rich descriptions of the everyday realities of informal financial support illuminate a blind spot for social policy, confirming (if it was needed) that individual independence and economic self-sufficiency are indeed a fantasy for those living on limited incomes, and answering Holmes, Jamieson and Koslowski's (2018) imperative to better understand what strategies and negotiations families, friends and neighbours engage in to provide support.

Chapter 6. Love, obligation and identity: the motivations and work of informal financial support

6.1 Robert's experience

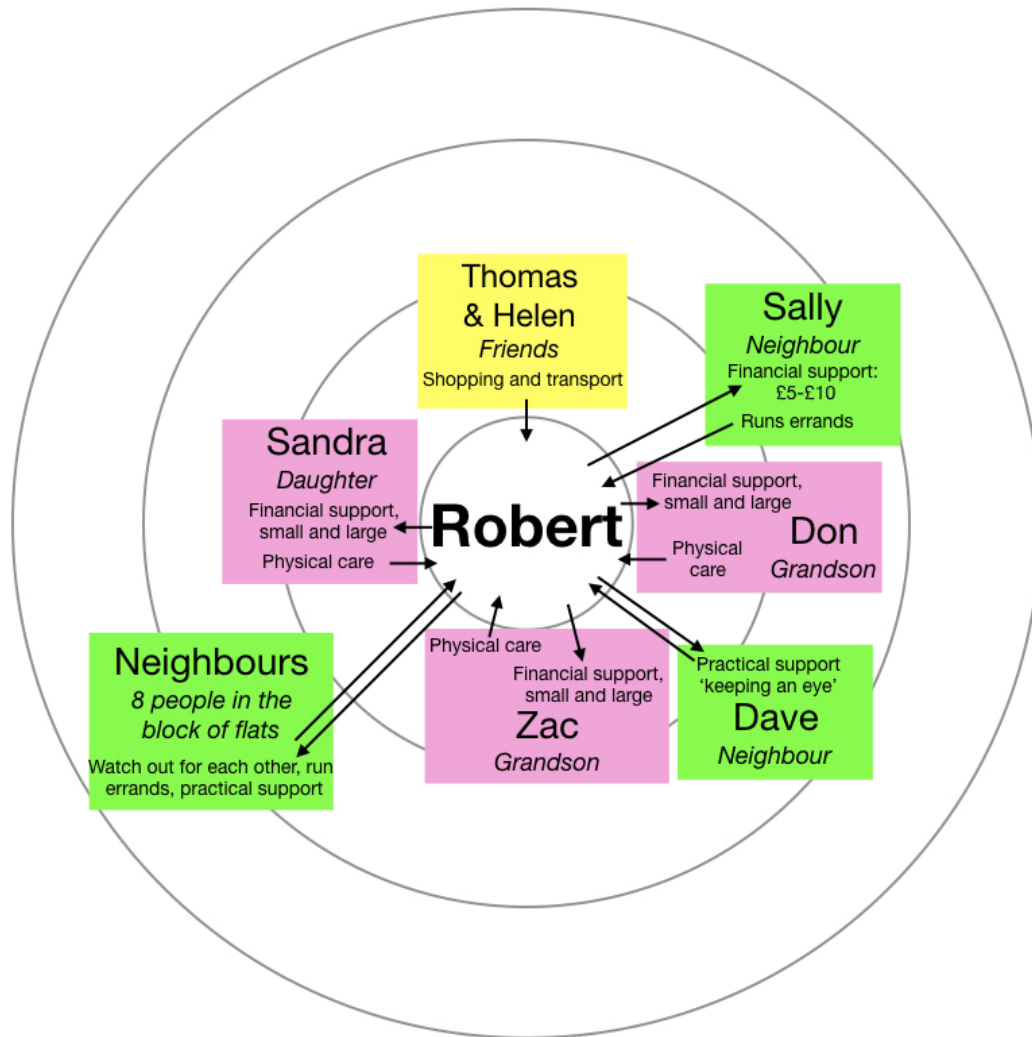


Figure 16. Robert's support network map

I got my daughter, my two grandsons... and they're all down here all the time. My daughter lives on this street which is good. And my eldest grandson is always over. I'm not very well so he sleeps on the sofa and keeps an eye. They're both always coming here, I see my grandsons every day. I have trouble getting out of bed and getting to the toilet and if they're not doing nothing they're over here helping me.

...

So these I see every day. And then there's neighbours. What it is... we always talk to one another, and I know if I ever needed anybody on this walkway they would be there for me and vice versa.... So it's a lot of practical support. If I haven't seen my neighbour I always knock on their door because I feel concerned. And if they're not well I'll help them get whatever they need. So one day I knocked on my neighbour's door and she says – Robert I'm really worried, I haven't been able to pay my council tax. And I say - never you mind! And the next day I walked into town with my daughter and I sorted it for her. For me it wasn't a big deal – but to her it was a hell of a big deal.

...

I would never borrow money off of anybody. I refuse to let anyone give me money. I would never take money off my kids especially. It's not the way it should work. It's we who should be doing things for our kids not them helping us. No, I would never borrow from my kids.... Sandra offered to help me pay my Bedroom Tax, but I wouldn't take that money. What it was, I'm on DLA and mobility allowance. And so now what I do is pay for the Bedroom Tax with the extra money I get for the mobility allowance.... But with the Bedroom Tax, I refuse to move from here. Because I would never have this kind of support again.... I'll pay whatever I have to so that I can stay. It's of the utmost importance that I stay close to these people. Without my family and neighbours in my life I wouldn't cope. Simple like that. I'd be in a nursing home or something like that.

In exchange for all the help I get from Sandra and Don and Zac I give them whatever they need when they need it.... Whatever Sandra and the boys want they get, because it's not just helping them out... if I help them out with money and make them feel better that affects me. So no matter what, if I've got the money they'll get it and they'll tell you that. Sandra gets the most support because not only is she my daughter, she's also my carer and she's my life really. Like we went shopping on Tuesday in Iceland and I knew that she needed new clothes – although she'd never tell me that – and so I just walked into a clothes shop and said – pick what you want! And at first she said no, but I said you can't wear the same clothes all the time. I notice these things. And she was so grateful.

...

And another thing, if I lend Sandra and the boys money I wouldn't expect it back. If I lent my other daughters money I would expect it back. Because Sandra does so much for me. My other daughters I'll help if it's an emergency, but I'd expect it back. Sandra and the boys I see every day, they're there for me every day.

...

Sandra works and her husband works, but she's got two kids and they're growing fast and so she struggles with that and keeping up with them. She come down the house today and said – look I've got to borrow £200 dad. And I said that's fine, and I'm not going to want it back. And I know she wouldn't be able to pay it back. That's the problem! And she often gets in a mess feeling bad that she can't pay it back. And I just remind her of all that she does and tell her to have the money.

...

It means a lot to me that I can support them financially in that way. If I couldn't do that I'd never sleep. That would be the only time I'd get into debt. I'd rob Peter to pay Paul and get into debt myself, just to be able to give back and to help them. I've had to go without things in the past to help them out, but that's nothing to me. Just going without something for a couple of weeks, soon it's over and done with. I'd cut back on heating, or food. But you do it for your kids at the end of the day. If I didn't help them, who would? They don't got nobody else. They come down here, they're good to me. They give me their time, which is priceless.

I support these people because they are my family. Sandra is my first. When her mum left I lived with her on my own. I see them every day. I've seen the boys since ten minutes after they was born. It's not just because they're family... more important is the kind of people they are. You can have family that you don't like. But these three I would feel the same way about if they were just friends. These three people here – any parent would be proud to have. And I feel so proud of these three, and I know other people love them as well. And you couldn't buy that feeling for a million quid.

...

And these neighbours I know will always be there for me, and I know a lot of my family won't be. So these neighbours are more important to me then some of my family. Most of my family are all wrapped up in their little world.... My neighbours will never move anywhere else because they know that if they ever needed anything we'd all be there. And they know that if they moved somewhere else they'd never get that. We know they're there and that's a real safety net – do you know what I mean?

You couldn't buy this kind of support. I could never put a price on this. You couldn't cover this with care that's been organised for you. If someone came to me today and offered me millions of pounds but took away my family and neighbours, I'd give it straight back. No money in the

world could buy this from me. I'd rather be skint. With these people I'm a millionaire. Without them I'm nothing. They know no matter what happens I'm there.

6.2 Introduction

Robert's experience, beyond emphasising the profound affection participants felt for others and the ways in which they were deeply intertwined with people in their network, speaks to the many motivations that drive participants to provide informal financial support. It also highlights the practical and emotional work that is involved in asking for support or identifying another person's needs, finding ways of responding to another's problems, and eventually reciprocating the support.

Robert was motivated by a complex mix of love, care, feelings of obligation, a desire to reciprocate support in order to create a balance of care in his relationships, and to establish a positive sense of identity. Providing financial support created practical and emotional work for Robert. He went out of his way to see his family members and neighbours daily – actively reaching out to people, listening carefully to their situations, and identifying their needs. Robert responded to these needs by physically going to pay off a neighbour's debt or purchase items that his daughter needed. He described having to calculate how much money he could provide to others out of his constrained budget, often identifying what he could go without in order to be able to provide this support. Robert kept a mental balance of who provided what, making sure the physical support he received on a regular basis was reciprocated financially. Providing support in the form of money to his family and neighbours was important to Robert in terms of constructing a positive sense of identity, and made up much of the work of his daily life.

This chapter breaks down the main motivations that participants gave for providing informal financial support. It goes on to explore how these motivations feed into the “moral economy” of informal financial support that participants had to navigate. The chapter ends by casting light on the significant practical and emotional work that is involved in securing and maintaining this source of welfare.

6.3 Motivations for providing informal financial support

In my analysis for this chapter, I looked at the experiences and descriptions of the 27 participants who provided informal financial support. I analysed the language these participants used to describe why they gave informal financial support, and also considered the emphasis they placed on their various motivations. In talking about their motivations, these participants most commonly drew on the language of love and care (146 references were made to this motivation), followed by the motivation to meet norms and obligations (93 references), and the desire to construct a positive identity (22 references).

How recipients responded to these motivations and to the spirit in which the support was given was also a point of interest. To develop a better understanding of how participants navigated the giving and receiving of informal financial support, I looked in detail at how all 46 participants involved in exchanges of informal financial support described negotiating, accessing and reciprocating money while also sustaining their personal relationships. The findings in the sections below are based on general trends in how participants thought about and navigated these interactions.

6.3.1 Love and care

The thing that motivates me to help Patty and Irene... in a word it's love. And seeing the need and responding to the need. If my son or daughter had a need I'd respond to that as well. Same with the others because I care for them. (Linda)

Hartley Dean (2020), in his latest edition of *Understanding Human Need*, writes that “our humanity... depends on the manner of our interconnectedness and interdependency with others” (p.5). Dean argues that people need somebody to love and care for, and to be loved and cared for in return. The giving and receiving of informal financial support in this study repeatedly demonstrates love and interconnectedness between the participants and their friends, neighbours and family.

Participants described loving relationships that grew out of years of interaction, affection, care and exchange between themselves and people in their support network. This history of loving

actions and support bound people together. One participant described supporting her mother because of a shared and difficult family history – death in the family, illness, financial issues had all been weathered together and this had brought them close and had made their support for each other unconditional. Robert, whose story opens this chapter, describes vividly how providing regular financial support to his daughter and grandsons is based on a shared history of love and mutual support.

In loving relationships exchange did not always have to be balanced or equal. Many participants, motivated by love, gave in times of need knowing that providing support came at a cost to themselves, or that the support they provided would not be returned or might be returned in a limited way or at a much later point in time. Grace spoke about providing support for people she loved at expense to herself:

Because of my overdraft, when I buy Tom his meals or help other people out I am going into my overdraft even more. I never really have the money to help people, but you can't just stand by and watch people you love and care for suffer. So I'll go into my overdraft even more to help that way. So I eat into my overdraft to help other people out. (Grace)

This kind of giving is associated with Malinowski's (1922) pure gift in which people give support without expectations of return. The commitment to put others first, even at personal cost to oneself, has been documented in other empirical studies (Jerrome, 1992; Reynolds and Zontini, 2006; Ribbens McCarthy et al., 2003) and shows that people often prioritise showing love and providing care over their own wellbeing.

The participants emphasised how loving relationships often went beyond the family. People loved blood relatives, but many of them described loving and caring for friends and neighbours with equal or even greater intensity. Participants, like Robert at the start of this chapter, spoke about how family relationships did not automatically guarantee love and support. Some family members did not fulfil supportive roles, while friends and neighbours did – providing support, listening, showing interest, caring for children. Jean used the language of mutual care and trust within her close relationships, and said that this motivated her to provide any support that might be needed:

We support each other because we care about each other. Not so much because we are family, because to be honest there are people in my family that... well all this blood is thicker than water business is rubbish. It's because we love and care about each other. (Jean)

Participants overwhelmingly spoke about the giving and receiving of money as an act of *care*. Giving money to others to manage difficult situations was described as involving listening to a person, acknowledging their problems, thinking about how to best respond, and providing specific support to them in managing their issues. Care was also shown in the way that participants responded to informal financial support – in their gratitude, and in the many ways in which they returned support with affection.

Giving support in the form of money sits uneasily within the generally accepted conceptualisation of care. Care has largely been understood as the giving and receiving of physical and emotional support, primarily through the paid and unpaid labour of women (Finch and Groves, 1983; Graham, 1999; Arber and Ginn, 1999; Nguyen, Zavoretti, and Tronto, 2017; Powell, 2019).

Tronto (1993) posits a potentially broader definition of care, stating:

On the most general level care connotes some kind of engagement.... First, care implies a reaching out to something other than the self. Second, care implicitly suggests that it will lead to some type of actions... care also derives from an association with the notion of burden, to care implies more than simply a passing interest or fancy but instead the acceptance of some form of burden.

(Tronto, 1993, p.102)

Tronto (1993) goes on to argue that we can recognise care when a practice is aimed at “maintaining, continuing or repairing the world” (p.104), and states that what is fundamental about care is a perspective which takes the concerns and needs of the other as the basis for what must be done. The participants’ accounts of informal financial support reveal that giving money was often motivated by the desire to help maintain and support the situation of another. The way that informal financial support was described by participants also aligns with Tronto’s (1993, p.105-108) four phases of care outlined below:

1. *Caring about* involves noticing the existence of a need and making an assessment that the need should be met.

Participants described how informal financial support involves recognising and acknowledging another person's need and identifying how money could ease or solve their situation.

2. *Taking care of* involves the recognition that one can act to address these unmet needs.

Participants described the provider of informal financial support taking on responsibility for the identified need and determining how to personally respond to it.

3. *Care giving* involves work and requires that the care-giver comes in contact with the object of care.

Participants described situations in which the provider of support did more than simply transfer money. The provider identified the best way to meet a need, for example helping to identify how much money was needed to cover cuts or delays in social security payments or staying on top of and paying interest on the use of credit cards. They also considered their own budgets and how much money they could provide, helped to purchase food, petrol, and household items, went to the shop to top up electric meters, and organised and paid for moves, funerals and deliveries. Informal financial support was primarily given cash-in-hand and therefore involved physically meeting to acknowledge and discuss the situation, and sometimes negotiate the terms. The participant's descriptions show how the giving of money typically involves labour on the part of the provider and involved direct contact with the person in need.

4. *Care receiving* recognises that the object of care will respond to the care it receives.

The participants in this study spoke at length about the conversations they had with people providing them with informal financial support about how their needs could be met. They described the often complicated process of reciprocating the support they received, weighing up how best to repay financial support – either “tit for tat” or “tat for tat” – and in what timeframe. These negotiations and considerations brought with them emotional and practical implications that are considered at length in the following chapter.

Robert's story, which opened this chapter, shows how informal financial support can be motivated by love and based on a long history of mutual support. Robert, who is disabled and unable to provide other forms of practical support to his loved ones, talks explicitly about providing money as an act of care – and as the main act of care he can engage in. There is no question that for Robert, as for many of the other participants, financial support is given and experienced as an act of care, and one which passes through all four phases of Tronto's schema.

Informal financial support given and received out of love was often built on a history of care that implied a level of trust, flexibility, and generosity that took some of the pressure off informal financial support. There was often an ease associated with support provided based on a history of love that was missing from other exchanges. However, despite the flexible terms, participants stressed that reciprocity remained key in maintaining and deepening these loving relationships over time.

6.3.2 Doing the right thing

Participants also described motivations to provide informal financial support based on normative obligations around who ought to be supporting whom. Participants felt that they ought to provide informal financial support for three reasons in particular – to support someone in genuine need, to support a family member towards whom there was a clear normative obligation, and to reciprocate historical support.

The obligation to respond to genuine need

Participants expressed that support ought to be provided to people in legitimate need within their network. Finch and Mason (1993) also find this, concluding that a basic norm that people agree on is that kin should rally around in a legitimate crisis. As Chapter 4 shows, participants regularly experienced legitimate financial crises due to illness, unemployment, social security reassessments and other unexpected events. Participants spoke about feeling frequent pressure to provide support to meet these genuine needs. One participant said, “you’ve just got to do it and step up for others”. Another spoke about seeing a need and feeling compelled to respond to it, while the majority of participants recounted the times in which they or a member of their support network had provided money to respond to these needs.

You know I don't want to be that man's carer but I will help him if he needs help. I'm just that kind of person. If someone needs help, I'm not going to not help him. And you'll find that a lot of people without money are the ones who will help others. The ones with money they're tight-ass bastards who don't want to help anybody.

(Rachel)

Sometimes the obligation to respond to need had its origin in a personal experience of poverty and hardship. People providing support had at some point experienced similar circumstances in which they had received vital support from someone who had felt compelled to intervene on their behalf. Their gratitude remained strong, and the feeling that they ought to “pay it forward” motivated their support. Some, like Rachel, spoke of a culture of support and solidarity existing among people on low incomes. A small number of people invoked religious language to capture their desire to help others who were struggling. No matter what the origin of this sense of duty, the belief that one ought to respond to legitimate need was strong and pervaded many participants’ reasoning for providing financial support.

Obligations towards family

Participants described feeling obligated to provide support within certain types of relationships that spanned households. This feeling was articulated most strongly within traditional family structures, with some participants holding fast to norms around obligations to kin and who ought to support whom. This research found that responsibility between parents and children was often the mostly strongly felt, but participants also felt responsibilities for siblings, grandchildren, and sometimes also aunts, uncles and cousins.

Some participants clearly distinguished between duty to family and providing support out of love. Jenny, for example, described her relationship with her mother as fraught, but felt duty-bound to continue being involved in regular exchanges of care and money. She said:

I do think that family should support each other. And like I say I do it out of a sense of duty, not out of love.

The majority of participants described believing that parents had an obligation to maintain a

child's welfare. This obligation became weaker as the child grew into adulthood and was expected to fend for themselves, but nonetheless, supporting adult children in need was seen as an absolute obligation by most participants. Judy had become unemployed due to health reasons and was struggling to manage on her new income from social security, but nevertheless felt duty-bound to support her two young-adult daughters. She said:

I do try to help out my daughters financially. When they need things for their homes or their children I try to give it to them, and then I just have to figure things out for myself financially. So I have to be quite savvy where I shop so that I can help my daughters with money.... The more you give to your children the better place they are in themselves and in the world. I don't want my children to be people who really struggle, because people who really struggle can become mean and hard. And I think about that. And I think that's what you owe your children if you have them – you owe it to them to support them.

While participants also regularly reported situations in which children provided financial support to their parents, there was a strong sense that the direction of this support went against normative consensus about who ought to support whom in the family. While in reality financial support flowed up and down the generations, a powerful norm within the family was that support ought to flow downward from the older generations to the younger. The clash between norms and reality will be discussed further in the following chapter.

The obligation to reciprocate support

Participants described how an active history of receiving support motivated them to provide support in turn. The regular giving and receiving of money and other forms of care created interdependence between family members, friends and neighbours that was valued, but which created a pressure to reciprocate that was keenly felt.

Reciprocity was most often associated with the regular exchange of small amounts of financial support, like those engaged in “Ping-Pong” relationships with neighbours, friends, siblings or children, for example.

Reciprocity was a key element in maintaining the practice of informal financial support. Giving back support rebalanced personal relationships, and participants described working towards establishing equal and interdependent relationships rather than dependent ones. Reciprocity was also involved in the stories participants told about the long histories of love and mutual care upon which their relationships were built. The exchange of care over time was described as leading to the development of trust and growing intimacy between two people. What was important to many participants was achieving a feeling of balance within the relationship, where both parties felt they were equally valued and cared for.

Financial support motivated by a sense of obligation did at times relieve recipients of direct repayment of the money they received (as in the case of parents and grandparents offering financial support as a gift), but more frequently required explicit negotiations about what should and could be repaid and when. Receiving support motivated by obligation also led participants to take their own obligations to others more seriously. Participants spoke of wanting to pay the support they had received forward, or of traditions of support that existed within their families that they wanted to uphold. Obligation was bound up with meeting responsibilities and upholding reputations within networks of support, both of which could put pressure on participants.

6.3.3 Constructing a positive identity

Another strong motivation for providing support was to reinforce a positive sense of identity as a caring, competent and supportive person. The satisfaction of providing someone with support, of seeing a difficult problem resolved, and of receiving positive feedback was strong for some people. Finch and Mason (1993) and Smith (2017) also find that it is people's social identities that are at stake in the exchange of goods and services between family members and neighbours. A number of participants strongly identified themselves as "carers" or caring people, and providing financial support reinforced their sense of identity as a good person, friend, and citizen. Others spoke about wanting to establish a reputation in their network as a provider of support. Participants spoke about themselves as "rescuers" or "problem solvers" or "fixers".

It was most often participants who had a history of financial difficulty or dependency themselves who wanted to provide support as a way of rebalancing their own perception of

themselves and their status in the community, and as a way of “paying it forward”.

I think helping each other out is mostly positive. I mean there's sometimes when you think – really, do I need this person's problems right now? But when you think back to when you needed support you realise that it's important to be there for the people who need you. I would support the people I care about, I'd give them anything they needed – within reason, obviously. And hope that I would get the same back from them if I needed it. (Jean)

Participants said frequently that giving made them feel good. Otis, who received regular financial support from his brother, spoke about getting “a buzz” out of helping others in turn. Pat, who provided support to her elderly neighbour Tina, spoke about how it made her “feel good” and reinforced her own identity as “just that kind of person that likes to help out”. Judy often went without essential items in order to support her adult daughters and justified this by saying:

I think it's important for me to give rather than to receive because it makes me feel good. It makes me feel like I'm doing the right thing. It makes me feel like I'm caring for my family.

Participants who were experiencing ill-health or unemployment were particularly likely to speak about deriving a sense of purpose from helping someone else financially. Providing support reinforced a participant's sense of self-worth, of their ability to make a positive impact in the world, and of balance within their relationships. Robert, whose story opened this chapter, provided informal financial support to rebalance his relationship with his daughter and grandsons on whom he depended for physical care. In providing financial support Robert could also identify himself as carer, going out of his way to respond to and provide the things his family members needed. The giving of informal financial support made up part of the meaningful work of his everyday life.

Providers of informal financial support motivated by the construction of positive identity regularly refused repayment out of what they described as generosity. This act, however, often frustrated attempts by the recipient of this support to give back and rebalance the relationship. The one-way nature of support could complicate relationships as only one side showed need,

weakness and vulnerability, while the other only ever allowed a show of stability and strength. One person adopting this kind of care-taker role in a relationship could make it difficult for the other to feel that the relationship was one of equals, and this could lead to tensions and frustrations.

6.4 Navigating the moral economy within the context of poverty

Navigating the web of motivations, expectations and reciprocation within personal relationships makes up what sociological theorists have termed “the moral economy” (Cheal, 1988; Carrier, 2018). Both Cheal (1988) and Carrier (2018) emphasise that the moral economy is based on the circulation of things, and an awareness of the relationships, social histories and emotions that are fundamental to enabling these transactions. Finch and Mason (1993) also underline the important “moral dimension” of familial support, arguing that beyond the material value of exchange, people are also involved in “negotiating... the boundaries of their relationships” (p.129).

The motivations and responses outlined above, as well as the different relationships and practices of informal financial support described in Chapter 5, illustrate the complexity of the moral economy of informal financial support among the participants in this study. Participants described complicated mental tallies that helped them identify how best to give and/or reciprocate support, given the people in their support network and their expectations and needs:

And I still owe these people money still. I'm very aware of that. And I keep those debts in my mind. Always thinking about who I can pay back and how. How I can help other people so that they maybe help me... people need different things, you know? And it's important to be clear about that. (Rachel)

What the participants' experiences highlighted was how challenging it was to meet the demands of the moral economy within a context of poverty and resource constraint. Not only did participants have to recognise what spirit support was given in, and the appropriate return, but they also had to assess their own situation and how much money or other forms of support they could give and reciprocate without harm to themselves and others who depended on them. Participants described themselves as being inadequately resourced – in terms of money and in-kind support but also in terms of time and energy – to provide for their own needs while also

adequately meeting the demands and obligations of the moral economy.

Francis was surrounded by life-long friends who had offered to help him out financially, but he repeatedly refused their support because he knew that he would be unable to repay the money and reciprocate support if they ever needed his help in turn:

[O]ver the last couple of years I've grown more and more poorer so they've stepped in and helped me if I need money or whatever. I don't like to go down that road unless I have to. But I would consider all of my inner circle as the same. They've all at different stages said things to me like – if you need any money you've only got to ask. But the thing is when you're poor and you ain't got a lot of money. Then actually borrowing money is a problem because you can't actually pay it back and things. But they've all offered. I hate the idea of borrowing money off any of my friends, knowing that I can't pay them back. (Francis)

Jean described how her parents were repeatedly faced with situations in which they had to decide between providing financial support to their struggling adult children and grandchildren, and having enough money to manage their own household:

My mum and dad struggle with money – doing all this helping out. My dad is 70 years old and he doesn't work full time. He's not retired. So he works and doesn't work. And when the weather is bad he can't work. So then they're reliant on my mum's pension. And then they do struggle. And they might have my nephew for five days, my sister's kids will phone up and say they've got no gas or electric, or they've got no food. And my mum's not going to let them go hungry. So with everybody relying on them, I think they do go into debt sometimes. And it's maybe why my dad's kept working past his retirement. I mean my sister's kids are like their kids because they've looked after them so much. And they feel responsible for them. And sometimes I have to tell them both to pull back and that they're not responsible. Izzy is working, Henry works with granddad sometimes, they all have money coming in so they need to sort it out. But they give too much. Far too much. And what worries me is that when they go it's going to be my turn to support people, and I don't know how I'll ever manage that.... I think because my parents are so giving they get taken advantage of a lot. And I sometimes need to be the voice of

reason and say – you need to stop this now. Because you're making yourself ill, or in debt. You can't keep doing this. They need to stop it sometimes and not take on everyone's problems. (Jean)

Tronto (1993) writes how the giving of care often involves tragic choices in situations in which people cannot possibly meet all the needs for care that exist. Navigating the moral economy within a context of poverty and resource constraint caused many participants to have to face these difficult choices. A large part of the work of informal financial support in the context of poverty lies in maintaining meaningful, caring personal relationships and meeting moral obligations, while also being exposed to situations in which need is constant and the resources available are limited. For the participants, this situation regularly involved making difficult choices about what and whose needs can be met and at what costs.

6.4.1 The practical and emotional work of informal financial support

Robert's experience speaks to the histories of support that often motivated participants to engage in informal financial support. These histories are a product of people's labour: practical, emotional and social work, often over years or decades, was involved in fostering and sustaining these relationships.

In their descriptions of informal financial support, participants revealed the everyday practices through which their support networks and personal relationships were constructed, maintained and mobilised, as well as the work involved in initiating, negotiating and reciprocating money in these relationships.

The work of informal financial support as described by the participants is outlined in Table 15.

Table 15. The practical and emotional work of informal financial support

Receiver of support	Provider of support
<ul style="list-style-type: none"> • Identifying the need and the inability to manage alone • Identifying who to ask based on other people's situations, their access to resources, their shared personal histories, and current and future responsibilities • Coming up with a plan to meet the need • Building up the confidence, and asking for help • Involving the provider in meeting the need • Appropriately acknowledging the support received/showing gratitude • Proposing/negotiating how support will be repaid or finding alternative ways to reciprocate support • Protecting the social and emotional aspects of individual relationships • Maintaining and growing the support network to secure future support 	<ul style="list-style-type: none"> • Listening to and being aware of others' financial problems • Considering one's own financial situation and assessing the ability to help • Coming up with a plan to meet the need • Proposing a solution • Being involved in meeting the need • Negotiating repayment or managing expectations around reciprocity • Managing the resulting changes to personal income and budgets • Possibly going without as a result of providing support • Protecting the social and emotional aspect of individual relationships

Some of this work was internal. The participants described assessing their own needs alongside other people's situations, their access to resources, their personal histories and current and future responsibilities, in an effort to figure out who could be asked for support and how much they could give. Participants spoke about having to build up courage to ask for support, and developing plans for how they would repay or reciprocate the money.

Negotiating informal financial support in personal relationships made up another aspect of the work involved. Participants described actively engaging with and listening to others, identifying what is needed, who can provide support and how much, and finding ways to reciprocate the support received. As described above, the participants in this study spoke of informal financial

support as a form of care, and involving the labours associated with care including caring about, taking care of, care giving and care receiving which were all realised through work on the part of the provider and/or receiver.

Providers of financial support had to weigh up their own financial situation and develop a manageable plan to meet the other person's needs. Providers of support often had to rearrange their budget or go without things in order to make room for this additional expenditure. Informal financial support often directly involved the provider of support who either provided cash in hand, or actively took part in converting the money into the meeting of a need, for example by topping up electric meters, going shopping, identifying replacement household items and delivering them and so forth.

Showing gratitude and reciprocating support – either directly or indirectly – took time and energy as people weighed up and acted on different ways of returning support within an appropriate timeframe. As found in Chapter 5, reciprocity was especially important in relationships that did not hold clear normative obligations of support – such as relationships with friends and neighbours. The pressure to reciprocate grew with the passing of time and some participants reciprocated support even though their financial situation did not really allow it.

Sometimes participants described giving back more than what they had received, for example returning a friend's help with interest, or giving gifts on top of the sum that had been borrowed. After months of living on a low income from social security, and experiencing sanctions, Patrick spent his first paycheque on repaying the money he had received from his friends, prioritising this over formal debts he had accrued. In addition to repayment, Patrick gave each of his friends gifts to acknowledge their support and attempt to compensate for the imbalance that had developed in their relationship:

When I got my first pay from my work, I paid off my commitments to these people first, but I also made sure that everyone of these guys got a gift. So for Sasha she likes her vodka so I bought her a decent bottle of Vodka and a bunch of flowers and I gave her a card saying – thanks for being a friend. And I did that for them, for my friends, but also for a little bit of self-esteem. I had a job, I could re-join the world, and you need that. You need to give back. You can't just take. And you worry about

what people are saying in the background. What people are saying about you. And so it was great to be able to thank them. To thank them for being there when times were hard.

Participants were regularly faced with situations in which they had to balance the social aspects of their personal relationships with the functional, accommodating their need to draw on these relationships for basic financial support. They described the emotional work involved in sustaining positive friendships and family ties, ensuring that money did not come to dominate their day-to-day interactions, while also securing continued future access to informal welfare.

Explicit mention of *work* came up in people's frustration that the informal support they gave and received and the work this involved was not being recognised or acknowledged by recipients, government, and by society at large. Jenny, for example, described how the work involved in informal support made her feel, how time-consuming it was, and how overwhelmed she felt by her responsibilities:

I feel a bit angry, to be honest, about all this support I have to give and receive. I have to rely on so much from Joe. I have to ask Trisha for help regularly. It's a burden on everybody. Because I have to ask Trisha and doing that is almost a chore in itself. Sometimes I wish she could just think herself to help out. And it's just so time-consuming.... I sometimes segregate from everybody else because I feel very overwhelmed by all of this work and my responsibilities. (Jenny)

Other participants discussed the work of informal support and spoke directly about how they felt that the government was taking advantage of or relying too heavily on informal welfare:

*I think the government is taking advantage of this status quo. They know **people will have to work to find ways to get by**, and those ways are normally asking other people you know for help. I don't know how the government have come up with this £73/week. Because it's not enough. And they call that the safety net. They say the £73 is the safety net. But it's not correct. These people on the map are the safety net. This [pointing at the map] is what saves people from getting so depressed and so down on £73 that they get suicidal. (James, emphasis my own)*

Participants described how they experienced work not just in the labour market, or in the work they had to do to claim social security, but also in the regular practical and emotional work involved in giving and receiving informal financial support and in sustaining the relationships of support that enable the practice. Participants like James wanted this work to be recognised and not taken advantage of.

6.5 Conclusions

When people don't have a lot of money they become more interdependent. When you've got a fragile income the only way you survive is by having people that help you out. You get to know each other in a really in-depth way when you're on such a low income. You get to know each other on the basis of your humanity. (Ben)

As Ben describes, the relationships people forged with the members of their support network were deeply personal. These relationships not only provided social and emotional comfort and support, but they were essential in helping participants meet their basic material needs. This required revealing conversations about personal situations, which often involved having to show weakness and ask for help.

The majority of participants described their motivation to provide informal financial support as stemming from a desire to act in a positive way – to reaffirm their love through acts of care, to deepen histories of support, to uphold family obligations to provide support, and to construct a positive sense of self. However, the resource constraints and the pressures under which the participants were operating frequently undermined their ability to provide and adequately reciprocate support.

The moral economy that participants navigated was a complex and fragile web that bound together personal histories, norms and obligations, reciprocity, and identity. Balancing these relationships while also managing the day-to-day challenges of living on a low income added to the pressure people were already living with. Participants described struggling with feelings of inadequacy, and relationships came under strain as participants and members of their support networks failed to meet the demands of the moral economy.

Chapter 7. The experience and impact of informal financial support

7.1 Tony's experience

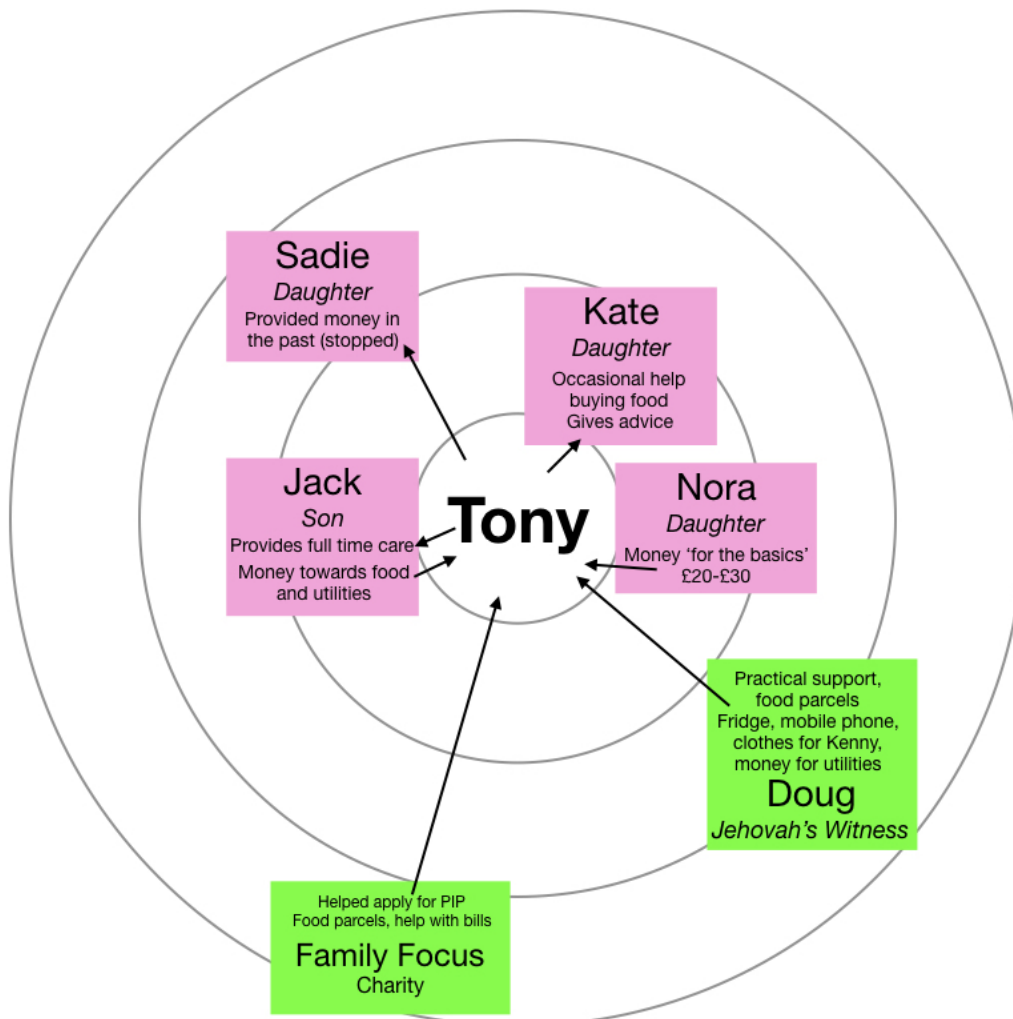


Figure 17. Tony's support network map

Jack is my son. He lives with me here. He's 21 and has mental health problems. He can't do anything for himself. It's basically all me. I look after him, care for him. Where I go he goes, Where he goes I go. He can't be on his own for too long.... And my other boy Kenny has anger problems. He's been tested for ADHD. He's been examined by a psychologist. He's just turned 14 and he lives with me too.

...

I help my son Jack with everything. He's got money from the social. He gets income support plus unemployment money but it's not a lot of money so I have to help him out now and again. He gives me some money towards food and stuff, but not a lot. He'll buy food, he'll do the electric and gas now and again. But I pay his council tax. We sit down and try to figure these out together. He'd find it difficult to do any budgeting himself.

Sadie [my daughter who lives down the road] is always trying to borrow money off us. But I can't give it to her because she spends it on fags. I've helped her in the past, but I've stopped now. Because it started to be all the time. I had to say to Sadie – look I've got my own bills and that. I've got to look after Kenny. Things like that. She borrows money but she don't pay it back. So I can't do that no more. She puts my health at risk because it gets my anxiety up, worrying about her and if she'll pay back that money. And then we'd argue over that. So now she's moving away and that's probably a good thing. She also started borrowing money off of my son – about £120 last time. And I know that often her boyfriend would use that money for all sorts. And she wouldn't help me out very often. That would be very rare.

...

My daughter Kate gets support from me. When I'm in [city in the Midlands] I buy her things, I take her round the shop and help her out and buy food. When I'm down there I see both my daughters. But I can't help her out with money most of the time. I don't have any spare. And she gets her own money.

I was in [city in the Midlands] before here. In a big house, with high ceilings.... It's a good thing I moved because they'd have put the Bedroom Tax on those rooms. And it was good for me to get away from all the bad things there. But it's far away here from my girls and their mum.

...

Doug [a Jehovah's Witness] takes Kenny out and he helps me in that way. He's always coming by to take Kenny out. When we had our money stopped, Doug came around with food parcels. And he helped us get a new fridge freezer. He'd buy Kenny clothes for school. He's not doing it now, but if I need the help I'd ask him. When my money was stopped he came to us and asked us if we needed help. He's given us money for gas and electric. Without him I don't know what we would have done. I would have panicked. We would have gone into panic stations. No one else can help me over here because my family is in [city in the Midlands]. Nora [my daughter] will help me sometimes, she'll transfer the money to me if I need it. If we got no money, she

will put some in my bank. But it depends on her situation. And when I've got it I'll pay it back to her. That happens when my luck's down. The gas and electric are pay-as-you-go and that's what we struggle with sometimes. So she'd give us money for the basics. I don't like to ask Nora, I don't like asking for money. So my son Jack will ask Nora, and she'll send the money over. And that'll be like £20 or £30 and she don't tell me until it's transferred and then I'll pay her back. My daughter has always helped me out.

...

I don't like asking for help. Sometimes I'm down on my luck and sometimes I'm up on my luck. I pray a lot asking for help. And sometimes He helps me and things start happening. But the other month I got a £200 fine for Kenny because he wasn't going to school so I had to represent myself in court. And got fined £200 and now I have to pay that. The lawyer wanted £400 to say a few words. So now I'm paying it off at £5 a week. I think that fine was a bit harsh. Lots of people get let off in court, they get a warning. I'm worse off than most people and I get fined. It's a lot of money for me.

I've been sanctioned last year and that lasted three months.... And so has Jack, he's been sanctioned. But for me it's that I've not been proving properly that I've been looking for work. They said I wasn't looking for work but I was. And I brought the proof to them and then I fell ill. And during that sanction I was finally classed as disabled so now I'm on PIP.... It's my anxiety and dealing with all the family. My anxiety goes up. But I finally got an adviser... and they helped me with that.

Have you heard of Family Focus? They're like a support charity. They were the ones who first told me about PIP. I didn't know nothing about it. And they filled the forms in for me.... They've helped me a lot with food parcels as well and sorting out bills after the sanctions. I wouldn't have managed without that. I probably would have been kicked out by now. But they sorted it all out for me. So if something went wrong I would always go to Family Focus, or to Doug. They're always around to help me out. Family Focus has even helped pay for all three of us to travel to [city in the Midlands], so we can spend some time with our family.

...

I don't know what I'd do without these people and they wouldn't know what they'd do without me. We're all struggling and need each other. We're helping each other out. You need family around you in these kind of situations. You need people around to ask for help.... I think this map works because it shows how difficult these kinds of situations would be for people if they

didn't have family or other support around. What would I do without Doug or Nora or Family Focus? I would probably be in sheltered accommodation with my sons somewhere.

7.2 Introduction

Tony's story speaks to some of the parallel and contrasting experiences of informal financial support and the feelings it provokes. Tony described how significant it was to have mutual support to draw on during challenging times, the sense of relief and solidarity this engendered, and how his support network prevented him from falling into deeper crises. But he also described the strain that informal financial support put him under as he weighed his own need for money against the needs of his network, and his desire to support his daughter against her frequent failure to pay him back. Tony spoke repeatedly about the anxiety he felt as a result of supporting others financially and of having to ask his family for support. He also described how important third sector organisations had been in helping him weather his most challenging financial circumstances. A Christian family charity and a local Jehovah's Witness supported him and his sons practically and financially through sanctions and periods of ill health. These third sector organisation filled the gaps left in his support network after he separated from his wife and moved away from his hometown.

This final empirical chapter focuses on the day-to-day experience of informal financial support and its impact on individuals, their relationships and their wider networks. The experiences participants reported were marked, like Tony's, by ambivalence – on the one hand, informal financial support provided participants with much needed security, and could deepen feelings of trust, solidarity, and love within personal relationships; on the other hand, informal financial support also engendered feelings of failure and shame over the breaking of norms, and put pressure on personal relationships, with potentially destabilising consequences. Within the context of poverty, imbalances and dependencies could arise in personal relationships that sometimes ended in conflict, relationship breakdown and isolation. These dynamics and the ripple effects of one person's financial difficulties on other households had the potential to undermine and weaken participants' vital support networks.

7.3 Impact on individuals

7.3.1 A sense of security

One of the dominant themes of the participants' testimonies – in terms of how frequently it was discussed and how emphatically it was expressed – was participants' sense of relief and gratitude that they had access to the security that informal financial support provided. Forty-three out of fifty participants spoke directly about the gratitude they felt towards family members, friends and neighbours for what was frequently described as “the ultimate safety net”. Patrick described his neighbour Sasha as a “lifesaver”, regularly providing financial support for small things like public transportation or to top up his electric meter. Walter reflected with gratitude on all of the support he had received from his mother-in-law and spoke about how essential informal safety nets are for people on low incomes, saying:

Without Hannah's mum it would be a nightmare. It's not worth thinking about. We'd be stuck big time. We'd be really stuck.... The map shows how much people depend on each other. And I think it brings out something very significant. With the way things are, money being tight everywhere. There's a lot of people who need to fall back on family members for financial support.

Lisa emphasised several times during our conversation how important it was to have people to call on for money, even if it was just a small amount. And others, like Francis and Tina, went as far as to say that they would not have made it through difficult times at all without family members and friends who provided support:

Without these people I'd probably be dead, if you want to know the honest truth. You can only be alone and have no help for so long. Without my friends and those types of people, I don't know what I would have done. They have filled the family side of things. That's partly what it is. If you haven't got family you cling to whatever you can cling to. That's why I would say they're more family to me than friends. (Francis)

To be honest, if it wasn't for Ian I think I would have ended my life by now. To be honest. And I know that Ian doesn't lend anyone else money like he lends me. He gives me so much support. If it hadn't been for him I wouldn't have had the money to bury my husband, to replace things that break, to know I'll have a warm meal for my grandchildren. (Tina)

Participants described how important it was to have people in their lives who genuinely listened to them and acknowledged their difficulties. Patrick spoke about the relief he felt at being listened to by his friends, contrasting this with the insensitive way he felt he was treated when he accessed government programmes for support.

Without these people, I don't really know how I would have managed. I really can't put too much greatness on the importance of people helping you and just treating you like a human. People treating you respectfully. And Ron did that for me. I know it's because he's Christian, but he took the time to listen and hear what I had to say and he responded to that. And it's so different to my experience with the Jobcentre or these Back to Work schemes. (Patrick)

Not only did revealing financial concerns to someone and speaking openly about struggles bring with it a sense of relief, but someone responding to their problems with financial support showed participants that they were valued, not alone, and that others would go to lengths to support them.

The sense of belonging to a network of family members, friends and neighbours that would rally around if worse came to worst instilled in participants a sense of security and wellbeing. Participants spoke of the pride they felt when the people in their network pulled together and shared resources in order to care for one another. These acts of care showed kindness, dedication and selflessness. Some participants also spoke of a sense of pride in fulfilling what they felt was their obligation to a family member or friend. The phrase “looking after your own” was repeated frequently, and referred to obligations that people felt towards one another. This came out of what some participants described as long-standing traditions of mutual support. Participants spoke about traditions of providing support being passed down between generations in their family, or of a culture of mutual support that had existed in their neighbourhood over long periods of time.

The participants described how the act of providing support made them feel they had control over a situation. This sense of control fed into a positive sense of identity as an able, resourceful and caring person. As described in Chapter 6, a number of participants felt motivated to provide support in part to establish a positive reputation within their networks. Others provided support as a way of redressing personal histories of dependency, or dispiriting and disrespectful encounters with the labour market, the government and society at large. Interactions with formal systems had left a number of participants feeling demoralised and humiliated. Providing informal financial support was a way of establishing a more positive self-image.

Participants spoke movingly about their loving relationships and the profound sense of meaning they brought to their lives. Rick, for example, described how a history of support, of time spent together and a building of emotional trust through caring actions created and strengthened significant relationships.

We support each other, me and my friends, because there's an emotional bond like love there I suppose. We're really close. And that's through spending time with each other, getting to know each other. And trusting and all that. It takes a long time to get there. But when you do get there you know you've got something really special. (Rick)

7.3.2 Public norms vs private reality

While informal financial support was often described in positive terms as a practice that deepened histories of support and from which participants could draw a positive sense of self, participants also underscored the many negative impacts of this practice in a context of persistent need and resource constraint. One of these relates to the emotional consequences of the clash between the societal norms against which the participants measured themselves, and the realities of their day-to-day lives. Norms of independence and relationships of support were repeatedly broken as people searched in desperation for additional sources of income provided by other households. This failure of societal norms to reflect private reality is a form of what Pinker (1971) describes as oppressive normativity.

The participants' narratives told two stories – one in which they were keenly observant of societal norms and justified many of their actions in relation to these norms, and another in which the day-to-day realities of their lives forced them to repeatedly break norms in order to cover basic living costs or to meet the financial demands of an emergency.

The myth of self-sufficiency

One of the norms that people regularly referred to was that of self-sufficiency. Participants measured themselves and others by their ability to establish themselves as financially autonomous households. Cindy, for example, spoke of not wanting to go to family first in her desire to establish herself as a “strong independent woman”. Some participants spoke about feelings of pride in dealing with adversity on their own, and of growing up in a culture where self-sufficiency was ingrained. Peter spoke of the strong tradition of self-sufficiency that he'd been brought up in. He and his sister often went without essentials rather than turning to others for support:

We won't ask for help. If we can sort it out we will. We've never been brought up that way. We sort things ourselves or we go without it. That's the way we like it.... I don't like to ask people for help because they've got things in their own life going on. (Peter)

Bo spoke about preferring to be self-sufficient to avoid putting strain on his personal relationships:

I try to be self-sufficient, I've just had to be and I don't like to rely on other people too much. I don't think it's good to be too dependent on people. It can put a strain on your relationship. And it creates tensions. So I try to live in a way where I don't have to do that. (Bo)

The majority of the participants, however, either directly or indirectly acknowledged that they regularly failed to live up to this ideal:

I don't ask for help very often. I try not to. I see myself as being fairly independent. But there's some issues where it's just beyond me. (Martha)

I don't like asking for money, I'm quite proud. And I kind of feel like – they've helped me as a child, I'm an adult now I should be able to fend for myself. But Jamie is very much like – but if you don't ask you won't get help when you really need it. So we do get help. But I'm just too proud really. (Laura)

In 41 out of 50 interviews there were inconsistencies in the narrative participants constructed about themselves, which tended to emphasise self-sufficiency, and the reality of their day-to-day lives that was often revealed through their support network maps. The stories that were prompted by the maps were more often than not about situations of interdependence and dependence, in which individuals and households were unable to manage their basic needs themselves, with other households regularly intervening to provide financial support.

Breaking norms of support

Breaking accepted norms of support, as established in Chapter 5, was a major source of discomfort for people. Parents on low incomes were often unable to provide for their young adult children financially.

I don't give financial support to nobody because I can't. I'd love to be able to give financial support to my children, but I can't. (Betty)

This was especially hard for people when they knew their child was going through challenging times and was struggling to cover their basic expenses. Parents like Judy wanted to support their children, but their limited income and own financial troubles severely limited their ability to get involved. Judy described going without essential items herself in order to provide occasional financial support to her children. However, she was often unable to pay for what she thought her daughters needed, and this led to feelings of guilt and worry about her daughters' futures.

There was a strongly held belief that asking young adult children for financial support was wrong, and that there was a stigma attached to working-aged people who resorted to this. Judy described her internal struggle over whether or not she should receive support from her young-adult daughter:

It is a struggle because my cooker broke and [my daughter] said she'd buy me another one, but I really wanted her to keep on saving. And my sister says that I should have accepted it, because I know that's what [my daughter] wants and that I shouldn't stop her. But my sister doesn't understand. She has a husband, they both worked, they own their house and they've had help from her husband's parents all along. Whereas I've been single most of the time. Working on and off. And as a parent I can't give my daughters what I think they need. And that makes me feel bad. And on top of that my young daughter then offers to buy me a cooker, when she should be saving.

Joanna also spoke about this in relation to the financial support she had recently received from her daughter:

[My daughters] are probably my main source of support. Lydia did help me financially because last August I actually went insolvent. And I had a bill in recently that I just couldn't afford to cover. And I had to pay it. So Lydia, bless her, put that bill on her credit card.

...

I don't want to ask my children for help, and it's a little bit because of pride. My daughter knows me inside and out, with my son I don't want him to think – poor mum can't manage on her own! And it should be me helping them not the other way around.... Why should my children help me financially? They're starting out in life. They've got young children. They're looking to perhaps get on the housing ladder. But well hang on a minute Keith – rather than buy your own house and have your child can you help me out a bit? Well that's not fair, that's their life! No, why should they?

Parents like Joanna and Judy exhausted all other options before they turned to children as a last resort. They were aware that young adulthood was a precarious and often challenging time of life for their children. Young adult children were often trying to establish themselves in a line of work, starting and maintaining a young family, and sometimes working hard to save money in order to better their circumstances. Parents wanted their children to prioritise their own needs, and felt that they were being a burden, or that they were holding back the progress of

their children. Despite this, 18 out of 50 participants described drawing on their children for financial support in the year prior to the interview. Judy described another situation in which she did everything she could to avoid asking her children for money during a month in which she mistakenly received no money from her social security claim.

I was put on JSA and then the money didn't come until after Christmas, because I think there was some kind of delay with the holidays. So I didn't get paid anything for over a month. So during that time, instead of asking my daughters, I went to food banks and ended up having to go to the council asking them for some social fund money. And I kept circling around it and around it and in the end I did have to ask [my daughter]. I told her and she said – Mum you could have asked me! And she did help me then. But I felt terrible. And it just did seem easier to ask a stranger, rather than my daughters or my sister, because to me I want my daughters to have a good life and to build up their savings.

Martha described a situation in which her income from work and social security failed to cover her basic living expenses and she regularly faced situations in which she did not have enough money in her bank account to cover her direct debits. On these occasions her son would step in to assist her with financial support ranging from £20-£200. Martha said of this support:

My big regret is that I have to live off of my son's savings. That is my biggest regret.

Asking elderly people or parents in poor health for financial support was also described as a normative taboo. This was especially the case if the person asking for support was of an age at which they were expected (or expected themselves) to be financially independent. Jean described how a period of ill health and unemployment had left her selling her belongings and nearly losing her accommodation, before her parents stepped in to support her financially. Jean was grateful for their support, but also said:

It's one thing being dependent when you're twenty. But when you're nearly fifty and you're asking your parent to feed you, or you know – Mum, I'm really sorry but my gas is gone because my dole got messed up. It really degrades you, you know? It's horrible.

Often elderly parents were living on a low income themselves, or participants believed that their parents' retirement should not be burdened by their own financial problems. Pam, a 50-year-old woman whose 80-year-old father had covered her Bedroom Tax shortfall for months, spoke of how "awful" receiving financial support from her elderly parents made her feel:

Taking the £50 a month from my dad, it made me feel awful. I wanted to be independent. I'm a grown woman. I'm in my 50's. I've been married, I've been divorced, I've had children. I want to be independent. But I've still got to ask my Dad for money. (Pam)

The norm of self-sufficiency was especially deep-rooted in people in the middle and towards the end of their working lives. They tended to feel that their financial stability really ought to be established by this point, and financial dependence on others was internalised as a kind of failure. However, a number of participants relied on both their children and their elderly parents at this later stage in their working lives. The need to rely on both younger and older generations to cover basic living costs was a source of great discomfort for participants. This was the case for Betty, who had been unemployed due to ill health for a number of years. After a recent cancer diagnosis, she described how her mother had given her £180 to buy items that would make her more comfortable, and her daughters regularly gave her £10-20 to cover basic bills. Not long before her diagnosis, Betty's ESA had been mistakenly stopped, and her mother and daughters had covered household expenses for her until her social security was reinstated. Betty reflected on this financial support:

It's frustrating really. My daughters have their own lives, their own families – they shouldn't have to be sorting me out, should they? I know they don't mind doing it, but people shouldn't have to. And like when my mum gives me money I say – oh I'll pay it back in dribs and drabs. And she says – no don't worry about it! But I don't think it's fair. Why should my mum be supporting me? Why should my daughters do that? It shouldn't be down to a pensioner or to two young women to support me financially. And if they weren't here, god knows what I would do.

The participants' reality was one of regular financial interdependence and dependence which spanned households, and through which norms around who is expected to support whom, and who is expected to be financially independent were regularly broken. Participants described

wanting to be good citizens, family members and friends, but believed they were often failing to meet societal as well as their own expectations of independence and support. Their inability to cope independently and the repeated breaking of norms of support led to feelings of failure and shame. The dominant societal paradigm of independence did not reflect the participants' reality.

7.3.3 The emotional fallout of informal financial support and its consequences for the individual

The pressure participants felt as a result of their involvement in informal financial support and their inability to meet normative expectations gave rise to feelings of failure and shame, which in turn could lead to expressions of frustration and anger. Long-term exposure to these feelings and the negative self-image and low confidence that they engendered could lead people to experience mental ill health, and in some cases to withdraw from their key relationships and become isolated.

Shame and pressure

Rachel, a single mother of two, described the internal struggles she experienced as a result of drawing on informal financial support:

You feel beholden to people when you have to ask them for money. It's not a nice feeling to have to need other people to help you live on a basic level. However, you're also incredibly grateful that they are there. And you always hope that you'll move onto another stage when you will have more money and you can give back.... They will give you the bits to put on the electric and you do little things for them like the day to day stuff. But that can grind you down. It can really grind you down. If you want to be aspirational, and then if you're only surrounded by people who you've known all your life, who are struggling as well, well that can leave you feeling very isolated. (Rachel)

Participants also described the pressure they felt as a result of having to navigate the practical and emotional work of informal financial support. Pam described the pressure she felt in asking people (in her case her parents) for support, finding ways to pay them back, and soon after

facing a situation in which she needed to ask for money again. She described drawing on informal financial support as a “vicious circle” and made repeated mention of how hard it was for her:

It's ruddy hard asking people for money. And especially because if it's not a one-off thing, but an every month thing. So you'll be in debt with that person you owe. And you struggle to pay the money back, trying to figure out what they need when, and then something else happens and it's a vicious circle. What do you do?

Stu described feeling like “a worm” when he asked his sister for money. He said:

Poverty is such a humiliating thing, honestly, in so many aspects. Because I suppose you've got to swallow your pride and try to overcome and rise above. Dotty is happy to help me, but I don't like asking people for money because I don't want to be a burden. That feeling is awful. I've had a hard path in life that's left me a bit chewed up. But I've still got pride, you know.

Participants spoke directly about how relying on informal financial support negatively affected their mental health and wellbeing. Walter spoke from personal experience about how the act of frequently asking for help, especially financial help, led to feelings of depression:

Having to go out and ask is just really, really daunting on a lot of people. If you need to do it, it puts you down that step. And it's that little bit of having to ask for the help which I think is just too much for some people. It's their pride that they're losing. And when that happens I don't think there's a lot you can do. I take antidepressants now. And there's lots of aspects in life that get you down, but being dependent on other people for your basics has got to be one of the worst.

A number of participants spoke about how damaged pride led them to destructive behaviour. Two participants spoke about “self-medicating” to alleviate the pain they felt in relation to their inability to be self-sufficient and their financial dependence on others. Three participants spoke about having had suicidal thoughts in the past because of their feelings of humiliation.

I would imagine a lot of people who don't have friends or family around to help them would start turning to crime. Or worse they turn it inwards and then it's a spiral I guess. I do self-medicate occasionally. It all makes me feel awful. I haven't felt good about myself in five years. Bear in mind this is a system I'd paid into my entire life until 4 years ago, and now I have to beg for £70 every two weeks. That might sound overly simplistic, but that's how I feel. And every week I'm a fraction behind. Every week. It never gets clear. Because these sanctions, or having to pay back money to friends absorb everything that I may be able to get in front of myself with. (Glenn)

Frustration and anger

The pressure participants described as a result of their involvement in informal financial support could also express itself in feelings of frustration and anger. Participants typically directed their anger at one of two targets – the British government and its social security system, and immigration. The welfare state was described as “evil”, “mean”, “humiliating”, and “demoralising”. Participants described feeling that a social contract had been broken in the current administration of social security. Participants not only described receiving financial support that did not cover their basic living costs, but they spoke about being treated disrespectfully in the application for and the administration of their social security claims. Five participants expressed the belief that the government was deliberately providing social security money at levels that left people below subsistence levels in a calculated attempt to encourage people to draw on informal support. In three cases, participants had been explicitly advised by Job Centre employees to ask family members and friends for financial support to cover periods of delayed social security payments. The perceived transfer of responsibility from the state to informal sources of support like the family or the community angered participants. Rick, who had experienced periods of homelessness in the past and now worked in a local homeless shelter, criticised the government for abdicating its responsibility to people in need:

Having to rely on family and friends, and being dependent, it just builds up pressure on any relationship. Between families, between friends or whatever. And it's the state taking a back seat again. Saying everyone should sort it out for themselves. And saying that families and the big charities should take up the slack. It's just all bollocks. It's the state abdicating its responsibility and putting more pressure on

people who are struggling. The big society and all that rubbish. And some families, it will tear them apart. And a lot of people just don't have that anyway! They don't have that resource, you know?

Immigration was another focus of anger for participants. In six cases participants described how immigrants were putting pressure on the social security system, thereby reducing the resources that were available to British people. Some participants believed that it was unfair that people from outside the country, who hadn't contributed to the system for the same length of time, should be eligible for government support. Stories were told of immigrants being prioritised for housing, or receiving financial support in excess of what people normally received through the social security system. Martha, a single working mother on a precarious income said:

The system is very mean. And I do understand because you've got more and more claimants every day and now that Europe has opened up you've got more people coming through the gates. But that's not my fault. People don't have these jobs for life anymore, we'll go through times of unemployment. And it's disturbing to watch these programmes on telly about people on benefits. And you see the Romanians coming over and getting benefits and getting his housing paid for, and he's getting more money than I get from my work! Like £700 a week, and then he goes home to Romania and spends the money there. How do you justify that? And I'm born and bred in this country.

Brexit was often discussed in relation to immigration (the research was conducted in the run-up to the referendum on EU membership) as some participants felt that open borders had allowed foreigners to make claims on resources that they had no rights to. Joanna believed that the government was so busy dealing with people from other countries that it “doesn't have time to deal with people who have been here their entire lives”. The anger against the government and against people who participants felt had no legitimate claims on state support was often tangible. These responses, which arose spontaneously in the context of conversations about informal support, point towards the potential societal and political consequences of people relying on their informal networks to provide a financial safety net.

Isolation

In some cases, individuals recounted responding to feelings of shame and dependency, and a consequent loss of confidence, by withdrawing from key relationships.

Glenn, a fifty-year-old man who had been sanctioned and had not received social security payments for two weeks at the time of the interview, spoke of his inability to turn repeatedly to his close relationships for support:

[O]nly four weeks ago I borrowed money from Cal to see me through the last issue I had. And a week ago I got that parking ticket. I can't go running to these people every time. I just can't. So there is no support for me at the moment. No, I just don't have it. It's as simple as that. And it's because I've had to use that support far too much in the past.... Of course, sometimes I ask and usually it really helps me out. But frankly it's humiliating to have to do that.

A paradox of informal financial support is that depending on it too heavily over a sustained period could leave people without the supportive relationships they so desperately needed. Participants struggled to sustain relationships when they were wrestling with feelings of failure, indebtedness and un-met obligation. They described struggling with depression and low feelings of self-worth that sometimes culminated in destructive behaviour and withdrawal from their networks. In a small number of cases this led to hunger, periods of homelessness, and physical and mental illness. Patrick, a single man in his fifties, spoke of the shame he felt at having to continually ask his friends and neighbours for financial support. He described going without food and electricity for several days to avoid asking for more informal support while he waited for his social security money to arrive:

One summer I ran out of money and I ran out of food. And I just couldn't face asking anyone for money. And I felt really ashamed that I got to a point in my life where I had to go begging for help. So I managed to walk to [a local town]. I signed on. And for four days I had no food, and no electric. So what I did was read a book for three days and literally just go to bed when the sun went down. And waited until the money came in.

7.4 Impact on relationships

In analysing the impact informal financial support has on relationships I repeatedly hit upon a paradox: participant after participant described how they had been brought closer together with people who were involved in relationships of financial support, yet they also described dynamics which corroded these same relationships and pushed people apart.

The participants' experiences revealed that tensions in relationships were intensified by people's high and persistent needs, a lack of available resources to meet these needs, and the failure to reciprocate appropriately the support that had been received. Imbalances and overreliance sustained over time often became a locus of tension or could be interpreted as a type of abuse in the relationship. This in turn could lead to situations of conflict that in some cases resulted in relationship breakdown.

7.4.1 Solidarity

The findings presented throughout this thesis speak to the strength of solidarity felt and demonstrated by participants. Relationships in which informal financial support was taking place were loaded with meaning that went beyond emotional and symbolic exchange, acting as they did as essential buffers against challenging economic realities. In many cases, people described sharing intimate details of their financial and emotional situations with friends, family members and neighbours that brought them closer together. Participants described frequent contact with the members of their support network, listening to and acknowledging one another's problems.

Ben returned frequently to the theme of emotional and functional interdependence as a way to survive financial vulnerability. He said:

The thing about sustaining life and quality of life is who you know and who you're close to. And who would go an extra mile for you, and who you're prepared to give to. That's the important thing.... Most of the people on this map can either count on me or I can count on them. When the shit hits the fan and you need to send for more

fans – these are the people who would get me out of the shit, or I would get them out of the shit.

Many participants spoke of the solidarity they found in shared adversity, describing how they were “all in this together” or “all in the same boat” with family members and friends who were often struggling with similar economic pressures and financial difficulties. Experiencing economic hardship and receiving support, for example, led many people to feel obliged to do the same for others. Jean stated:

But when I think back to when I needed support I realise that it's important to be there for the people who need you.... I would support the people I care about, I'd give them anything they needed within reason obviously. And hope that I would get the same back from them if I needed it.

The mixture of emotional and material support sometimes wrought deep feelings of loyalty. The degree of loyalty people felt within their personal relationships is hard to capture, but was demonstrated time and time again in the care people showed one another and the gratitude they felt. Mo reflected on the constellation of friends who had supported him emotionally and financially following his brain injury and stated:

All these people are invaluable. All of them. Everyone has their own degree of importance but they're all invaluable to me. These people inspire me to carry on and do more. Which I can't really ask for more than that. It's thanks to them that I don't give up.

7.4.2 Functional relationships

The participants in this study who described themselves as continuously struggling to cover their basic living costs were forced to start looking at their relationships in functional ways – weighing up who could be useful to them and how long they could draw on this support without reciprocating. In these cases, participants described how they reciprocated support primarily with a view to keeping the exchange relationships alive in case they needed to draw on support again at some point in the future. The participants described continually assessing their own

needs and the situation of others in their networks. In these descriptions the language of love and care was conspicuously missing. These participants had reached or were reaching a critical point in which they had to put their basic needs ahead of the emotional aspects of their personal relationships.

Some participants spoke directly about how money changed the focus and substance of their relationships. Rachel described how the content of her personal relationships changed as the people in her network increasingly had to consider what they could “get” from each other:

I've got friends, they're not really supportive anymore because they're very much like what can I get from you? But you still feel a connection with them. And sometimes I'm not sure if I want to keep that connection.... What I'm trying to say is that if you're on a low income or you're vulnerable you have to consciously think about your network of people. Especially people with issues. If you've only ever just thought about your family or focused on your husband and something goes wrong with that, those people become lonely and isolated on their own, no one to help them, no one to visit them. You have to think about who's around you.

Rosie also spoke about strategically making the rounds in her network in order to gather the money she needed to pay off an outstanding bill:

I've been planning this for about six months. Wondering what could this person do, how much could they help me with. Trying to think of ways to ask them, and getting up the courage you know?

7.4.3 Imbalance in personal relationships

Relationship imbalance was created if only one person in the relationship repeatedly required support and/or if one person repeatedly failed to reciprocate support in a way that was deemed satisfactory. This could lead to feelings of dependence (on the part of the recipient of support) and resentment (on the part of the provider).

Glenn spoke about asking his friends for financial support when he faced emergency cost but called it the “very obvious elephant in the room” that the support never flowed the other way.

Mike supported his adult daughter by covering most of room and board, but described feeling frustrated that his daughter assumed that it was natural for him to be covering her costs,

[I]t would be nice occasionally if she passed me £20 towards shopping and stuff. But she doesn't understand that I'm struggling and also having to look after her. And it's hard to talk to your daughter about that. That you can't support her. (Mike)

Imbalance was not only associated with money, but also with an unequal knowledge of another person's private life. Participants spoke about being too close or knowing too much about another person's financial situation. This closeness could cause discomfort for some people:

All this support we give each other can lead to tensions. Sometimes you realise you're too close.... Because sometimes they care too much, and they care in a way that you don't really want them to care. So even though you're grateful for it, it can be difficult for your relationship. (Martha)

Some people refused help altogether because these imbalances were too great. Francis, for example, was grateful for the informal support available to him, but opted not to draw on it because of his worries that imbalances in support would cause "friction":

Daryl has offered me money to be honest. But I haven't taken it up. And same with Jasper as well to be honest. But as I said. When you're poor, you're in a difficult position. Because you don't want everyone to know and because you can't pay someone back... when you can't pay money back that you've borrowed from someone it then causes friction. But they've all offered so it's there if I ever needed it. I suppose it's a type of safety net.

Joanna worried explicitly about how the inability to repay money would affect her relationships:

And with Brian, this old friend who's offered all the way through to lend me money, but I don't want money to affect our relationship. If I can't pay that person back – where does it lead me? Where does it lead us? So there's no real backup for me

now, for anything that could go wrong. I know that any of these people probably say for God's sake just have the money. But you do still have your pride. No matter how bad things are you still have your pride.

Participants, like Rick, described how imbalances of informal financial support “builds up pressure on any relationship” and causes tensions. Angie described overreliance on people as leading to “stressful situations, because people can get annoyed with you relying on them all the time”. Patrick, who was relying on his friend’s bus pass to travel to and from a new job after a long period of unemployment and sanctions, spoke of how his relationship was under strain after his friend asked for the bus pass back:

We've kind of fallen out at the moment. He got himself a girlfriend and he was dead keen on her and he asked for the bus pass back to give to her, and I said no because the timing was all wrong and I need a couple more months to get on my feet with this new job. So he's annoyed with me.... But you can see that this is what I've got to. I'm so dependent on that pass.

Participants in this study described cases in which imbalances were so severe that they caused relationships to eventually breakdown. Tina, who was in ill health and relying on her brother-in-law for occasional financial support, had ended her relationship with her neighbour after repeatedly helping her with groceries and not receiving the money back in return. Tina said:

The other woman next door, with the garden gnomes, we used to be good friends. She used to come over here for a cup of tea every night. But while she was here she'd ask me if I was going shopping the next day. And I'd say yes... and she'd ask me to pick up things from the shop. So I'd do that and take it round to her and she'd do things like say she didn't have any change at the moment... and say she'd pay me later. And I never got the money back. And she did that to me so many times. And I just thought – no, that's not fair. So I stopped helping her. And she stopped coming around.

Walter described the breakdown of his relationship with his sister whom he described as only getting in touch when she needed support:

Chrissy would come and visit. Just turn up. And we always know what's coming. They never visit us in a whole year. We have no contact with them and they live two minutes away. Then they come and sit down and have a coffee, and within ten minutes it's – any chance you can do this? And that puts us in a difficult spot.

Walter felt hurt that Chrissy only acknowledged their relationship when she needed help, and had told her recently that he would no longer support her due to her failure to repay the support she had received from him despite his own pressing financial difficulties. Walter described Chrissy's actions as an abuse of trust that tainted their relationship:

These problems branch out to other people in your network. Some people don't have that help to fall back to and they are the ones who really struggle. But also if you do have someone to fall back on and people step in and help, that can affect them badly too. So like with my sister, we were sat back looking in on her life. And we can see what's going on. And we've offered our help. But then that help has been abused. And it's when family abuses their trust of their position in the family that it can be so trying at times. You try to work past it and not let your relationship get damaged. But it can be hard to look beyond that, if we're struggling financially and my sister abuses our trust financially. So people asking for support, especially money, can lead to a lot of difficulties.

Jean also spoke of her sister “abusing” their relationship, as well as the relationship she had with her parents, by repeatedly failing to repay financial support, and not making enough effort in Jean's eyes to manage and contain her own problems. Jean felt frustrated that her sister's mismanagement of her own finances was spilling over to the rest of the family. Jean had visited her sister on the morning of the interview, but purposely left her off the support map because she felt she never received any support from her in return. Jean said:

I can't stand my sister. She's not on the map, I can't rely on her for anything. I really couldn't.... She's in arrears with her rent. She's never been very good at paying bills, my sister. She'd get her wages and then go and spend it and spend the rest of the months skint. She's got three kids at home and they all say the same thing – we don't have gas, we don't have electric, the phone has been cut. How can you live like that? And then she'll borrow and not pay it back. She'll borrow money off

anybody. My mum and me. That's what she was after this morning when I was over there. She kept telling me her gas was going to go. And I thought – I'm not giving you that money! I know you're going to spend it on vodka or weed or something.

7.4.4 Control

Jean's quote above illustrates how people providing financial support frequently felt resentful about how they perceived their money was being spent. Jean worried that her sister spent the money she received on "vodka or weed", while Tony – whose story opens this chapter – believed that his daughter and her boyfriend spent the money he gave them on cigarettes and "all sorts". Spending informal financial support on non-essentials was a frequently cited reason for tension and sometimes even relationship breakdown.

The most common form of direct control that people spoke about was the providers of support ensuring that their money was spent on what they deemed to be legitimate needs. They generally did this by going out and paying for specific items themselves and then handing them over to the recipient, rather than providing cash. For example, they would buy groceries, large household items, clothes, and pay for fuel costs directly. Participants receiving this kind of indirect financial support reported feeling that they were not being trusted to spend the money themselves, or believed that the provider of support liked to be in a relative position of power.

In five cases, ex-husbands or previous male partners continued to have some form of control over the household spending of women. Women with children often received formal and informal financial contributions to their household, and ex-partners might demand knowledge of how money was spent or withhold money if they were dissatisfied in some way. This topic was not explored in detail in this research, but the gendered experience of informal finance is an important subject in need of further focused research.

Inherent in informal support is the fact that people with resources have the power to choose who is worthy of their money. The uneven allocation of support often pitted one person in need against another and caused tensions within families. James spoke about having to navigate this within his own extended family:

The tension that builds up is from Sam and Lee, maybe presuming I'll do something for them when really Johnny needs more help. Or Jessie needing something, when Cindy is in the house already. The friction in the family is usually when a demand is made when really other people need the help more. And so there's this negotiation that needs to go on. And that can be difficult sometimes.

The narrative method used in this research is limited in terms of directly asking specific and sensitive questions around power and control. A carefully designed follow-on study that prompts people to consider the topics of power more deeply, or that asks targeted questions, may be more revealing on this subject.

7.5 Impact on networks

Looking at networks once again revealed the polarity of impacts of informal financial support. People described how the exchange of support demonstrated and reinforced security and resilience across their networks, while at the same time pointing to the profoundly destabilising impacts it had on these same networks.

7.5.1 The ultimate safety net

In drawing their maps and describing the exchanges of support between people in detail, participants often became thoughtful about the effect informal financial support was having on their network as a whole. As stated in Chapter 4, participants regularly spoke of their support network as their “ultimate safety net”, with some likening it to an informal insurance scheme in which multiple households pooled and shared their resources so that individual members could be supported in times of need. Being able to rely on multiple other households for support meant participants were less likely to risk over-dependency, as they could spread their needs and demands over a number of personal relationships. This spreading of financial risk built resilience across people’s networks and ensured (when it was working) that nobody fell through the cracks. Participants like Cindy were very aware of this:

I think it's key having these people around you. Without even just a small network of support, I think it's almost impossible to be able to succeed. We all have low points, we all struggle financially. Without a network of support you're kind of stranded when you're in our situation. And people get stuck in a rut and you need a lift out. Somebody acknowledging that you're here. Helping you in small ways. It doesn't have to be grand gestures. The smallest gestures – me giving Lisa £5 for the heating – these kind of gestures often have the largest impact. (Cindy)

The participants often compared the resilience of their own support network to the situation faced by people who had to navigate the multiple financial challenges outlined in Chapter 4 with only weak or no support networks to fall back on:

[T]hat [social security] money isn't enough. I know that money isn't enough without a safety net here. And what's below the safety net? It's the hard ground of the streets. And if you look at the people on the streets – why are they there? And the reason is that they haven't got this infrastructure around them. People working hard to help each other out. And they're probably just like me but they don't have my safety net. If you're looking at social justice in this country, that is absolutely deplorable. (James)

7.5.2 Ripple effects

Participants also described how informal financial support was damaging to their network. Some participants felt strongly that their problems were spilling over to other households and causing them financial hardship. This is what participants called “the ripples” or “ripple effects” of informal financial support. Terry spoke about how his family and friends rallied around to provide each other with support, but emphasised the collective toll this took on the network:

And the map shows you how massive those ripples are. You treat one person like dirt, you deny them their money – it's going to affect all of these people in their network. It's not just that person or their family, but the people who will muck in to help that'll be hurting.

Participants described how their financial problems often led to people in other households having to scramble to find additional money out of their own constrained budgets. Participants also frequently experienced not only managing their own financial problems, but additionally the problems of one or more households at the same time, causing financial strain and consequent stress.

Informal financial support was at times described as being “circular” within the network. This meant that financial support would be given to someone who either wanted to provide financial support to someone else themselves, or did not have enough income due to having given informal financial support. The ripple effects of one household’s crisis could potentially reach and involve multiple households. This was the case in Walter’s network:

It goes in a circle sometimes. We have had to give my mum financial support, and we find out later that it’s because she’s helped out one of my siblings and they haven’t paid her back. So it’s this circle, where we end up paying for my brother’s loan without really knowing it or wanting to. So I lend money to my mum, and it goes out to one of my siblings. So it’s a vicious circle that one.

Participants regularly highlighted that a specific government policy, or change in social security payments, which had been designed to affect just one household financially, in reality spilled over to and affected a number of households indirectly. Pam, who had been struggling to manage the financial shortfall she faced due to the Bedroom Tax, spoke of the ripple effect that this government policy had on her parents’ household and their own ability to manage financially as they stepped in to support her loss of income:

The Bedroom Tax had real consequences for the rest of my family – my dad helped me with the £50 a month, Kat used to buy me meals, she’d cook me dinners and bring it over because she knew I had no money to buy food.... And that helped me get rid of the arrears and back on the housing list. But I couldn’t expect Dad to pay that forever. Because it was making him short! They were having to go without things to cover my Bedroom Tax – so no way. And all because of the ruddy government.

Informal financial support was seen by many as a process that contributed to the entrenchment of financial insecurity, “dragging everyone in the support network down”, as Phil said. It was acknowledged to temporarily alleviate crises, but ultimately spread the experience of poverty, exposing people to the financial problems and risks of a number of households. Penny, a single working mother, emphasised the regressive impact of informal financial support:

When people are forced to rely on their families instead of the government all you're doing is concentrating wealth – some people will end up with a lot and others will end up with nothing. And when you've got nothing you just live day-to-day because looking too far ahead can be too daunting.

Networks of households found themselves in positions where they were fighting one network emergency after the next, unable to save or plan ahead and prepare for the future. Living day to day in this way is what Gough and Wood (2004; 2006), in their work on the informal security regimes of developing countries, have called “dependent security”. Among many examples of this, Zara spoke about going without larger household items she was trying to save up for in order to provide her vulnerable mother with basic financial support, and participants often described drawing on money they had set aside for personal emergency funds, rental deposits, car maintenance costs, school supplies, children’s savings accounts and so forth in order to provide a loved-one with financial support.

A key frustration among participants in relation to informal financial support was the long-term losses they and other households in their networks incurred, in order to create short-term collective security.

7.5.3 Weakened networks and a search for alternatives

As shown in Chapter 5, the size and robustness of people’s networks had a direct impact on their access to financial support. Situations such as being a carer, living with poor health, and experiencing family breakdown often led to weakening support networks. Furthermore, this chapter has shown that the practice of informal financial support itself can undermine people’s networks and relationships of support.

A supportive relationship, once lost, was difficult to replace, and it took time and the gradual development of trust between two people to forge a new support relationship. Building new support relationships was especially challenging for already vulnerable people experiencing often multiple forms of hardships.

Participants with weak support networks were more likely to describe themselves as “struggling” or just “surviving” financially. Many of these participants were forced to look elsewhere for financial support in times of need. In some cases people with weak support networks turned to formal finance, but most often money was found by going without essential items like food and heating, and by drawing on support provided by charitable organisations.

Formal finance

Formal finance offered one way for people with weak networks to manage independently without drawing on family members and friends. For some people with weak support networks credit cards were essential. Peggy – a single mother of three children – was experiencing a period of unemployment due to poor health. She had applied for a credit card while she worked in her previous job as a supply teacher and was relying heavily on it during her current period of unemployment:

If I hadn't had a credit card I don't know what I would have done.... I have asked my dad for help in an emergency but I've learned now that he doesn't help me much. Otherwise there isn't anyone else I can ask... So it was absolutely vital that I had the credit card during my hard times. I don't know what I would have done without it.... So I used my credit card to pay the rent. And without that credit card I would have lost the house, I don't know what I would have done. It was just insane! Insane!... I just pay off the interest on the credit card. I'll just do that until I hopefully get a job. But that worries me, knowing this big debt is just sitting there.

Other sources of formal finance, used particularly by people who did not have access to credit cards, were the use of overdraft facilities and buying items on credit. Jenny drew on her overdraft facility every month to cover unexpected costs, thereby avoiding having to rely too heavily on her mother who was her only source of informal support. Cindy, Walter, Betty and Lina all purchased household items they needed from catalogues that offered long-term

repayment plans. Buying on credit (“the never never”) made large purchases possible for people who could not, or did not want to, ask family members and friends for help. Lina, who only had one significant support relationship, relied heavily on catalogues, but also struggled to manage the high interest rates and her growing formal debts:

So I have catalogues.... The dishwasher has gone, and the washing machine has gone. So I've been able to get new ones by using the catalogue. And my friend Lynn always asked me why I do that. All the interest I have to pay. But I say, well I'm on the dole and it's the only way I'm going to get it. I haven't even got the money out of my benefits to go down to the second-hand shop and buy one second hand. I can't afford £40-60 and I don't know anyone who can. So I get it out of the catalogue and I'm paying everything except the fridge in the kitchen off at the moment. So I'm £3,000 in debt with them but everything is working. And I'm paying just a couple of quid over the minimum. And you keep looking at your account and thinking, God it looks like I haven't paid anything because the interest keeps going up.

While credit cards, overdrafts and catalogues provided the main ways in which people with weak support networks drew on formal finance, two participants had also drawn on “pay-day-loans” and one had received a formal bank loan in the past year. This kind of high interest formal finance created unsustainable debt for many people. Participants spoke of facing insolvency, and bailiffs taking possession of their household items. Joanna described how insolvency deprived her of access to formal credit and left her potentially having to rely on her children for support:

I spoke to my kids before I went insolvent. And my kids said – well isn't that sort of a good thing mum? And I said, well I'm never going to be able to borrow money again, and that means I might have to rely on you. And the problem is the car. The car is 11 years old, if that suddenly goes where am I going to get the money to suddenly get a new car? There isn't anywhere I can get the money from.... If people don't have credit cards, and they don't have family or a support network, if you don't have that there is truly nowhere to go if you need financial support.

Going without essentials

Participants with weak support networks would often try to make savings by going without

things most people would deem essential. Otis and Jacob, for example, stopped using the heating in their homes, deciding that they'd wrap up and use blankets to keep warm in order to free up additional money. Rosie and Walter described cutting back on all food items except the bare essentials, going without fresh fruit and vegetables and only buying staples in order to cope with financially challenging periods. Judy decided not to replace her cooker when it broke, and only ate food she could warm in the microwave. Francis and Harold both decided to economise by giving up their home internet connection and going to the library instead for internet access.

I've got computers, you can see. But I've had to stop my internet because it was something I had to stop to have money to live. Now I go to the library. There's one in the centre of [town] that's about half an hour away. They've got masses of computers, but it's half an hour away. (Francis)

Participants with weak support networks also described selling their belongings in order to generate more income. People spoke about feeling they had no alternative but to sell their furniture, appliances and jewellery as a way to make quick money to cover an essential living cost. Otis tried to sell his books and DVDs for any money he could get, while Jean sold furniture until "nothing was left to sit on" in the house. Participants described feeling that they had reached a new low when they sold belongings. Beyond their financial worth, many of the objects that were sold held sentimental value or symbolised a time when the household had been more financially secure. Selling these items was a last resort, and made many people feel despair as they watched their basic comforts and sentimental items being traded in for money to cover the basics.

Charitable support

Participants with weak or overstretched support networks were in some cases forced to turn to charitable sources of support when all other personal resources had been exhausted. Rick, who had both personal and professional experiences with homelessness, spoke about the significance of third sector support to people who had no support network to rely on:

The people that I work with, they don't have this map of support anymore. They don't have family and friends. So basically, they just suffer, and they've just got to

get through it on their own, you know? That's why food banks, and shelters, and soup runs, all of that is so important. That's just the bare essential for living – food and shelter. And they don't have the support networks of friends or family, stuff like that to help them with those basics.

Turning to charity was a last resort for participants who were isolated and struggling financially. Charitable organisations provided people with the essentials – food, clothing, and basic household items. Sometimes these organisations could offer people small amounts of money to cover emergency situations. Willie, who had a history of family breakdown and had recently moved to a new town, described drawing heavily on charitable support – receiving a free washing machine, a bed, and food parcels from two different charities in order to manage his transition. Patrick described being “treated like a human” by a local Methodist minister who invited him to have regular lunches at the church. Patrick described feeling grateful for the kindness and support, but ashamed that he had needed to rely on the charity and reveal his level of desperation to others:

You know I'm not religious but thank God for those faith groups because they actually talked to me and took care of me when the government didn't. So I've since made donations to [a Christian charity] which is a thank you for the Weetabix and soups I got from them. But God you couldn't understand how ashamed you feel to go and pick up one of these boxes. And you walk out of there with a box and as you walk down the high street you can feel people looking at you because that box has food bank written all over it. It feels so degrading, walking through your neighbourhood with a food bank box.

Otis described a recent situation in which he had to turn to a food bank because everyone in his network was struggling financially:

I've had help from the food parcel thing at the church. I used that once recently. It's not something I'll do again. But I got a voucher when I was really struck. It was one of those times when I couldn't get any money from anywhere else. Russ and Joe were both skint and everyone else seemed to be struggling to. So I had to go. But I really don't like doing things like that.... It was alright going to the food bank, the

people were pleasant enough but using a church for charity isn't my cup of tea. I'd rather sort it myself if I can.

The participants with weak support networks were in many ways the most vulnerable people in the sample. They often faced multiple challenges that led to pressured situations, which in turn often brought about social isolation. Without a viable informal support network, participants faced harsh realities alone.

I got to a point where I was in hospital, close to death and I had no one. I had no one. My family and everybody had disappeared. And that was just a wakeup call for me. And I just couldn't go on like that. (Rick)

7.6 Conclusions

On an individual level, within people's relationships, and across their networks, the practice of informal financial support was frequently spoken of in positive terms. Participants described the many ways in which it brought people closer together, strengthening relationships and giving people a positive sense of identity. They frequently emphasised the security they felt through their networks of support, and expressed a sense of solidarity that was built through a collective coming together with people in acts of support and resilience. However, these same accounts are also riven through with deep ambivalence and expose the multiple corrosive impacts of informal financial support.

Participants spoke of desperate and demeaning situations in which they had to think functionally about their personal relationships in terms of who they could get money from, how much they could ask for, and how this money would be repaid. The frequent inability to repay money or to return support led to imbalances in relationships that had the potential to put pressure on both the receiver and the provider of support and often led to escalating tensions, as well as to situations in which one person exerted control over the other. Being repeatedly forced, through poverty, to draw on informal financial support had negative implications for a person's dignity and sense of self and the content and strength of their personal relationships. The lack of choice that people faced in whether to draw on friends, family and neighbours for

support put pressure on these essential relationships that could be difficult to sustain in the long run.

While informal financial support offered an essential life raft to the participants, the ripple effects of these exchanges negatively impacted the financial resilience of the wider network. Participants described situations in which people on low incomes were supporting other people on low incomes, highlighting the often regressive nature of the practice in the context of poverty. Government policies that led to reductions in one household's budget would spill over and affect numerous households indirectly as they stepped in to fill the gap.

Overlapping with and compounding the difficult daily reality of living in a context of scarcity was the participants' exposure to a neoliberal normative context in which their situations and actions were designated as social failure. The perceived failure to be financially independent, particularly in later working life, to appropriately reciprocate money for money within a suitable timeframe, or to conform to norms around who ought to be supporting whom, created an oppressive situation for people. Positive actions of solidarity, mutuality, care and interdependence were often felt to be taken for granted by society or viewed as being morally and normatively transgressive.

The multiple pressures exerted by drawing on informal financial support in response to poverty caused participants to suffer from feelings of shame, anxiety and low confidence, mental ill health and anger, which could in turn lead to homelessness, relationship breakdown, the weakening of networks and isolation.

The real and tangible impacts of informal financial support outlined in this chapter have implications for society at large, and for social policy. The concluding chapter of this thesis will look at how social policy might begin to address the root of these problems.

Chapter 8. Policy and research implications

8.1 Phil's experience

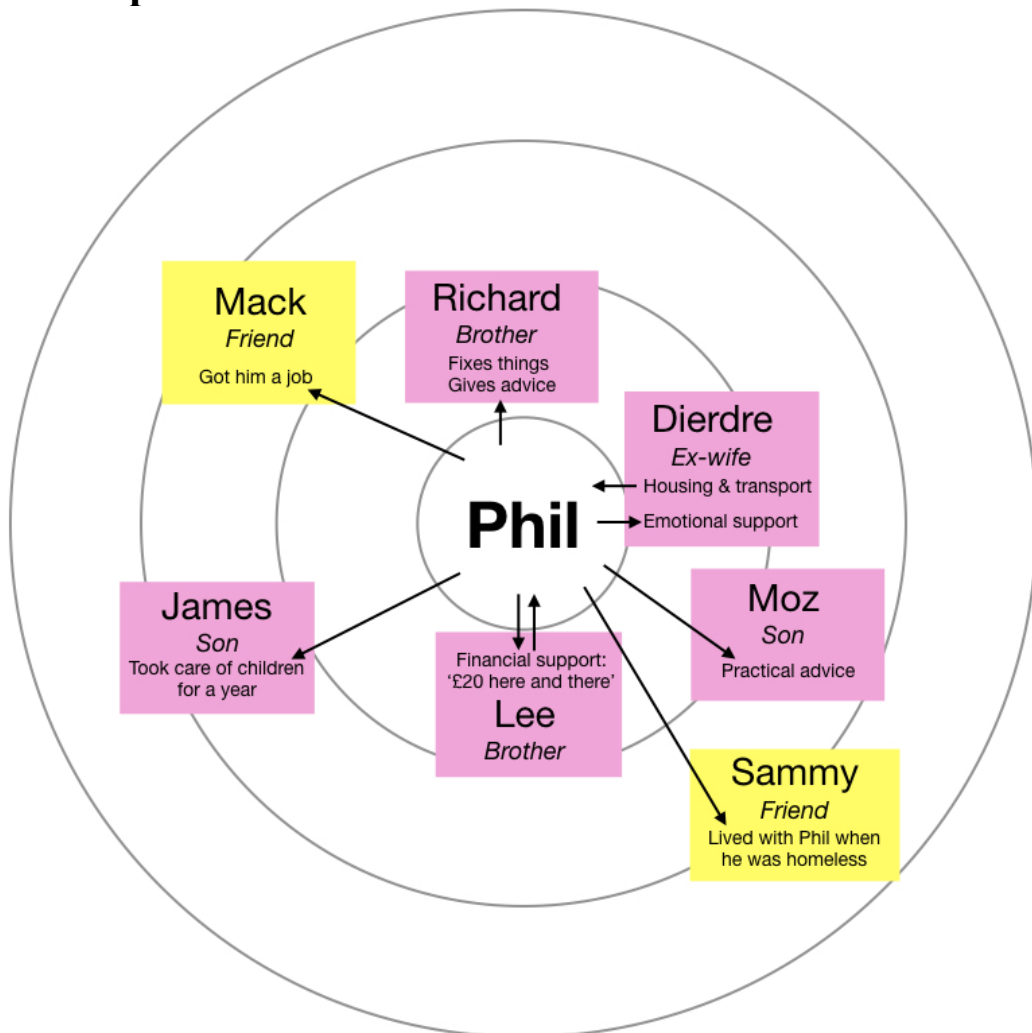


Figure 18. Phil's support network map

You can't just come at this from a positive angle and look at it in terms of how people support each other. Maybe a more truthful way would be saying that there isn't enough support in place. Or asking why there isn't enough support in place for all of the people that don't have support. Especially in many family environments where everyone's skint, there isn't very much that anyone can do for each other.

...

You're going to create some kind of support group from this now, aren't you? In effect it seems to me that what you're doing is alleviating the responsibility of the government. Because there is support groups and support networks in families for people to help each other out. If I was homeless, like I was two years ago, I would probably go to my brothers, any one of two. I would

probably go to my daughters. Or go to Mack's. But it's not the sort of thing that you want to do. And it's, you know, generally there's a cost involved in support, in supporting family members or asking for support. And most people can't afford that cost. Families can't afford those costs. So although I know that I can go and stay at my brother's, I know that there's a cost incurred to him. I know he wouldn't mention it, but I know that it would be detrimental to him, to his lifestyle and his way of life and his ability to manage himself – financial and emotional probably. Rather than just looking at the surface and seeing that there is this support network there that all families can tap, what people need to understand is that there's a cost incurred all around. Every time you tap that. And that cost incurred, what you're doing actually is transferring some of your grief and shit, instigated by whichever department or service the government has closed down, on to other people. So although you've alleviated yourself very slightly of your issues and problems, you've transferred a small portion of that to someone else. So rather than raising the person who has the problem up, you're actually equally dragging everyone in that support network down a little bit.

...

I think I've got an idea of what you're going to do here. And that map is probably a good way of portraying it because it's like ripples in a pond. And once damage hits the central person those ripples move out all around him and affect everyone else.

...

I've got COPD and screwed up lungs and I'm waiting on a back operation because I've got screwed up discs. And I've just been took off the sick and I'm having to appeal. Now in the meantime they give you no money. They say you can sign on Jobseeker's, and I say I can't because I'm not able to physically. And if you do, in effect, you're contradicting yourself because if you're on Jobseeker's you have to apply for three or four jobs every week. And they know I have COPD, asthma, a diagnosed back condition that required an operation. They know I'm not going to get a job. They're just trying to save a few quid. So now I'm waiting for the appeal to go through. And I'm managing to survive in the meantime.

...

Lee is due in later because I lent him some money. I don't tend to have much financially, but I know that if I was in the shit I could give him a yell and if he had stuff he would share it. You know, £20 now and then. And that's both ways And I had James's kids for a year. That was a long time. I didn't even have a bed during that time. I slept on the couch. It wasn't a bad year. And we did something good I suppose. But he's one of those people that screws up, he

doesn't really give any support back.... Sammy stayed with us for a while when he was homeless. So that was a case of me looking after him, rather than vice versa.

...

Apart from the fact that I was given a place to live here, I tend to be quite self-sufficient. Even when I'm in the shit I try not to ask. It's embarrassing to have to ask. And I certainly wouldn't ask the children because as my dad said to me once when he was... stuck. I sort of said – dad you can come to me because I'm doing OK. But he said it's alright for the kids to shoot up to the Dad for help, but it's not alright for the Dad to shoot down to the kids for help. That isn't how it should be. And that always sort of stuck with me. You as the dad are supposed to be there to help them out constantly, not to add to their weight. And as I already said, whenever you lean on someone for support it adds to their problems and what they have to carry. And people already carry enough grief.

...

Everyone's so willing to help, I think because they know that I've always been there. And people have always come to me. So for instance, last year Lee's car broke down. And I helped him with the tow truck, and he was skint so I lent him the money. So it's always that kind of thing, and then people feel indebted. But you do what you do because it's the done thing.

I help these people because they're close to me, because I know them. I really know them. It's not a case of whether they're family or not. I believe you can choose your family. I've got lots of family members who I'm not close to, and equally I've got friends that is pretty much closest family and I know they would do anything for me.

...

And I actually read up on that because you try to work out what human nature is and what we're more inclined to be. And a lot of people think that human nature in our current society is more inclined to be selfish, greedy, all the negative traits. And it was proven actually that human nature is a more – what's the word – more collaborative. But they instil in us from an early age that we need to succeed as an individual. They do that from an early age. I think if you allow human nature to run its natural course people would naturally help each other more and work together. I don't think people are innately greedy.

...

All of the problems that you see on this map could be resolved easily, very easily by the government. All it takes is the will to help people. It equally takes will to remove this support.

And it's intentional, what they're doing. Fracturing our society, making people rely on each other for the basics, and placing a huge burden on people's relationships.

8.2 Introduction

Paul openly challenged the mapping method used in this research, worrying that it was being done with the intention of absolving formal structures of support from the responsibility of providing an adequate safety net. Paul emphasised the burden informal financial support placed on people's personal relationships, drawing attention to the costs involved every time these relationships were drawn on, and the ripples of insecurity that one person's problems could spread throughout the network. He concluded our conversation with a sincere reflection on his belief in the collaborative nature of human beings.

One of the main themes that runs through Paul's testimony is what the role of government and social policy should be. The findings of this research have highlighted challenges to social policy, key among them being that participants felt unsupported in their relationships of care and that these acts of care were going unrecognised and being relied on too heavily by the state. This research, while supporting Paul's belief in the collaborative nature of people, also sheds light on the many negative impacts this practice can have on individuals, relationships, networks and society at large. Social policy needs to address the root of these negative impacts by recognising and supporting informal welfare practices and creating structures to mitigate their negative effects. Burchardt and colleagues (2021) capture this, writing :

[E]xchanges within families are an important complement to formal welfare institutions in the UK and social policies should be designed to work with the grain of existing patterns of exchange, enabling family members to continue to provide help to one another, but ensuring that those who are less well supported by intergenerational assistance can access effective social protection. (Burchardt et al., 2021, p.1)

In this chapter, I propose a reframing of social policy around an ethic of care, recognising the central importance of interdependence and care in society. Based on this paradigm, and

drawing on the findings of my own research, I go on to identify key areas for social policy to address, which I broadly classify as financial, social, and emergency security.

8.3 “People support each other”: towards an ethic of care

As Phil says in the case study that opens this chapter, and as his experiences and those of the majority who participated in this study demonstrate, people support each other throughout their lives and do so overwhelmingly out of a sense of love and a desire to engage in mutual care. Through caring acts – of which informal financial support was described as a significant one – participants created a positive sense of identity for themselves, developed and deepened their relationships, and participated in a kind of work that Dean (2020), in his work on understanding human need, describes as making up an essential part of our humanity. Engaging in acts of care sustains both the receiver and the provider of that care, and runs counter to the individualisation thesis that has been so influential in British society, and that has established norms around independence and support which do not hold true for people. The stories presented in this study show clearly that interdependence was the true norm in the lives of the participants. Both Phil and Stevie spoke directly about their belief in human nature as cooperative and caring:

A big part of my nature is that I'm a bit of a rescuer. I've probably in my life given a lot more away than I should have.... I think it's important that we as a species remember that we only ever got this far through cooperation. And that is why this ideology of everyone needing to be self-sufficient doesn't make any sense at all.
(Stevie)

8.3.1 An ethic of care

The findings I present in this study of informal financial support suggest that a different, more universal narrative, which acknowledges and reflects the reality of people's day-to-day lives, is needed to counter the normative assumptions of individualism and self-reliance that currently underpin British society and the welfare state. Shifting the dominant paradigm to one that understands people as interdependent, and recognises the many forms of unpaid work people engage in in their daily lives, opens the door to a more inclusive conception of society that

prevents the damaging dissonance many participants experienced between the ideals they felt expected to attain, and the reality of their lives.

Feminist researchers and theorists have developed and promoted just such an alternative paradigm which they call an “ethic of care” (Gilligan, 1993; Tronto 1993; 1995; 2013; Sevenhuijsen 1998; 2000; 2002; Hansen 2005; Held 2005). This paradigm grew out of research that attempted to understand and theorise the caring work that is done in the privacy of the home, primarily by women. Their findings stressed the importance of human relationships as a key element of “the good life”, in contrast to the dominant cultural emphasis on economic productivity and independence. Tronto (1993) has argued that these findings need to be applied to society at large by acknowledging the ethic of care not just as a set of values associated with women and women’s values, but a universal way of life. Tronto writes that caring should be viewed “as a species activity that includes everything that we do to maintain, continue and repair our ‘world’ so that we can live in it as well as possible” (Tronto, 1993, p.103).

Tronto (1993) contends that recognising care as a fundamental aspect of human life has profound implications, as it implies that humans are not fully autonomous but must always be understood as living in a condition of interdependence. The ethic of care, therefore, challenges neoliberal notions of the autonomous self, and instead proposes a relational ontology that recognises that providing care and support to people is a daily human activity that needs to be better acknowledged and understood (Sevenhuijsen, 2002).

Understanding our daily lives through an ethic of care would resolve much of the dissonance between the normative paradigm we are living under and our actual lived experience, and free people from the kind of oppressive normativity that participants experienced in relation to financial support. In transforming the norms and values we measure ourselves by, an ethic of care would in turn affect how we perceive ourselves, our relationships, our networks, as well as how society is organised. As individuals we would understand ourselves and others not as independent entities but as receivers and providers of care embedded in networks and histories of support. We would accept that we experience periods of vulnerability and periods of greater stability and strength, and dependence on each would not be a source of shame but understood as an inevitable part of human life. In our relationships we would acknowledge that providing care is central to the way we relate to one another, and that caring and being cared for is significant in how relationships are forged and maintained in everyday life (Nguyen, Zavoretti,

and Tronto, 2017; Borneman, 1997). Socially and politically we would think of ourselves not just as autonomous, working citizens, but as interdependent “working and caring citizens”, dedicated to providing care for those in need (Sevenhuijsen, 2002). Care – in its many forms – would no longer be confined to the private workings of households but made relevant to public life and social policy.

8.3.2 Care compromised by poverty

What the participants’ experiences show clearly, however, is that caring and providing support can be significantly undermined by the context of poverty. Participants struggled to provide and reciprocate support while maintaining their own financial security. Not only this, but the participants’ descriptions showed that beyond material transactions, the exchange of financial support held meanings that had clear implications for their sense of identity and the resilience of their personal relationships. The participants described situations in which their inability to meet societal norms and navigate the “moral economy” of support led to feelings of failure and shame, and frustration and anger that – when experienced over a long period of time – could lead people to (self-)destructive behaviour and isolation from others. The participants also described situations in which the imbalanced nature of informal support in their relationships led to feelings of overreliance and resentment, causing tensions in personal relationships that sometimes culminated in relationship breakdown.

Finch (1989) presents evidence which shows that, while poverty drives people to mutual support, over the long term the erosion of formal welfare encourages people to avoid needy family members. This thesis builds on Finch’s finding by highlighting the material, emotional and moral pressures the participants found themselves under as a result of engaging in informal financial support in a context of poverty, welfare reform and government-imposed austerity.

What the findings of this thesis point to is that a weakening of the formal security system can lead to a weakening of the informal systems of welfare that people rely on. This runs counter to age-old claims that formal sources of welfare are somehow “crowding out” informal sources of support. Instead, it points to the role of formal welfare in providing a bedrock of basic security upon which informal welfare can develop, and supportive relationships can thrive.

Having to rely on family and friends, and being dependent, it just builds up pressure on any relationship. Between families, between friends or whatever. And it's the state taking a back seat again. Saying everyone should sort it out for themselves. And saying that families and the big charities should take up the slack. It's just all bollocks. It's the state abdicating its responsibility and putting more pressure on people who are struggling. The Big Society and all that rubbish. And some families, it will tear them apart. And a lot of people just don't have that anyway! They don't have that resource, you know? The [homeless] people that I work with, they don't have that resource. And that's where local services are so important. (Rick)

The following section considers what role the state can play in supporting the informal support systems people depend on in their everyday lives.

8.4 “There isn’t enough support in place”: where to for the welfare state?

Phil, whose story opened this chapter, argued that the current social security system does not provide adequate support for people, and there was a general consensus among the participants that the state did not truly understand people and their needs.

The interesting thing about [the Conservatives] saying that thing about people turning to their friends and family first when they're in trouble, is that most of these people here are pretty much in the same boat anyway. So they don't have much to give. So that leaves you asking the question if the government isn't there to protect its people, to take care of its people, then what the bloody hell are they there for? You can't be relying on people with no money to support other people with no money. (Stevie)

So what is it that the welfare state should be doing? Patrick had an answer:

What people need is stability. They need a place to live, that's preferably close to a family member, with a steady source of income and a few friends around. Once

you've got that you can do anything. That's a good base for anyone. But the thing at the moment with JSA is that people are just barely existing. And that makes it impossible for anyone to move on from there. And the only way I coped was through these people around me. But to move on from that felt impossible at times. (Patrick)

Based on the participants' experiences, I argue here that people need *financial* security in the form of an adequate income to live; *social* security in the form of access to their personal relationships and the networks of support in which they are embedded and which provide for their everyday informal welfare, and *emergency* security to respond to crisis situations.

8.4.1 Financial security

Providing an adequate minimum income through the state and the market, which allows people to meet their own households' living costs reliably, would go some distance in preventing overreliance on informal support and the potential harm this causes. Participants on the lowest levels of state support in this study, such as Patrick in the quote above, felt strongly that no one could cover their basic living costs on such an income. A number of these participants expressed the belief that, in providing such a low income, the state was consciously abdicating its responsibilities and leaving it to the informal support network to pick up the pieces. These participants drew on informal financial support to help cover weekly costs of their basic necessities. This state of affairs angered people, as they saw the damage that persistent need and overreliance could wreak on their relationships and wider networks.

A basic viable income would keep pace with the rising cost of living, including a regularly re-evaluated level of housing support according to rental prices, and better take into account many of the additional necessary costs of ill-health, childcare, other informal caring responsibilities and other unpaid work. One way this can be done is through regular listening and qualitative research into the everyday lives of people receiving social security, and regular reassessment of the basic costs of everyday life. An adequate minimum guaranteed income would go a long way to preventing overreliance on personal relationships.

An additional way of establishing *financial* security is to design social policies that address the main reasons why people turn to other households for additional income to meet their essential

costs. For this, it is helpful to return to Chapter 4 of this thesis, which outlines the reasons people gave for experiencing financial insecurity (see Table 5 on page 95).

While it is beyond the scope of this thesis to propose a comprehensive social policy response to the many, often overlapping, financial difficulties participants faced (for this see for example Officers of the All-Party Parliamentary Group on Universal Credit, 2019; Shorthouse, Lampier, Sarygulov, 2019; Butler, 2020; JRF, 2020), their experiences highlight a number of gaps in the formal system of welfare that informal support regularly compensated for.

One such gap was that participants felt they had nowhere to turn – outside of their support networks and formal finance – to help them manage one-off, large and unexpected costs. The majority of participants did not have savings to draw on, and either did not qualify, had reached their limit, or refused to engage with formal credit. Only one of the fifty participants had applied for and received an interest-free government loan repayable from benefit awards in the past year, and another participant described applying for a budgeting loan to help her move house, but having her application rejected. None of the other participants mentioned government-provided budgeting loans or advances as an option, signalling that there is perhaps a need for better communication about this formal option of support. Statistics provided by the Department for Work and Pensions (2022) show that in recent years budgeting loan and allowance refusals have increased, and that 84% of budgeting loan refusals were due to the applicant having outstanding debt. A worthwhile field of further study would be to develop a better understanding of the communication, award, and experience of budgeting loans and advances in the UK. Such a study may expose the need to increase communication about the availability of budgeting loans, provide proactive support in submitting applications, reconsider restrictive eligibility criteria, make it possible for people to apply for multiple loans, and to extend the repayment period, for example.

Participants reported that the unreliable nature of the social security system caused them financial insecurity. The administration of social security and a regime of regular and inconsistent reassessments and punitive sanctions frequently led to reductions, temporary cessation, and at times permanent cuts to participants' income that made it difficult to budget and reliably cover costs. This continues to be the case under Universal Credit (Work and Pensions Committee Special Report on Universal Credit, 2020; 2021). Based on a large survey of their clients and national polling, the debt advice charity StepChange published research in

2020 that highlighted that delays and errors in the administration of Universal Credit were causing people serious financial difficulties. These problems included the five-week wait for the first payment, unpredictable monthly payments, and deductions to repay Universal Credit advances or any arrears on household bills. The survey showed that 58% of households managed Universal Credit deductions by drawing on family members and friends for informal financial support. The same was the case for managing the five-week wait, with 60% of respondents reporting they relied on family members and friends to help cover the time before their first payment (Butler, 2020).

A key finding of this research is that the administrative errors and reassessment processes of the social security system do not just affect one household, but have the potential to reach and wreak havoc on the finances of multiple households as they step in to provide emergency support. Assessing the extent of the financial ripple effects of an unreliable social security system across households and networks of support is another subject worthy of further study.

Participants who provided regular physical care to someone spoke of not being entitled to Carers Allowance under the current social security system, due to its high eligibility criteria of 35+ hours of care per week. The carers in this study were especially likely to have small informal support networks because of the amount of time and energy they spent on just one relationship. Making the eligibility requirement for carers more generous would better support carers, particularly those with weak informal support networks and little recourse to informal financial support.

Another aspect of social policy that affected participants' welfare was the insufficient regulation of employment practices based on exploitative conditions, such as short-term, zero-hour contracts paying below the real living wage, that often led to financial insecurity. While the social security system could mitigate these types of precarious circumstances to some degree, a number of participants felt that the state should oblige employers to create fairer and more sustainable conditions for their workers.

Seventeen participants had received debt advice from an advice service such as the Citizens Advice Bureau, StepChange, and other charities, housing associations and faith-based groups. A well-funded and well-publicised programme of free debt and arrears management support would allow people to regain access to formal sources of finance from which they are often

barred if they have outstanding debt. In tandem with established charities, the welfare system itself could facilitate and support ready access to sustainable recovery from debt.

8.4.2 Social security

The premise that people need *social* security rests on the findings presented here and is supported by de L'Estoile (2014) and Nelson's (2000, 2005) findings that people's social networks provide support and contribute to people's wellbeing and security in a way that goes beyond what money alone can provide. The descriptions provided by participants highlight the significance of proximity and time in establishing relationships and histories of support upon which informal welfare is built.

Participants emphasised repeatedly the importance of housing security and the welfare-giving functions that were made possible through people living in close proximity to others in their support networks:

The government need to come out of their ruddy box and come to the real world, and see how people live. There's people a lot worse off than me, with no family and friends around. How do they survive it? The government need to know this. If you move someone from A to B they'll have no social network there. They'll need to start again. People who are poor need their friends. They'll struggle if they don't have them around. And that's a big problem for the government. They really need to sort this out. (Pam)

Many of the participants in this research spoke of the long histories of mutual support that informal finance is based on and which make asking for and providing financial support possible. These trusting relationships, grounded in regular, physical interactions, took work and time to establish, and people valued them deeply. Several participants in this study made the decision to absorb the Bedroom Tax, often at significant cost to themselves, in order to remain close to their support networks, underlining not just their desire to remain in their homes, but also the significance of their local relationships. Guaranteeing housing security would allow people access to their informal sources of welfare, providing numerous emotional

and practical benefits and potentially saving the state from having to step in with costly formal support.

Currently a number of social policies are working against this objective and actively creating housing *insecurity* or even removing people from the supportive networks they are situated in. Policies such as the Bedroom Tax, the Benefit Cap (under which Housing Benefit is reduced if benefits exceed a given limit), and regeneration and homeless management schemes that frequently place people in accommodation away from their long-established neighbourhoods and personal relationships, are policies that directly weaken people's access to informal welfare. An unreliable social security system that temporarily reduces or stops the state's financial contributions (through a benefits cap, mismanaged reassessments, and sanctions) may lead to arrears that can also threaten a person's housing security.

The findings of this thesis emphasise the importance of prioritising local connections when allocating housing, especially for those who are vulnerable or have high needs, and of constructing a benefits system which provides housing security and enables people to stay in their neighbourhoods.

Another way to help people maintain their *social* security is to make truly affordable transport and communication more readily available. Participants described access to affordable transport as not just important for accessing work, but also for accessing and maintaining personal relationships and sources of informal support. This was particularly the case for participants living in rural areas who needed to travel to neighbouring villages and towns to meet their family members and friends. Participants described public transport systems that were too costly, too infrequent, or poorly scheduled. Participants who owned cars in rural areas did so in part because the local public transport system was so poor. Cars, however, were expensive to run and frequently incurred emergency costs which often led people to turn to informal financial support. Providing people with reliable and affordable public transport, beyond relieving the financial expense of accessing employment and essential services such as shops and libraries, would allow for easier and more frequent contact between people and thereby foster informal support, particularly in rural areas.

While face-to-face communication was fundamental to the cases of informal financial support in this study, contact with family members and friends via telephone and the internet were also

an important way that people maintained contact with one another. When money was tight, however, the first thing participants often described going without was a personal internet connection or phone line. In these cases, public spaces like libraries became vital as a way of accessing technology and staying in touch with personal relationships. However, libraries were often described as crowded, difficult to reach, or in some cases had been shut down altogether as a result of austerity programmes. Considering ways to make communication – both by phone and internet – more available and affordable, or even considering ways of guaranteeing access to communication should be a priority for social policy.

Guaranteeing people's *social* security creates the conditions to build resilience in communities. This requires the development of social policies that go beyond maintaining people on a basic level, and are based on a recognition of the centrality of place and personal relationships in supporting people's welfare and wellbeing. Such policies not only include ensuring housing security and easy access to people in the support network, but also investing in neighbourhoods and spaces in which supportive relationships can be formed. The COVID-19 pandemic has highlighted the vital importance of mutual aid, especially in times of crisis. In providing the appropriate foundations, the state can foster this important source of support.

8.4.3 Emergency security

Emergency security in this context refers to the relief provided by the participants' networks, third sector and charitable organisation in cases when large, one-off costs were incurred which cannot be covered by people's regular incomes. Participants in this research described this support being provided either by people in their support network, by local charitable organisations such as faith-based groups, or through formal credit. These sources of support were frequently described as being under pressure, not adequately resourced to provide the help that was needed, or not accessible. State-funded Budgeting Loans were not being accessed by the participants in this study. Instead of piecemeal informal or third sector sources of support, a comprehensive system of emergency assistance could be created to help those most in need. This might, for example, be organised through grant schemes at the local authority level. This would ensure that people with little or no recourse to informal welfare, or those who would prefer not to turn to their personal relationships for support, have a universal viable alternative.

8.5 Implications for social policy

8.5.1 How we understand poverty

This map makes sense to me. I think it's a good idea, I really do. And it makes you think – two people on paper could look exactly the same, but one of them could be surrounded by family and the other could be alone. And that makes such a difference in their life. I'm sure the people without that support would really struggle! And I wonder if the government ever thinks about that? (Tina)

The vital function of participants' networks in providing welfare makes the case for conceptualising people's reality as embedded in relationships – which often include but also extend beyond the family – rather than seeing them as individuals or households in isolation. This captures not only the relational processes that provide people with material resources, but also the emotional and moral responses to navigating them. Focusing on and examining these dynamics is essential for a better understanding of poverty and its implications.

Participants in this study described financial arrangements that in isolation might seem unwise: Robert, whose story opens Chapter 6, described how he gave his DLA payments directly to his daughter and grandsons; Aretha put off payment of a formal loan, thereby accruing more interest and compounding her debt. However, understanding these decisions in the context of people's relationships of support casts them in a different light: Robert only felt able to receive vital care from his family because of the financial support that he could give in return; Aretha prioritised returning the informal financial support she had received from family members and friends in order to sustain those relationships. Without a relational understanding of these participants' situations their actions may seem irrational or even irresponsible, but in understanding them within their social economies these actions become deeply rational and filled with meaning.

In terms of thinking about people's income, the findings of this research point to a need to recognise that informal financial support is often a significant outgoing, or an additional

income stream that people rely on. Including this level of analysis in our calculations of people's income might lead to different understandings and estimations of poverty (see also Daly, 2017).

8.5.2 Developing social policies within an ethic of care

Care should not be conceptualised as a safety net in times of misfortune and transition but rather as an ongoing social process that demands our attention daily and thus should figure prominently in any scenario for future social policy. (Sevenhuijsen, 2002, p.138)

Adopting an approach to social policy grounded in an ethic of care requires a reframing of the discipline as one that is primarily grounded and interested in sustaining practices of interdependence and care. It would consider people as carer-citizens, situated in networks of care and support extending well beyond the family and the household. Social policies would be expressly designed to support people in the vital informal work that makes up much of their day-to-day activity. This would also have implications for the assessment of the impact and relative success of a given set of policies.

A dedicated stream of research to explore the everyday realities of informal support and care would be needed to regularly inform these policies. Through listening to and recognising people's everyday realities, policymakers and academics would be better able to respond to the needs of people on the ground. In themselves, listening, acknowledging, and responding are caring acts, and government and academia would be well-served to adopt them in its approach.

8.6 Contributions made by this thesis

In this thesis I have sought to revive a tradition in social policy that looks seriously at the ways in which people informally secure welfare for themselves and others in their everyday lives. Adopting this conception of social policy, which acknowledges a plurality of welfare ideas and realities, led me to a methodological approach that allows the participants to explore their everyday reality in an open way. The unstructured approach I have adopted aims to avoid some

of the assumptions and normative judgements that may be present in a more traditional, structured interview method.

Throughout the analysis and in the writing of this thesis I have returned time and again to the participants' accounts, immersing myself in their stories, and listening carefully to the language they use and the particular emphasis they place on subjects so as to ground my findings in their everyday experience.

The co-production of the support network maps and the sense of collaboration this engendered prompted disarmingly open responses and wide-ranging narratives. The richness of the data which came from these conversations allowed for a detailed exploration of the full range of informal activities through which people enhance their own and other people's welfare.

Based on the participants' accounts of informal support, this thesis posits a broader definition of informal welfare than is typically deployed in social policy, one that takes into account *all* the ways in which family members, friends, neighbours and acquaintances provide support for each other in everyday life. It identifies informal financial support as a key yet under-examined source of support within the spectrum of informal welfare, with its own distinct norms and behaviours. The methodological approach used in this research makes it possible to flesh out the dynamics, motivations, and implications of informal financial support in ways that have only been hinted at in the existing literature.

This detailed picture provides rich insight into, among other things, the importance of friends and neighbours alongside family in accessing financial support. The participants' support network maps and their descriptions of who is involved in financial exchanges show that it is a mistake to focus narrowly on the family only or on the downward flow of generational support if we want to develop a full picture of this type of informal welfare. Friends, neighbours and siblings are shown to provide essential financial support often under conditions and with reciprocal implications that differ markedly from the more commonly researched parent-adult child support relationship.

This research identifies the particular importance of proximity to informal financial support in low-income contexts. Living close to others enabled frequent contact and everyday knowledge of another person's situation, which often directly led to exchanges of financial support. The

relatively small sums of money involved and the fact that almost all of them were in cash further helps to explain why geographical proximity – often over traditional family ties – tended to be such an important feature of these financial support relationships.

This thesis presents a typology of informal financial support that is drawn from the detailed accounts of specific exchanges of financial support and the language that people draw on to describe them. ‘Ping-pong’, ‘pillar’, ‘emergency’ and ‘patron’ financial exchanges encompass the different sums of money and the varying relationships people draw on, as well as the distinctive meanings and pressures that are exerted as a consequence of these specific forms of financial support.

My analysis also makes the case for understanding the practice of informal financial support as a form of care, based on participants’ repeated descriptions of informal financial support as a loving, supportive and caring act. The thesis emphasises the considerable practical and emotional work involved in engaging in this specific form of care.

An overarching finding of the thesis is that, while financial support comes from a place of care and solidarity and provides much-needed security, it has serious negative outcomes for individuals, their relationships, their support networks and, through them, society at large. Engaging in informal financial support in a context of poverty led to situations in which individuals and relationships came under unsustainable pressure. The ripple effects of this practice spread across networks of support, entrenching poverty and deepening societal fractures. Despite showing deep insight into these harmful outcomes, the participants in this research continued to draw on this “ultimate safety net”. The findings of this study point to the true costs of a welfare system that effectively relies on family members, friends and neighbours to provide financial support to one another.

8.7 Future research directions

The unstructured and explorative nature of the research presented in this thesis has provided rich descriptions of and significant insights into the practices and impacts of informal financial support. The findings point towards a number of constructive ways our knowledge of this practice could be developed through more focused and targeted research.

While no definite picture emerges from this study around a gendered experience of informal financial support, there were some indications that men's and women's networks tended to have different characteristics – with men's networks sometimes tending to be smaller or more likely to be dominated by friends. A number of participants suggested that women were more likely to ask for financial support compared to men who were often described as being “too proud” to ask for help. In some cases, women were described as being more approachable, while men were often described as being more financially secure, independent and able to provide support. These comments suggest that men and women have different experiences of normative oppression and point towards a potentially fruitful field of further research.

How ethnicity and the different cultural norms and patterns that exist within particular ethnic groups figure into informal financial support was one of the motivations of Carol Stack's (1974) work on black American families. She felt their cultural patterns were being incorrectly compared to the white middle-class model and preconceived concepts of family and the nuclear household. The ethnic and culturally specific reality of different groups of people, particularly in terms of the size and makeup of their support networks and norms around the giving and receiving of support, will influence the drivers, dynamics and impact of informal financial support. Further qualitative research into different ethnic groups across the UK and their use of informal welfare to secure their everyday wellbeing would be invaluable in informing culturally appropriate social policies (see for example Ince, 2009; Ochieng, 2011).

Another field of further research which this study points towards is an examination of the relationship between informal financial support, mental health crises and social isolation, and the potential of these leading to homelessness. Respondents who had experienced homelessness in Bowpitt et al.'s (2011) study identified the major factors that triggered their situation as including family or relationship breakdown and using avoidance strategies to deal with stressful events. What, if any, role did money and the pressures brought on by informal financial support play in initiating these factors? The finding that overreliance on informal financial support in personal relationships can lead those relationships to break down could be further considered in relation to social isolation and homelessness.

Other potential directions for research include developing a better understanding of the connection between high reliance on informal support and loss of trust in government; a deeper

exploration of the significance and specific attributes of non-familial relationships in informal welfare; as well as generating a better understanding of how the COVID-19 pandemic might have influenced the use of, access to and implications associated with informal financial support.

Informal financial support is a subject that would benefit from a dedicated historical analysis in the UK, tracing in detail the relationship between formal and informal welfare over time. Such a narrative could do much to establish the significance of interdependence and care as a constant in British life.

Finally, quantitative research based on carefully designed questions that reflect and truly capture people's diverse realities would enable social scientists to understand both the scale of informal financial support in Britain today and any associated trends. Quantitative survey questions on the topic could, for example, develop ways to capture the full spectrum of informal financial support exchanged between households. These small yet vital amounts of money passing between people deserve more attention in quantitative survey design.

8.8 Closing thoughts

This study offers an account of everyday life that acknowledges and underlines the significance of people's personal relationships in accessing vital forms of informal welfare, specifically informal financial support. The findings of this research indicate that it is impossible to generate an accurate picture of the financial situation of one low-income household without taking into account the flows of informal finance that exist between it and other households within a support network. The research also shows that, while people want to support and show care for each other, poverty and persistent need can undermine this motivation, and lead to a range of damaging consequences extending from the individual to the whole of society. The welfare state should do all it can to support people's desire to show care in their everyday lives, while also providing a basic but viable safety net that prevents overreliance on informal sources of welfare.

This thesis argues that social policy and British society would have much to gain by discarding the illusion of independence and instead adopting an ethic of care, within which

interdependence and vulnerability are reframed as fundamental aspects of the human condition, and caring and being cared for as central to our existence.

In this research, the 'expert' is reframed as one who has direct, everyday experience of an issue. By inviting participants to speak in an unstructured way, this study has attempted to provide a space for people to articulate their experiences of informal financial support freely and accurately. This act of listening, in and of itself, is a vital step in beginning to understand the daily reality of living on a low income in contemporary Britain. The participants' rich narratives speak directly to us, revealing the tensions and pressures they experience in their lives and relationships. But they also describe friendships and family relationships which are riven through with deep feelings of solidarity and love, and in which we recognise the fundamental humanity that binds us all together.

I think it's good someone is doing something like this with the map and thinking about support people get. And I'm glad to be part of it, even if it's only a small bit. It's an eye opener I think, probably for you and maybe even for me taking part in it. It just shows how people survive in this modern day and age. Especially when you're on the poor end of things. It can go many different ways. There's many a time when I thought I'd end up just dead the way I'm having to live and carry on. But by hook or by crook I seem to survive and it's often been down to the people on this map. (Francis)



Image 4. Tina's Tattoo

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Appendices

Appendix 1 – Participant Information Sheet and Consent

LSE LOGO

Exploring How People Support Each Other

Contact:

Eileen Herden

London School of Economics and Political Science
Houghton Street
London, WC2A 2AE

Email: [REDACTED]

Phone number: [REDACTED]

Who is carrying out this research?

My name is Eileen Herden and I am a PhD Student at the London School of Economics, a university in central London.

What is the research about?

The aim of this study is to find out more about how people support each other in day-to-day life.

What will happen during the interview?

Our meeting will last about an hour. Before we start, we'll go through a consent form together. We will begin our conversation by making a support network map of the people who are important to you in everyday life. We'll then use the map to discuss how people support each other.

What will happen after the interview?

After the interviews have been completed, I will summarise what everyone has said and write a report (my doctoral thesis) that will be shared with other people.

Will people find out what I say?

Your contribution to the research will be confidential and no one will be able to identify you. What you say is important and your anonymised statements might be included in the final report.

Can I see what has been written?

Yes, if you would like to see the final report please let me know and I will make sure you get a copy.

Thank you! Eileen

CONSENT

Title of Project:
Exploring How People Support Each Other

Tick box

1. I confirm that the purpose of this research has been explained to me, and that I have read the Participant Information Sheet. I have had an opportunity to consider the information, ask questions about the study, and have had these answered satisfactorily.	
2. I understand that my participation is voluntary and that I am free to withdraw at any time from the interview, without giving any reason.	
3. I consent to the interview being recorded.	
4. I understand that any quotations or other results used in writing up the study findings will not be identifiably attributed to me, and I agree to the inclusion of quotations or other results in reports about the study.	

I agree to take part in the study.

Name:

Date:

Appendix 2 – Short Concluding Questionnaire

- Are you in your 20's/30's/40's/50's/60's
- Describe your living situation (alone/living with others)
- How long have you lived in area?
 - Would you describe it as rural, urban, suburban?
- Are you working at the moment? What do you do?
 - Does your work offer you a stable source of income?
 - Does anyone else in the household work?
- Do you have any health issues that affect your ability to work?
- Are you receiving any benefits to top up your income? Which of these do you receive?

SHOW CARD

- Have you been affected by any recent changes to your benefits?
 - Prompt: council tax, bedroom tax, PIP etc.
 - What has that been like?
- Can you say roughly how much money you live on before any outgoings?

SHOW CARD
- Would you say you're comfortable/managing/struggling financially? Why?
- Are you able to save any money at the moment?
- Do you have access to formal credit?
- Do you use or get help from any local services?
(Prompt: community centre, CAB, support worker, charity etc.)

Appendix 3 – Overview of coding and analysis

Main themes emerging from fieldwork and transcription notes	Round 1 Coding (Language and topics ordered by frequency)	Round 2 Coding (Overarching themes ordered by frequency)	Final themes
<ul style="list-style-type: none"> • Why IFS is needed • Interaction between formal and informal • “Survival” • Unexpected events creating crisis • Social security problems • Health • Insecure employment • They’re “like family” • Support Beyond the family • Support from children to working parents • Friendship • Neighbours • Intergenerational support • Proximity • “Ultimate Safety Net” • All the different types of informal welfare/support • Different types of informal financial support 	<p>Love and care Obligations and norms Money Struggling financially IFS Family Support network Living on a low income Reciprocity Friends Social Security Relationships and IFS Work Interaction between formal and informal Self-sufficiency/independence Asking for help means hardship for others Pride, dependence, guilt No informal support available Emergency money Proximity When norms are broken Third Sector Formal Financial support In-kind support Formal Debt Economy of informal welfare Bedroom tax Ripple effects Small/regular IFS Credit cards Siblings Reaction to map Health Housing security Carer Experience of asking</p>	<ul style="list-style-type: none"> • IFS as ultimate safety net • Family • Support network • Roles and norms of support • Living on a low income • Friends • Interaction between formal and informal • Government and social policy • Intergenerational support • No informal support • Proximity • Work of IFS • Motivation IFS • IFS as care • Formal sources of support • Neighbours • Repercussions of IFS • Breaking norms • IFS and relationships • Gender • Access to IFS • Anger • Stigma • Economy of informal • Types of IFS 	<p>Why IFS needed</p> <ul style="list-style-type: none"> • Catalysing events <ul style="list-style-type: none"> - Unexpected costs - Social security problems - Health - Employment - Household changes - Care giving • Firefighting responses <ul style="list-style-type: none"> - Arrears - Debt - IFS to non-dependent - Poor financial management • Experiencing multiple problems • Turn to Ultimate safety net <p>How it works</p> <ul style="list-style-type: none"> • Economy of informal welfare • Who provides financial support • Family <ul style="list-style-type: none"> - Parents - Children - Siblings • Friends • Neighbours • Generational flows of IFS • Access to IFS <ul style="list-style-type: none"> - Proximity - Size of Networks - Socio-economic composition • Different types of IFS and relationships <ul style="list-style-type: none"> - PingPong - Pillar - Emergency - Patron <p>Why do people give?</p> <ul style="list-style-type: none"> • Motivation <ul style="list-style-type: none"> - Love <ul style="list-style-type: none"> ▪ Money as a form of care - Need

<ul style="list-style-type: none"> • Preference for informal over formal • Asking for money • Reciprocity • Limits of informal • Going without to provide support • Pressures to provide and return • IFS and relationships • Different types of IFS relationships • Time involved in IFS • Self sufficiency/independence • Wrong to ask younger generation for support • Wrong to rely on family • Don't want to ask for help • Wanting to give child a good start • All in the same boat • No or weak support network • Size of network • Ripple effects • Anxiety, stress, loss of dignity • Giving and identity • Money and shame 	<p>Rather go without Tiding over until payday Saving money Anxiety, stress Parent to children Food Banks Family Breakdown Who ought to support Insecure work Going without Government failed Feeling beholden, trapped Going without to provide Social security admin errors Taking in lodger No recognition How IFS makes you feel Repercussions of informal Information Giving and identity Underclaiming benefits Regular IFS to cover specific cost Sanctions Transport Neighbours Exhausted IFS Friends as family/ beyond family Gives purpose Circular support Gender No resources in network Emergency costs Stigma Large infrequent IFS Everyone in the same boat Prefer to borrow informal Catalogues Death Children to Parents Single parent Selling belonging Overdraft Pooling money Selling belongings Moving Cuts to services Cost of utilities</p>	<ul style="list-style-type: none"> • Other coping strategies • Why IFS needed • No recognition • Self-sufficiency • Conflict • Solidarity 	<ul style="list-style-type: none"> - Obligations <ul style="list-style-type: none"> ▪ Respond to need ▪ Kin ▪ Reciprocity - Positive Identity • Work of IFS <ul style="list-style-type: none"> - Practical - Emotional <p>Experience of IFS</p> <ul style="list-style-type: none"> • Impact of IFS on individual <ul style="list-style-type: none"> - Security and meaning - Clash of norms and reality <ul style="list-style-type: none"> ▪ Self-sufficiency ▪ Who supports whom - Failure, frustration, isolation • Impact of IFS on personal relationships <ul style="list-style-type: none"> - Solidarity - Conflict <ul style="list-style-type: none"> ▪ Imbalance ▪ Control • Impact of IFS on networks <ul style="list-style-type: none"> - Ultimate safety net - Ripple effects - Weakened networks <p>Social Policy</p> <ul style="list-style-type: none"> • Government and IFS <ul style="list-style-type: none"> - Recognition - Supporting IFS <ul style="list-style-type: none"> ▪ Housing ▪ Transport ▪ Communication - Mitigating negative effects <ul style="list-style-type: none"> ▪ Address why needed ▪ Viable minimum
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<ul style="list-style-type: none"> • No recognition • Pride • Feeling beholden, trapped, IFS “dragging you down” • Government and informal support • No access to formal sources of support • No access to informal sources of support • Transportation • Security • Importance of third sector 	<p>Grandparents Budgeting Loans</p>		
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Appendix 4 – List of findings

1. **People on low incomes are often exposed to multiple challenges that lead to financial insecurity.**

The main catalysts of financial insecurity – large unexpected costs, problems with social security payments, health issues, unreliable income from work and household changes – led to “fire fighting” responses such as getting involved in formal and informal debt, which often deepened financial problems.

2. **People draw on financial support from other households as one way of managing financial insecurity.**

Participants regularly relied on their personal relationships in other households to access informal financial support in order to respond to situations in which either a household’s daily living costs were not being met, or an unexpected or emergency cost was too high to meet.

3. **To understand the full impact of financial insecurity outlined in this chapter it is important to look beyond the household and consider the implications for the broader network of support.** Out of the 46 participants involved in informal financial support, 24 both gave and received financial support outside of their household, 19 were solely recipients, and 3 were solely providers of financial support. Out of the 27 households providing support, 17 described the giving of money to other households as a source of their own financial insecurity.

4. **Informal financial support is one of a number of informal ways in which people support one another in everyday life.** Participants described the many different types of informal support that people exchange, with financial support being one of them. This spectrum of informal support (including emotional, practical, physical, financial, in-kind and access to information) makes up an economy of informal support that provides vital everyday welfare and which people navigate in their daily life.

5. **People are embedded in support networks that are made up of family members, but also often reach beyond the family to include friends and neighbours.** While

the parent-child relationship, as well as the extended family are significant in terms of access to informal financial support, financial support provided by friends and neighbours is often also crucial, and can differ in its make-up and meaning to the support provided by family.

6. **Informal financial support flows up, down and across generations.** Participants described how money did not just flow down the generations, but regularly also flowed up and across the generations to parents, siblings, friends and neighbours.
7. **Proximity is key to informal financial support.** The support network maps showed how important proximity is in terms of accessing informal support and the role it plays in determining which relationships become significant for informal support.
8. **The size of the support network influences access to financial support.** Participants with larger networks had more options and available resources to draw on, compared to those who relied heavily on just one or two personal relationships and had access to a more limited pool of resources.
9. **The socio-economic make-up of a person's support network often reflects his or her own situation.** While some participants received support from support network members who were 'better off', participants frequently received financial support from someone 'in the same boat' as them economically in terms of living on a low income and having limited assets and savings.
10. **Four different types of financial relationships emerged that respond to the specific financial need of the receiver.** Participants described 'ping-pong' and 'pillar' relationships, which responded to situations in which a person is regularly unable to cover their daily living costs. Friends, neighbours and siblings typically provide this kind of financial support, which rarely exceeds £20. 'Emergency' and 'patron' financial relationships are typically forged between young adult children and their parents and grandparents and usually range between £20-£200. These relationships cover large unexpected costs, or consistently cover a significant monthly living cost so as to relieve pressure and free up money for the person needing support. These different informal financial arrangements hold different meanings and exert different pressures on the

recipients of financial support.

- 11. Love and need are the most frequently given motivations for providing informal financial support.**
- 12. Informal financial support motivated by love was overwhelmingly described and experienced as a form of care.**
- 13. Informal financial support was also motivated by normative obligations relating to who ought to support whom as well as the desire to construct a positive sense of identity.** Participants felt clear obligations to respond to genuine need, to provide support within specific relationships and to reciprocate historical support. Many participants wanted to establish themselves as a caring and supportive person.
- 14. The scale of persistent need and the lack of available resources to meet these needs often complicated or frustrated the other motivations to provide and return informal financial support.** Personal relationships become most functional when persistent poverty led to desperate attempts to extract whatever money and resources were available in the support network to cover basic living costs.
- 15. The practical and emotional *work* of informal financial support is considerable and weighs heavily on people.** Participants described not only taking on the practical work involved in providing, receiving and reciprocating informal financial support, but also the emotional work of navigating the moral dimensions of informal financial support within the context of poverty. The motivations for engaging in informal financial support regularly came up against persistent need and a lack of available resources to meet these needs. This put many participants in difficult situations in which they had to balance doing what they felt was right in their personal relationships, with maintaining their own basic standard of living. The practical and emotional work of informal financial support took up people's time, energy as well as their physical household resources, and was experienced as a source of pressure by participants.
- 16. The work of informal financial support was not being recognised.** Participants described how the informal work and care that they engaged in on a daily basis to

maintain their basic standard of living and that of their family members, friends and neighbors was not overtly acknowledged by the state or by society at large.

Implications for individuals

17. Access to informal financial support gave people a sense of security and meaning.

Participants described that having access to informal financial support through their personal relationships provided them with financial security, gave them with a space in which they felt listened to and acknowledged, fostered a sense of belonging to a group, promoted a positive sense of identity, and reinforced feelings of love between people.

18. A clear conflict exists between the societal norms against which people measure themselves and the realities of their day-to-day lives.

The norms of independence and of who ought to support whom over the lifecourse were repeatedly broken as people searched in desperation for additional sources of income provided by other households.

19. The failure to meet normative expectations and the work of informal financial support created pressure in people's lives, which was expressed through feelings of failure and frustration.

Long-term exposure to these negative feelings could lead people to withdraw from their key relationships and become isolated.

Implications for relationships

20. Informal financial support had the potential to deepen relationships and promote a feeling of solidarity.

Participants described personal relationships that were based on a substantial and valued history of care and support. Participants expressed feeling an acute sense of solidarity with the people in their support network on whom they not only relied for emotional wellbeing, but who also made vital contributions to the maintenance of their material circumstances.

21. Overreliance on informal financial support could fundamentally alter personal relationships and create conflict.

Not only did regular need for money change the content of and interactions within participants' personal relationships, but lack of available resources to meet needs and the inability to appropriately reciprocate support could lead to overreliance. Imbalance in personal relationships could be hard to maintain, and at times overreliance on informal financial support was perceived to be

so extreme that it was considered to be too shameful or too abusive, causing the relationship to breakdown.

Implications for networks

22. Informal financial support was considered to be the “ultimate safety net” in the context of poverty. Participants repeatedly described the security, relief and gratitude they felt at being able to access informal money in times of need.

23. Informal financial support can spread and perpetuate poverty within support networks. Participants spoke of the “ripple effects” that one household’s financial problems spread through the entire network, with informal financial support potentially exposing one household to the financial risks and problems of multiple other households. While informal financial support provides a short-term solution to financial insecurity, it was felt to undermine financial stability in the long term by preventing the accumulation of resources that could help a household out of poverty.

24. Overreliance on informal financial support can undermine the size and stability of people’s informal networks, limiting access to informal support. While personal relationships provide vital welfare in the short term, overreliance on informal financial support can undermine these relationships and lead to isolation and relationship breakdown. The weakening of support networks can lead to a further deepening of poverty and disadvantage.