



SCOTTISH EXECUTIVE

# Life in Low Income Families in Scotland: Research Report

Social Justice



**LIFE IN LOW INCOME FAMILIES IN SCOTLAND:  
RESEARCH REPORT**

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## **SUMMARY**

### **CONTEXT**

Child poverty is at the heart of the UK and Scottish Governments' agendas (Bradshaw 2001; Department of Health 1999). In 1999, Prime Minister Blair announced that it was to be the government's mission to eradicate child poverty by 2020, to half it by 2010 and to reduce it by one quarter by 2004. The political context of a devolved Scotland (in which responsibility for some poverty-related matters is devolved), the subtlety of variation in political priorities that results (such as the greater emphasis on social *inclusion* in Scotland – Scottish Executive 1999; The Scottish Parliament Information Centre 2000) and a quantitatively and qualitatively different experience of poverty in Scotland (Brown *et al.* 2002), necessitate a Scottish-level analysis of poverty. Nevertheless, it should be acknowledged that responsibility for most of the economic factors which would tackle child poverty are reserved at Westminster.

### **RESEARCH AIMS**

This report is the second stage of a research project which explores the views and experiences of poverty amongst those living within low income households with at least one child under the age of 18. This report and the literature review which preceded it (McKendrick *et al.* 2003) inform the efforts of the Scottish Executive in working toward the development of effective policy to prevent and eliminate child poverty within a generation. The explicit evaluations by those living in low income family households of government policies and practices also yield policy-relevant insights. Similarly, life experiences and outlook serve as a barometer of the extent to which policies are changing the lives of the least affluent in Scotland.

The research on which this report is based had 3 primary aims - to explore: the views and experiences of people living in poverty (adults, youths and children), perceptions of the causes and effects of poverty and of changing poverty levels, and responses to poverty and approaches to managing poverty.

### **METHOD**

Fieldwork comprised 18 focus group interviews with 99 individuals who, collectively, presented a diverse population in terms of work experience, demographic profile, experience of poverty, minority status, geographical residence, family background and life stage. The research team at the Centre for Research on Families and Relationships (CRFR) used many existing community based contacts to recruit participants into the study. Considerable effort was invested in developing close working relationships with local key contacts prior to each focus group interview. Focus groups comprised, on average, between 5 and 6 people. Discussions were tape-recorded (with consent) and were preceded by a brief summary of the scope of the research and

the interview. Two members of the research team were present at all but one focus group, one of whom summarised the key findings to emerge over the course of the interview at the end.

Focus group research provides an ideal tool to explore diversity of opinion and experience amongst different social groups. Focus groups also provide an excellent forum for generating discussion about public issues and policy. However, it is acknowledged that the sampling strategy did not lend itself to involving the most excluded and least well-supported among low income families. Different ethnographic methods such as participant observation would be required for this.

## **FAMILY LIFE ON A LOW INCOME**

Participants report that life is tough on a low income. Although they acknowledge that they have enough on which to survive, a sense of not having enough to participate fully in Scottish society pervades the accounts of life in low income family households. This is not to suggest that people within low income family households are merely passive recipients of their lot. On the contrary, a wide range of strategies are reported to have been deployed to manage resources efficiently, although these strategies are often described as stress-inducing, with personal cost to the parent. Over and above the primary need to provide food and fuel, parents give priority to providing food and fuel and meeting the needs of their children.

## **UNDERSTANDING THE EXPERIENCES OF LOW INCOME FAMILIES**

The common thread of managing on a low income should not disguise the diversity of people who find themselves in this circumstance. Understanding their experiences necessitates discussion with, and learning from, adults and children encountering low income. Many important facets of their lives – both sources of support and constraint – are hidden from public view. Living with debt emerges as a key issue. Neighbourhood dissatisfaction is common, with much criticism being directed toward families who are perceived to be anti-social and to the social institutions which support them. It is acknowledged that government has much to do to address low income. There is mixed opinion over the success of government interventions and those of its agents.

## **KEY ISSUES FOR SOCIAL INCLUSION RESEARCH**

Five issues were identified that require further research.

- The significance of *informal provision of support* is worthy of further appraisal. However, such support is not always available and, when available, is far from unproblematic.
- The research has highlighted the importance of *Christmas, holidays and a social life*. These present problems for low income family households and there is scope for more

detailed consideration of the wider impact of these on the lives of those living within low income households.

- There is scope for more detailed study of parents' *hopes and fears for their children's* future.
- Further research would be helpful in assessing how the depth, breadth and meaning of the issues discussed in this report *differ between more and less affluent*.
- Further qualitative work with a *biographical focus* (for families and individuals) would yield insight into how life experiences come together to reduce or intensify the nature of low income living for individuals and families.

## KEY RECOMMENDATIONS FOR SOCIAL INCLUSION POLICY

Nine issues were identified that may be worthy of further consideration by policy makers.

- There is a widely held belief among adults within low income family households that 'work doesn't pay'. This may undermine the government's *welfare to work* agenda. There is a need to assess the extent to which this problem is perceived (that despite work being financially worthwhile many people on a low income perceive that it is not) or real (that the measures being deployed to make work pay are, as yet, insufficient).
- Significant steps have been taken to improve the availability and quality of *childcare* for those wanting to move from welfare to work. However, the research suggests that local variations prevail and rural labour markets imply different demands being placed upon childcare services as a result of longer working days and the distances that must often be covered to access work and education.
- There is a need to consider *access to formal support* services. Support groups were highly valued and were perceived to contribute positively to the well-being of interview participants.
- The *Social Fund* is recognised by those on a low income as potentially an attractive source of credit, particularly relative to the high-interest options that tend to be available to those within low income family households, although it is reported that the funding that is available does not reflect levels of demand for credit among low income family households.
- Many living within low income family households report problems in their dealings with *officials*. A continued focus on providing a service which is client-centred, as opposed to service-based should be maintained, which would require consideration of how service providers are being perceived by their (low income) clients.
- *The provision of services* in those localities in which low income family households live takes on heightened significance when they are the main means for children and adults to be included in wider learning/development/social activities. Service providers must acknowledge the true cost of participation if the potential of local provision to overcome social exclusion is to be realised.
- *Debt* is reported to be a significant problem. There would be merit in conducting systematic research to ascertain the depth and true extent of debt among low income

family households. There is scope for further development and more widespread adoption of alternative financial support services.

- The high-pressure sales techniques and the ease with which low income family households can access *high-interest sources of credit* are causes for concern. There are grounds for reviewing the operations of credit-providing organisations.
- Current *measures of poverty* paint an unrealistic picture of the funds that are at the disposal of low income family households to meet their weekly needs and wants. There may be merit in accounting for the level of debt which must be serviced to give a more realistic appraisal of the income that is truly at the disposal of low income households to meet everyday and exceptional needs.

## CHAPTER ONE

# INTRODUCTION: LOW INCOME LIVING AND FAMILIES WITH CHILDREN IN SCOTLAND

### BACKGROUND

1.1 Child poverty is at the heart of UK and Scottish Governments' agendas (Bradshaw 2001; Department of Health 1999). In 1999, Prime Minister Blair announced that it was to be the UK government's mission to eradicate child poverty by 2020, to half it by 2010 and to reduce it by one quarter by 2004. Thirteen *Opportunities for All* indicators were proposed to measure progress in the UK (including Scotland, Department for Social Security 1999), while 6 *Social Justice Milestones* were also proposed to monitor progress in Scotland (Scottish Executive 2000). Since 1997, a range of specific initiatives have been implemented to tackle child poverty and to overcome the social exclusion experienced within low income families; these include Social Inclusion Partnerships and Sure Start Scotland. More recently, the Department for Work and Pensions (2002) has undertaken an extensive consultation as part of the process of devising a robust means for measuring child poverty in the UK.

1.2 The political context of a devolved Scotland (in which responsibility for some poverty-related matters are devolved), the subtlety of variation in political priorities that results, such as the greater emphasis on social *inclusion* in Scotland (Scottish Executive 1999; The Scottish Parliament Information Centre 2000), and a quantitatively and qualitatively different experience of poverty in Scotland (Brown. *et al.* 2002), necessitate a Scottish-level analysis of poverty. Nevertheless, it should be acknowledged that responsibility for most of the economic factors which would tackle child poverty are reserved at Westminster.

1.3 This report is the second stage of a research project which explores the views and experiences of poverty amongst individuals and groups living within low income households with at least one child under the age of 18. The first stage comprised a literature review (McKendrick *et al.* 2003)

### REPORT CONVENTIONS

1.4 For simplicity, low income households with at least one child under the age of 18 are referred to as low income family households throughout this report.

1.5 Details of organisations, places and individuals have been anonymised throughout. In the main body of the report, these are highlighted in italics; when used within quotations, these are presented in normal typeface.

1.6 The key points from interview extracts are presented in bold typeface.

## **AIMS**

1.7 The report and the literature review which shaped its form (McKendrick *et al.* 2003) seek to inform the efforts of the Scottish Executive in working towards the prevention and elimination of child poverty within a generation through the implementation of effective policies.

1.8 The research on which this report is based had 3 primary aims:

- To explore the views and experiences of people living in poverty (adults, young people and children),
- To explore perceptions of the causes and effects of poverty and of changing poverty levels,
- To explore responses to poverty and approaches to managing poverty.

## **METHOD**

1.9 Fieldwork comprised 18 focus group interviews with 99 individuals. The recruitment strategy was based on the need to explore diversity of experience. Breadth of experience was sought in 7 fields: experience of work (including carers, workless, single and dual income family households), demographic characteristics (a spread of experience by gender, age and family type), experience of poverty (by duration and intensity), minority status (ensuring participation of families with disabled persons and of minority ethnic groups), geographical location (rural, urban, Social Inclusion Partnership areas (SIPs), non-SIP, north, east and west of Scotland), family background (lone parent householders, lone parents living with extended family, and reconstituted families) and life stage (adults, young people and children).

1.10 The topic guides are presented in Annexes 4 and 5. These afforded the opportunity to explore participants' own definitions of poverty, accounts of their experience of living in poverty, perceptions and experience of inequality, and diversity within and between areas, households and social groups. Participants reflected on their experience and provided their views on government policy, wider issues of opportunities and social capital, and strategies for ameliorating the effects of poverty. However, the primary focus of the interview was the way in which people are experiencing poverty on a day to day basis. The topic guide for young people was similar to that for adults.

1.11 The research team from the Centre for Research on Families and Relationships (CRFR) used many existing community based contacts to recruit participants into the study. Considerable effort was invested in developing close working relationships with local key contacts prior to each focus group interview. Typically, this involved several telephone calls and at least one pre-focus group field visit. Information leaflets were made available for onward distribution to participants. CRFR worked to the ethical guidelines of the British Sociological Association and Barnardos (specifically in relation to research with children), with each participant giving informed consent.

1.12 Focus groups comprised, on average, of between 5 and 6 people. Discussions were tape-recorded (with consent) and were preceded by a brief summary of the scope of the research and the interview (Annex 3). Interviews took place in a location convenient to participants, generally the regular meeting place for the group from which the participants had been drawn. Two members of the research team were present at all but one focus group, one acting as facilitator, the other as host, scribe and reviewer. At the end of each interview (and where time permitted) scribes provided a summary of the key findings to emerge over the course of the interview. Professional clerical assistants transcribed most interviews.

1.13 Focus group research provides an ideal tool to explore diversity of opinion and experience amongst different social groups. They also provide an excellent forum for generating discussion about public issues and policy. They can be used effectively with a range of social and age groups, as the core topic guide can be supplemented with specific techniques or probes for different needs. Importantly, they offer a means to investigate issues of both personal and public relevance and, when facilitated sensitively, can form an inclusive framework for further research and action. Comprehensive details and a critical appraisal of the focus group approach used by CRFR are provided in Annexes 1-5.

## **REPORT STRUCTURE**

1.14 This report is structured into 2 substantive sections, followed by a conclusion.

- First, a picture is constructed of the life experiences of those living within a low income family household, Family Life on a Low Income in Scotland. This reviews the nature of low income living with respect to: shortage, management and stress; the primary importance accorded to meeting children's needs; changes in circumstance and status; and attempts to maintain a quality of life.
- Second, attention is given to Understanding Experiences of Low Income Families. Five substantive themes are explored: the nature of the low income family household; hidden costs and hidden support; debt; understanding the causes of poverty and thoughts on government; and service providers' work to alleviate poverty.
- The concluding chapter presents a summary of the main findings, a review of the key issues emerging for social inclusion research and implications for policy in Scotland.
- A Glossary has been included at the end because the verbatim extract from the focus group interviews contain local and regional expressions.

## CHAPTER TWO      FAMILY LIFE ON A LOW INCOME IN SCOTLAND

### SHORTAGE, MANAGEMENT = STRESS

#### Not having enough

2.1 Adults living in low income family households commonly report not having enough money. No adults in low income family households reported that they “have enough money”, let alone a lot, and many reported frequent shortages.

2.2 Occasionally, participants reported not having enough of the very basic essentials for living. One parent reported that she had been “sittin’ in the hoose wi’ nuthin’ in the cupboards”; the rest of the group’s response to this - a round of knowing agreement – made it clear that this was not an isolated case (Young mothers, city housing estate). In other instances, adults reported having the basics (such as footwear), but not always enough of these to cope with everyday demands (below)

*P: My son’s away at school today with sewn up trousers because I can’t afford to buy him a new pair of trousers at the moment, because he’s wrecked all his other ones. And **my trainers are filthy because my daughter had them on ... [the] ones that she usually wears were wet, so she couldn’t wear them, so she had to wear mine.** (Peripheral housing estate in a large rural town)*

Not having a spare pair of trainers and having to go to school with borrowed footwear is a clear indication of poverty that may otherwise be masked.

2.3 Difficulties are sometimes encountered in providing enough to meet everyday needs and in responding to unexpected circumstances. Similarly, problems are reported in meeting routine expenses which are incurred less frequently. Not having enough is found to affect both children (next extract, below) and parents (second extract, below), and by families with work (second extract, below), as well as those without:

*P: Christ oor Simon badly needs a haircut and **he says, “mum can I get a haircut this weekend?” I says, “you need to wait and see how much money I’ve got left”**. I cannae even afford to gie ma wean £3.50 to get a haircut. (Peripheral housing estate, small de-industrialising town in rural area)*

*P: ... we were above that Family Credit ... and I waited and waited for my husband’s wages to come in **about a week later to go and get my prescription which is a really, really hard thing to sit and do.** But if you’re just above that bracket and you can’t afford that £6.20. Because*

*that's quite a lot of money. (Peripheral housing estate in a large rural town)*

Thus, shortages may imply going without in the meantime, as opposed to forever going without. Discomfort may be endured until there are sufficient funds: while short-term discomfort is preferable to going without, needs are not always being met at the most appropriate times.

### **Managing a low income - strategies**

2.4 The challenge of household budgeting is one that is familiar to many families, comfortable and poor alike. It involves making choices which, in turn, implies that these decisions reflect priorities and determine what will be foregone. There is nothing remarkable in this. However, it would seem from the interviews that managing on a low income is particularly challenging. Options are limited and the ramifications of decision-making are significant. Choices are often described as *following* debt servicing and therefore on the basis of an income that (is perceived to) barely meets needs.

2.5 People in low income family households deploy a range of strategies to manage their budget (Table 1). While some of these strategies may be familiar to any household, the necessity to deploy these to meet *basic needs*, the need to deploy more of such strategies, and the importance of these strategies in the lives of low income family households, creates a particularly intense experience, and poignant meaning, of these management strategies.

2.6 Not all management strategies are cost-free. What works for some within low income family households may not work for others within the same household, particularly when financial savings are at a cost, for example, of self-esteem. As is noted elsewhere (Annex 1), when some parents buy from low-cost food outlets (e.g. Lidl, Aldi), their children would rather wait outside. Similarly, some adults will only shop in budget stores in times of extreme shortages, rather than every week.

2.7 High risk strategies include buying second hand electrical goods, which as the first extract below illustrates, brings uncertainty over whether value-for-money will be attained. However, those least well-placed to cope with the hidden costs that can result from buying cheap may have few alternatives to make such purchases. Similarly, some strategies imply additional expenditure, which others may not need to endure. Thus, in the second extract below parents report that guarding against theft necessitates drying clothing indoors and purchasing a tumble dryer (given that the cost of replacing quality goods is beyond their means).

*P: I never really go with second hand anyway because you never ken. Ken, especially with electrical equipment. (Peripheral housing estate, small de-industrialising town in rural area)*

*P1: See like if there's been a birthday and you buy your kid something – a designer label or a Rangers top – [if you hang it] out the back, [it will be]*

*pinched off the washing line. **If you've not got a tumble dryer, then you're in for trouble, because somebody's going to rob your washing!***

*P2: I would never put my washing out the back. ... you could put your bed covers out and they'd come back for your curtains.*

*CRFR: What do you do then?*

*P1: You buy a [tumble] dryer. (Peripheral housing estate in city)*

Managing on a low income is undoubtedly stressful. However, there is recognition among those in low income family households of achievement in managing. For some, the achievement of managing on a low income heightens their sense of self-worth. Even so, no matter how effective the management, there never seems enough to move beyond shortage, as the following extracts illustrate.

*P1: ... when you are on a low income **they should give you the better houses** because you're more, you know, you don't go out and get wrecked **because you've worked hard to get it.** Do you know what I mean?*

*CRFR: You take care of that?*

*P1: Aye - **because you're proud of it.** (Peripheral housing estate in city)*

*P: **You always end up skint no matter how much you plan or anything else like that.** (Young adults, rural town in northern Scotland)*

There was little mention in any of the groups of the pressures of managing on a low income easing in the future. Keeping afloat and avoiding – or minimising – debt is the measure of successful management.

**Table 1: Financial Management Strategies Deployed by Lone Income Family Households**

Strategy	Example
Doing without	<b>Oh yes, you give up lots. You give up hair dos, you give up clothes, you give up.</b> ( <i>Peripheral housing estate in large rural town</i> )
Doing it yourself, not paying for services	<b>I cut my hair myself last week because I couldn't afford to get my hair cut.</b> ( <i>Peripheral housing estate in large rural town</i> )
Travel distances for cheaper goods	And yer getting 4 tins of peas <i>in yae</i> can get 4 tins of beans in Asda for 99 pence whereas yer like 40, 50 odd pence fur one tin of beans up here. <b>Ken that's why a lot –most - folk dae their shopping in Airth - because it's cheaper.</b> ( <i>Peripheral housing estate in small de-industrialising town in rural area</i> )
Ring-fence saving of small sums	Well I actually <b>buy Christmas vouchers and stuff for like £2 or £3 a week</b> ... and I get like £100 at Christmas. ( <i>Young adults, rural town in Northern Scotland</i> )
Delay purchase	<b>I waited and waited for my husband's wages to come in about a week later</b> to go and get my prescription which is a really, really hard thing to sit and do. ( <i>Peripheral housing estate in large rural town</i> )
Use charity shops	<b>British Heart foundation and the Shelter - that is where I get my clothes.</b> ( <i>Young adults, rural town in Northern Scotland</i> )
Re-use [clothing] within family	<b>Older kids – don't ruin it [clothes], because your wee brother can get it after you.</b> ( <i>Peripheral housing estate in city</i> )
Use black market	( <b>On local money lenders in the post office</b> ) P1: I thought they sold tobacco P2: <b>They do that and all, but to make it presentable.</b> ( <i>Peripheral housing estate in city</i> )
Seek interest free credit	<b>You look for things that are interest free</b> , that you don't need to pay extra for. ( <i>Peripheral housing estate in city</i> )
Use cheaper outlets	<b>When you're on a low income, you find all the cheap shops.</b> You do ... it's like radar, you go out and you find them, you know. It's amazing. ( <i>Peripheral housing estate in city</i> )
Buy cheaper products	(On food) ... it's like <b>Asda's smart price</b> or whatever you call it, <b>everything's white in the fridge, you know!</b> ( <i>Returners to education, inner city neighbourhood</i> )
Seek bargains and bulk buy	<b>Why have you got 5 bottles of washing up liquid? Because they were on special and they'll no' be on special for long. By the time that runs out, they'll be on special again!</b> ( <i>Peripheral housing estate in city</i> )
Spend wisely/carefully	<b>Stretch it to the limit. Get what you could get, get your money's worth out of it.</b> ( <i>Peripheral housing estate in city</i> )
Sell goods to raise money	<b>... if I want to go on a trip somewhere, I'll have to sell maybe ma favourite computer.</b> I've actually done it twice, I had to sell ma Gamecube and I've had to sell my X-Box. ( <i>Mid teens, peripheral housing estate in city</i> )

Co-ordinate family buying of presents	When it comes to Christmas time, <b>me and my brother just save up and then half for presents</b> an' that. ( <i>Mid teens, peripheral housing estate in city</i> )
Forward planning	That is the other thing I mean - <b>you start Christmas shopping in the summer</b> . ( <i>Anti-poverty campaigners, rural Northern Scotland</i> )
Prioritise	I haven't got much money so <b>I just get like the closest family members</b> ... the rest just get Christmas cards. ( <i>Young adults, rural town in Northern Scotland</i> )
Cut back	<b>I switch off absolutely everything right down to the kettle once I am not using it</b> . ( <i>Young adults, rural town in Northern Scotland</i> )
Budget for end of month shortage	<b>I keep my child benefit</b> for monthly right enough, so that helps me at the end of the month. ( <i>Returners to education, inner city neighbourhood</i> )
Focused shopping	You get your money and <b>make a shopping list of everything we're going to eat</b> between that day and the next day you get money. <b>You go to the shop and you buy all that</b> . ( <i>Peripheral housing estate in large rural town</i> )
Forego quality goods	CRFR: So <b>what else has tae go</b> then, basically? P: <b>Good shoes</b> . ( <i>Young mothers, city housing estate</i> )
Don't pay	I'm in a grand's worth o' debt - <b>why do you think I'm movin' hoose? I'm huvin' tae bump it all</b> . ( <i>Young mothers, city housing estate</i> )

## Managing a low income – priorities

2.8 Decision-making within low income family households is often reported as taking into account children's needs first and foremost. In practice this may mean different things to different parents.

2.9 Across virtually all of the groups, the priority purchases of low income family households are food (first) and fuel. First and foremost, the objective of management is to ensure that basic needs are met. This is understandable and may be so universally held as to be unworthy of comment. However, that fuel and sustenance are *explicitly conceived as priorities* is indicative of the consciousness among adults in low income households of the challenge they encounter in meeting these needs.

*P: I don't pay nothing until I've got food in ma press. I don't care if ah've got nae money left to pay debt or anything. Nothing gets paid until ma messages are bought, not a damn thing. ... no' even Council Tax gets paid unless ma messages are in the hoose. Ah even make sure I've got gas and electric. Nae money left efter that, though!*

*CRFR: Aye [you] get the basics sorted first?*

*P: Ah jist make sure ah've got food. (Peripheral housing estate in small de-industrialising town in rural area)*

*CRFR: So what comes first then? 'Cos it sounds like you're having to make choices about what to do with your money?*

*P1: **Food** in the cupboard. Food, gas and electricity.*

*P2: **Food, gas and electricity.***

*P1: **Food and nappies** that's priority. **Then gas and electricity.** (Young mothers, city housing estate)*

The popular view of consumption as a means to improve the quality of (home) life would appear to be far removed from the experience of those living on a low income. Budgetary limitations place the emphasis of consumption on meeting basic needs; shopping for pleasure and for extras hardly feature at all.

2.10 Further indication of the over-riding importance of meeting needs on a low income is evident when one young parent in the following extract is forced to assess the necessity of consumer goods when faced with a shortage of heat and food.

*P: The first wake up call is usually the fact that you are sitting there cold, hungry ... you have got a pile of clothes that are no use to you right now. Or **you have got** this lovely picture hanging, or **something really nice sat in your room** and it's like '**what the hell is the use of you now**'. I am cold, I am hungry, [and] tired. (Young adults, rural town in northern Scotland)*

2.11 Although meeting basic needs is a priority, this does not imply that debts and bills are regarded as unimportant. Indeed, one group emphasised the importance of using income to pay bills. Servicing debt, it would seem (see below), precludes consumption of non-essentials.

*P: **By the time you pay your debts you haven't got enough to buy you anything.** (Returners to education, inner city neighbourhood)*

Clearly, those within low income family households are excluded from full participation in the consumer society; an exclusion of which they are aware through media and peripheral participation (e.g. window shopping, budget shopping).

## **Unexpected expenses**

2.12 Management of regular expenditure on a low income is challenging. However, low income family households must also manage irregular and unexpected expenses. Adult respondents were asked to reflect on how they react to unexpected expenses, while young people were asked to reflect on their response to friends' invitations to participate in paid leisure activities.

2.13 Unsurprisingly, low income family households are poorly placed to respond to unexpected expenses, such as the breakdown of electrical goods or the irreparable damage of children's clothing. In the focus groups with adults (67 people), no reference was made to drawing on savings as a means of response and only one woman referred to insurance. More typically, the response was either to draw upon the support of friends and family, or to turn to institutional support (Social Fund loans or charitable providers of household goods).

2.14 Coping ("do the best with what you can", [Young adults, rural town in northern Scotland]) or a descent into a cycle of non-payment was a more typical response to unexpected expenses:

*CRFR: [if you have] Unexpected expenses, what would you do?*

*P1: Probably **just miss all your cheques that week** and go out and buy them it.*

*P2: You'd stop paying the bills and everything and **pay double next week**.*

*P3: **Rob Peter to pay Paul**. (Returners to education, inner city neighbourhood)*

Recovering from such uncertainties – paying double next week – is often an unrealistic proposition on a small budget that is already stretched to the limits.

2.15 Uncertainty is not unfamiliar. On the contrary, far from reporting on a mundane existence of routine, respondents stressed that the unexpected is a *frequent* problem:

*P: Each week is different you never know what is going to happen or anything else like that. **You never know if you are going to run out ... of gas or electric or anything like that.***

*CRFR: No such thing as a typical week?*

*P: No. (Young adults, rural town in northern Scotland)*

Once more, the experiences of people on a low income highlight how a common life experience (running out of a good and having to replace it) is challenging for low income family households. The problems are immediate for those who manage payment at the point of consumption: funds must be available if a meter is to be topped-up or a power card is to be purchased.

## **Emotional impact**

2.16 Low income living was depicted, explicitly and implicitly, as stressful. To a lesser extent, low income living was described as inducing embarrassment and guilt (given their inability to consume at the same level as relatively more affluent households). Some stresses experienced in low income family households would in all probability be familiar in more affluent family households. The difficulties of juggling work and family, and the challenges of parenting are described as stressful. However, stress is also induced by low income: the inability to meet bills

and the worry that this brings is captured in the extract below. Everyday tasks – such as shopping – bring the stress of not being able to pay and running short on the basics.

*P1: It's a constant worry. **Money is a constant, constant worry.** How am I going to pay this? How am I going to pay that? How am I going to pay the electricity? And then you've got so much, you need....**Honest to God, I take palpitations going for messages.***

*P2: Tell me about it! (Returners to education, inner city neighbourhood)*

2.17 The weight of institutional and bureaucratic structures are also brought to bear on low income family households. DWP checks were described as being prevalent in one estate. Even when families having nothing to hide, these checks were considered stressful (in addition to intrusive and impersonal).

*P: ... And it's **the pressure you're under when they come out.** I mean, my man's been away for what, 3 years, he's been away, and see if they come out and say, "we're just coming out to see your circumstances", I'm like that.... My lassie'll wear Lynx [a deodorant marketed at men], and I'm like that, "Hide it!" and she'll go, "What?". "Hide it". (Peripheral housing estate in city)*

2.18 Work is both root problem of, and possible solution to, stress. Although generally subscribing to the principle that women should work – albeit qualified by 'when work is financially beneficial and providing that their children are not adversely affected' – the difficulties of managing work and family life were described as stressful, particularly for lone parents (below).

*P: **I did a full time job but it was stressing me out. My head was bursting with looking after 3 kids.** One of them is off sick ... a couple of days [later] the next one's off. You could be taking a couple of weeks off work. (Peripheral housing estate in a large rural town)*

The ability of working parents to access suitable childcare (often to alleviate the stress of organising childcare with the wider family) was reported to be compromised by limited choice. Yet work is also regarded as a solution to a stressful existence; work presents parents with an opportunity to break the intense cycle of parenting.

*P1: ...**one wee night's work when you're on the Social.** Because ... if your weans aren't in a nursery or anything like that, or not at school or that, **you need a wee break away from them.***

*P2: Aye.*

*P1: 24/7 with your kids all the time.*

*P2: Drives you nuts!*

*P3: It does drive you nuts. (Peripheral housing estate in city)*

2.19 Parents also expressed concern that their children will suffer from the way in which they react to their stressful existence (see below). Their thinking indicates an awareness among parents that the conditions in which they find themselves are the root cause of a reaction that can adversely affect their children.

*P: You do your best and in the end everyone loses their temper even if it just over money. That is another thing - **they [your children] see you getting angry.** Maybe my daughter is too young to tell when I get annoyed ... But she will be able to soon. When they get to about one they are able to tell what is going on when it comes down to emotions and everything else like that. And **that is when you start getting problem kids.** They start realising that's the way to go and you start getting ones that like beat up kids and everything else like that. (Young adults, rural town in northern Scotland)*

More generally, low income generates tensions within the family. As well as children being affected by family stress (above), providing for children (and paying bills) is seen by some adults to lead to a shortage of money which, in turn, results in friction between adults (first extract below); 'providing' to alleviate stress also intensifies the problem of managing limited resources (second extract below).

*CRFR Do you find [living on a low income] causes any problems in friendships or relationships with other family members?*

*P Well, **there's a lot of arguments,** when you want something and you can't afford it, many arguments about that. **Can't afford** certain things that she wants or that we need, and nothing you can do about it **because everything's been spent on bills and stuff for the kids.** It does cause a lot of friction. (Anti-poverty campaigners, peripheral housing estate in city)*

*P: **But sometimes you do crack** and that's when your rent arrear goes and you just think oh no I can't do this any more. **You have a wee outing and then that's it all back to square one.** (Peripheral housing estate in a large rural town)*

For the low income family household, a 'wee outing' is a major expense.

2.20 Parents from low income family households who encounter affluence in their daily lives – for example, through meeting affluent parents at the school gate and those who walk through affluent areas – reported a sense of embarrassment at their situation:

*P: My husband is a fisherman, so it's a very, very crappy insecure time at the moment for us. 10 years ago he earned double what he is earning now. So it's a nightmare. **Luckily we are sort of hiding behind a facade that fishermen traditionally have always been quite well off so people don't actually know that our income has halved.** So I mean it's*

*completely false, but if we can get away with that. (Anti poverty campaigners, rural northern Scotland)*

The need to disguise their situation indicates that low self-esteem may be an issue for many who live on a low income and the underlying belief that there is something *wrong* with low income living. Similarly, difficulties encountered in reciprocating gifts from friends and neighbours induces feelings of guilt:

*CRFR ... Do you think living on a low income affects how people treat you, or your children?*

*P1: There is certain people like that, yes.*

*P2: Sometimes it's not a bad thing, but **I had a neighbour hand in a couple of selection packs for the kids.** ... to a certain extent, it **puts pressure on me** to go out and buy her kids exactly the same. It's not terribly expensive, but Christmas is an expensive time. She was doing it out of the goodness of her heart and if I done the same thing, to a certain extent it would be pointless, because she knows the situation I'm in, but you're caught between that and the **guilty feeling** of accepting that [you can't reciprocate] ... And if I did, she would turn round and say, 'what did you do that for?' ... it's this unsaid, the unsaid thing that I find quite difficult to cope with. (Men's health group, large town)*

It was evident from the fieldwork that low income living is not a situation which many find comfortable; it erodes a sense of worth.

## **CHILDREN**

### **Children come first**

2.21 Many parents in our groups expressed a concern to put their children first; many also castigated those parents who are deemed not to aspire to, or deliver, this level of concern.

*P1: Don't get me wrong, a lot of people [are] ... spending money on drink and drugs and what have you, without spending it on their kids.*

*P2: A lot of parents, single parents, will do without themselves.*

*P1: Aye, I have done.*

*P3: You like to put your money into your children.*

*P2: Most definitely! (Peripheral housing estate in city)*

*P1: There is **always this odd thing** you know you really want to get your kid. You know you really can't afford it. **You can end up starving for a week but oh you are going to get it anyway.***

*P2: You give up a load of home comforts really. So even if you just had a load of indulgent stuff for like in your bath or just a nice long soak. You give*

*all of that up. I think mums generally give up anything so that their child would have everything.*

*P1: ... you sell stuff.*

*P2: Yes. I have sold stuff just to get more clothes for her or to get just little bit of extra for her. (Young adults, rural town in northern Scotland)*

2.22 Putting their children first is also expressed in the frames of reference employed by parents from low income family households to make sense of the world in which they live. For example, the quality of their area is judged by many on the basis on what it affords children:

*CRFR: How [do] you feel that living here?*

*P1: Horrible!*

*P2: I don't think it's too bad. I've lived in worse.*

*P1: I think it's just ... because I'm in a top flat and I've got 3 kids and there's absolutely nowhere for them to play. (Young adults, rural town in northern Scotland)*

### **Impact on, and protection of, children from low income**

2.23 One manifestation of the principle of putting children first is the way in which parents from low income family households seek to protect their children, wherever possible, from the effects of low income living. Despite parents' best efforts, the fieldwork showed how children are seen to be adversely affected by living on a low income. Examples were given as follows: children do not participate in activities (second extract, below), do not consume or consume frequently enough (third extract, below), children show embarrassment (next extract, below) or, in the most extreme cases, withdraw from social interaction (third extract, below) on account of low income living.

*P1: Aye, a lot of people don't like going into Lidl's.*

*P2: I hate going into Lidl's. The weans will go I'll wait over....*

*P1: Not a cool place!*

*P2: You're not allowed to walk about with Lidl's bag ... you've got to take a black bag to put their bags in.*

*CRFR: You take bags with you!*

*P2: She'll stand outside it, and she'll say "I'll wait till you're finished Mum", and I'm like that, "Get in". (Peripheral housing estate in city)*

*P1: ... and letting the children go to all these different clubs. My kids were saying, "Can we go to karate?". That's £3.50 each, that's £7 and then there will be bus fares up there and back which is another £4. It's £11 just for them to go to karate once a week. It's too much money. If they do that and then go to something else on another night, like they go to the youth club night - that's another £1 and then they've got dancing. That's £3. You know, you can't afford to let them do all these things. So they're disadvantaged from day one.*

*P2: They haven't got freedom of choice to have a shot at everything which a lot of kids do. And a lot of kids in their class do. (Peripheral housing estate in a large rural town)*

*P1: The poor folk don't get as many trips as rich folks.*

*P2: Yeah and like when it goes to sckill and they ask what do you get for Christmas and the rich folk they are all, "I got a Play Station 2" and they just sit quiet. Because they didnae get a lot. (Mid teens, de-industrialising town in a rural area)*

2.24 It also appeared that children can suffer from parents' attempts to overcome low income living. As the example below illustrates, the stresses on one parent performing 3 part-time jobs, while the other parent is investing much time and energy into establishing a family business, leaves a 14 year old boy harbouring concerns for his parents' well-being, while himself feeling neglected.

*PW1: In and out of the door passing each other isn't it?. And saying, "Hi kids, bye kids".*

*PM: Well yesterday I was.*

*PW1: It becomes quite stressful as well at home.*

*PW2: And the guilt factor. I don't know about you but ...*

*PW: Oh yes.*

*PW2: I have to go out and leave them all the time.*

*PW1: I actually had a 14 year old who had a little weep at me a couple of weeks ago because he never saw me.*

*PM: He isn't exactly getting the support he deserves either because he has exams and she [PW1] is working all the hours God sends and I just started my own business 6 months ago and I am up to my eyes ... we just sort of pass one another at the door and the kids are just sort of left there. (Anti poverty campaigners, rural northern Scotland)*

2.25 While the work-intensive family (described above) sought to minimise the negative impact of their working lives by insisting on a family evening meal each evening (even when this meant a 30 mile round trip for the mother between jobs (with the additional cost and time-pressure that this entailed), other families sought to protect their children by telling them half-truths (below).

*P1: What I really hate is trying to tell your kids that you can't afford things because I don't want them to have my worries, because they're too young. Do you find that?*

*P2: You don't want to hurt them either.*

*P1: You don't. I know. So you're trying to get an in-between saying, "you're no' getting it just now but I'll try and get you it later". You just don't want to say, 'I can't afford it, we've no money'. (Peripheral housing estate in city)*

Although softening the blow of not being able to buy for their child, delaying consumption to a later date merely prolongs stress and worries for the parent for much longer. Once again, this could be seen as an example of the parent impairing her/his quality of life to protect their child.

2.26 Although there were few examples of lone fathers caring for their children, one father described his experiences:

*PM1: I am a single parent. I have got custody of my daughter and I found government agencies and the council [to be] ... extremely helpful. I am not saying I get more help than a single mother but I think they [think I am] more needy because I am a single dad. They see me as this poor social misfit.*

*PW1: His big puppy dog eyes. (mocking)*

*PW2: This poor child! (mocking)*

*PM1: I mean I always go in and **I always take my daughter with me**. They are dealing with women most of the time and they always **think that men are completely incompetent to look after a child** anyway so obviously I am going to **get better treatment**.*

*PW2: They are all out to mother him. (Anti poverty campaigners, rural northern Scotland)*

His relationship to agencies seems supportive, suggesting that such experiences may be gendered in some way.

## CHANGE

### Previous circumstances

2.27 Significant changes in circumstance are described by focus group participants as arising from changes in family, work and parental status. On the whole, the changes described are those of worsening conditions, e.g. young parents not being able to go out as frequently, if at all, with their friends.

2.28 A common theme to emerge was that the experience of those from within low income family households to the popular solutions to low income living - re-partnering, gaining paid work and receiving higher benefit payments – have not tended to effect a significant change in well-being:

*P1: We get a pay rise. £2 a year.*

*CRFR: That £2, does that make a difference?*

*P1: No.*

*P2: They put your council tax up. (Peripheral housing estate in city)*

As discussed later (3.27, 3.48), there is a perception that work does not bring significant financial gain.

2.29 The focus group findings indicated that regardless of whether the parents' circumstances change, the experience of managing a low income changes in accordance with the child's phase of development. Some consider that costs rise as children age (next extract, below), while others merely perceive a change in the way money is spent (second extract, below). What is certain is that no parent reflects that it is easier to budget for older children.

*P1: ... I'm finding it hard now having the 2 of them.*

*P2: **See I'm finding it tougher since she's went to second year** [of secondary school].*

*P1: I was getting harassed this morning actually! (Peripheral housing estate in city)*

*P1: I think the kids are more independent now. ... But in saying that they eat more.*

*P2: They eat 10 times more. **So you think right, I'm saving this because they're not going to youth club tonight and they're not going to dancing or ballet. But come the weekend that £4 you've saved - they want it because they're at that age where they're going to be down the street.*** (Peripheral housing estate in a large rural town)

2.30 The process of adjusting to changing circumstances could be described as either resigned adjustment or strategic adjustment. In the former, participants expressed a sense that parents simply must adjust to prevailing circumstances, as these cannot change. For example, young mothers becoming used to others' negative attitude toward them (next extract, below). Strategic adjustment implies choice, e.g. how the mother in the second example would react buy buying cheaper goods in the event of her husband losing his job. Both approaches are suggestive of limited scope for effecting change.

*P1: ... yer walking doon tae the postie and people ken, people think they're better than yae. ... **It used tae bother me, but no' now.** I'd say "whit you looking at, you got a problem?" Ken whit I mean?*

*P2: **I've been getting it since I was 16, so it disnae bother me.***

*P1: It disnae bother me. (Young mothers, city housing estate)*

*P: I think **if I lost my job** or my husband lost his job, I wouldn't buy the food that I buy. **I would buy a cheaper version of what I buy.** (Returners to education, inner city neighbourhood)*

2.31 However, not all change in the lives of those in low income family households was described as adverse. Some lone parents perceive that they are better-off emotionally *and financially* now that they have sole responsibility for managing their household. Other minor lifestyle changes are reported which indicate improvements in some aspects of life, e.g. keeping-

fit and eating healthier food as part of an initiative in one housing estate, or the universal increase in disposable income that young people within low income family households receive as they get older.

*P ... people have changed as well, like when they get into 5<sup>th</sup> and 6<sup>th</sup> year, cos they're old enough to get a part-time job, you notice that, people that haven't had good clothes. **As soon as they've got a job, they start wearing good clothes**, so it's no' their fault like, it's just the way their family is, like if they don't get much money, I mean obviously they can't afford to buy them Nike or whatever. (Girls group, mid teens, city housing estate)*

## THE BRIGHTER SIDE?

### Relief

2.32 Everyone needs relief from their everyday existence: time-out, holidays and changes of scene are widely accepted as an integral part of everyday work life and annual family life. However, the fieldwork indicated that options are more limited for low income family households and the extent to which this is seen as just or fair is challenged. The stresses of managing on a low income render the need for relief within low income family households.

2.33 Some parents conceive of being happy as a goal. However, the happiness that is sought seems to imply resistance to prevailing conditions, rather than the positive striving for happiness.

*P: You are not comfortable. You are just dealing with what you are dealing. It makes you feel even more depressed where you are living at the time. **You try to stay happy**. (Young adults, rural town in northern Scotland)*

*P: At the end of the day, like, at least, we might no' huv a lot in our cupboard, **we might no huv a lot in oor hoose, but we're happy**. (Young mothers, city housing estate)*

2.34 There is much to be gleaned by the definition of a treat. As the parent below reports, chocolate biscuits are not an everyday occurrence, because of cost.

*P: It's kind of like, I'm going to treat myself. See **if I go in with a couple of packets of biscuits, chocolate ones, my weans will go, 'What's the surprise then?** What are we getting these for? Have we behaved ourself?' I'm like, 'What?' It's a treat to them. (Peripheral housing estate in city)*

2.35 A few report that no cost pleasure or relief is woven into the fabric of everyday life, such as transforming everyday chores (next extract, below), enjoying the pleasures of children (next extract, below), window shopping (second extract, below) and participation in support groups.

*P: Just involve, even though my little girl is very young I try to involve her in everything I do. **I make everything I do fun** - like cleaning, I will have some music on she sits on the Hoover. Because she loves it because the Hoover is sitting there vibrating she is giggling away. (Young adults, rural town in northern Scotland)*

*P: Have a day oot in **the toon**. **I love just going ... even if I've nae money to spend** I've seen me jumping on the bus, and just going in and walking about. (Peripheral housing estate, small de-industrialising town in rural Scotland)*

2.36 Low cost pleasure or relief is more widely reported (relative to no cost relief) and is primarily expressed in a weekly treat of alcohol in the home.

*P1: I dinnae smoke fags. I dinnae take any kind o' drugs. I've got a heart condition an' that. But there's always Vodka in ma' hoose. 'Cos **see come a Friday night, I need a drink**. I'm on ma own wae a 2 year old. I need ma drink.*

*P2: **It's just a release, eh?** I mean ma 2 bairns go doon at 7 at night .... **You've had a hard week an' come a Friday night**, that's whit yae dae. (Young mothers, city housing estate)*

2.37 However, some participants described how the need to seek relief from the stresses of low income living can, inadvertently, create problems for parents (and see 2.19). Relief generally implies cost (below).

*P: **If you're depressed you spend more money.***

*CRFR: What, you're depressed you spend more money?*

*P: Aye, you get yourself into debt. (Peripheral housing estate in city)*

## **SUMMARY**

2.38 Participants report that life is tough on a low income. Although they acknowledge that they have enough on which to survive, a sense of not having enough to participate fully in Scottish society pervades the accounts of life in low income family households. This is not to suggest that people within low income family households are merely passive recipients of their lot. On the contrary, a wide range of strategies are reported to have been deployed to manage resources efficiently, although these strategies are often described as stress-inducing, with personal cost to the parent. Over and above the primary need to provide food and fuel, the clear focus for parents is the prioritisation of their children's needs, although the need to seek relief is also recognised.

## CHAPTER THREE UNDERSTANDING EXPERIENCES OF LOW INCOME FAMILIES

### THE NATURE OF THE LOW INCOME FAMILY HOUSEHOLD

3.1 Although defined by a common characteristic, low income family households comprise a diverse collection of family and household types. Some theoretical positions – such as the underclass thesis – would portray this group as an ‘other’, a population which should be set apart from the population at large. These issues – the extent to which low income households are a coherent grouping whose outlook and behaviour set them apart - were explored through the focus group interviews.

#### *Low income family household as a shared experience?*

3.2 In the collective forums of focus group interviews, there was explicit and implicit recognition of both the common experiences shared by low income households and the specific experiences of particular sub-groups. There was no objection to the labelling of participants as low income households in the course of the interview, although there was some evidence that institutions use this descriptor inappropriately. In the case of one young adult, his inability to participate in the labour market for the time-being on grounds of mental ill health was emphasised by a mailshot:

*P: I got a letter ... and it was about if you go back to work you will get this £1000 bonus because the government is trying to encourage people to get back to work if there is no reason for them not being at work. ... **I just wish they wouldn't send it to everybody**, because I mean something like that is an absolute waste. (Young adults, rural town in northern Scotland)*

Health was not, however, one of the key ways in which low income family households divided themselves; neither was work status. However, age of children, family composition and gender were each considered to be significant sources of difference.

3.3 Parents of both younger and older children each staked a claim that they had to meet additional expenses as a result of the age-stage of their child:

*P: ... **you can't go on the bus with a double buggy, so you need to get a taxi and it costs you about a tenner** going to TayTown and then back again. They don't put that on your bloody expenses and whatever else you're entitled to. (Peripheral housing estate in city)*

*P: And it seems to be **getting dearer every year** 'cos a' we get is like all the **designer gear and things like that**. When they were young you could*

*shove 2 stripe trackies on them. (Peripheral housing estate, small de-industrialising town in rural area)*

3.4 Similarly, parents with larger families (more children) noted the additional expense incurred, while some children within larger families observed that there was less to go round. The sex-composition of children could be important, with same-sex child compositions being reported as affording opportunities for the re-use of clothing by younger children.

3.5 Just as parents disputed whether it was more expensive to manage younger or older children, so there was disagreement over whether the experience of low income living was different between men and women in family households. Among those who considered it to be different, there was a division between those who were critical of men, and those who were sympathetic to their particular experiences.

*CRFR: Do you think it hits women harder than men - you know living on a low income?*

*P1: Absolutely. ... **I think they just let the women worry about it ... and not really give a shit.***

*P2: Absolutely.*

*CRFR: So the burden falls on the women would you say?*

*P1: Men are always spending the money and you're taking the cut for it ...*

*P3: **But I think it's also a lot to do with men's attitude to it, you know where the women deals with everything and then the woman gets to a break ..., she goes to the doctor and the doctor just dishes out the antidepressants.** You know and then people say look at her and say, "she's on antidepressants". Maybe if the men did their share, or they coped with trying to deal with all the money for a month. See how they would get on.*

*P1: ... he just goes out and squanders the lot. I mean I'm not living with him any more. (Peripheral housing estate in a large rural town)*

*P1 I think men feel a **sense of isolation** more when you're bringing up your children. Most of your friends are male so they [don't] ... usually come round and babysit for you or whatever, whereas mothers tend to network a lot more effectively.*

*P2 I think we find it **more difficult to ask for help** as well. (Men's health group, large town)*

3.6 Parents of disabled children reported how low income intensified stresses that they encountered as a result of their caring role. For example, it was described how disabled children spent more time at home because of the range of difficulties faced in accessing play; thus it was perceived that heating the home was more of a burden for low income parents of disabled children. Similarly, routes from low income were described as being restricted by the impracticability of becoming a dual income family (see also 3.48):

- R *I mean the thing is about everybody here that's **married, everybody's just got one wage.***
- R *One wage coming in.*
- R *...from my point of view, it's no practical...*
- R *It's **no' a realistic proposition to have 2 workers in the family**, it's got to be one. (Parents of disabled children support group, city-based)*

3.7 The question of whether there is a *low income experience*, should recognise the particular challenges which lie beyond the familiar social categories of age, gender, disability, etc. Having a birthday in January presents a strain of expenditure soon after Christmas (although January sales may reduce costs) and adult-sized children's clothes must be bought for taller or larger children, within a child-sized budget. That these were deemed worthy of comment is indicative of the margins at which parents budget within low income family households.

### A class of Outsiders?

#### *Breaking rules for personal gain*

3.8 Those interviewed were scathing in their condemnation of those who over-exploited 'the Social' to secure more benefits than those to which they were entitled. Chastisement and detailed references to known local 'cheats' was a feature of the focus groups:

- P1: *But they know how to milk the system I think. They do know the Social.*
- P2: *We get treated rough.*
- P3: *It's so unfair.*
- P4: *If you know the system, you're in with a good chance, but if you don't know the system....*
- P3: *We're all trying to bring our kids up...*
- P4: *Decently.*
- P3: *To respect others and other properties.*
- P4: ***We're doing a good job. If you do a lousy job with your kids, you get better, better off.***
- P2: *It's true. (Peripheral housing estate in city)*

3.9 Yet, many of the same people who criticised others within their community were themselves involved in some kind of rule breaking for personal gain. For example, from the same interview referred to above:

- P: *[DWP Investigators] were sitting down our street a couple of weeks ago. You can tell them right away. They're sitting there with their wee polystyrene cups with tea, and I'm like that, 'Social'! Honestly, **see when you spot them, you try and warn your pals that have got friends staying with them.** (Peripheral housing estate in city)*

There were many ways in which rules were bent or circumvented. Participants reported, for example, not paying for TV licences, working without declaring income, using the informal marketplace, and non-compliance with DWP rules for disclosure of expenditure. They manage, however, to distance themselves from those they criticise on 2 grounds. First, the extent to which they are fiddling the system is described as minor. More importantly, they justify these actions on moral grounds. For example, having tried work, the 2 parent family quoted below find that they are barely better off (relative to being on Income Support) and consequently turn to ‘tricks’ to supplement their low income:

*P: And I've been with ma partner since before I hud ma daughter and I'm still with him. And he does go oot an' work. But it still doesn't matter, because, fair enough we **might have a wee bit mair than the average person**, but he still pays taxes, blah, blah, blah oot o' that, an' we've still got his meals an' like paying petrol for his car, or getting the bus, or his dinner. Ken whit I mean? **It does help, but sometimes it disnae help. It disnae seem as if you get any further forward.** But that's the only way fur people like us who's on the dole and only get a low wage. **That's why we've got tae get up tae tricks or daein' somthin' tae go an' earn money and then when you get caught you get everythin' stopped.** Ken whit I mean? (Young mothers, city housing estate)*

#### *Accumulation of debt*

3.10 Low income family households report that debt is a significant problem. However, this accumulation of debt must be viewed in the context of limited means to service and repay the debt. Debt is not entered into lightly; as illustrated below, it often involves drawing upon the support of those closest to them, even when they themselves are not in a healthy financial position.

*P: But then my mum is a single parent ... and ... **so then I sometimes feel guilty if I like need to ask for money.** But it is not as if I get money for ... things for myself; it is **more like for essentials like electric and things.** (Young adults, rural town in northern Scotland)*

Buying for children, particularly at Christmas, is the most common cause for debt reported by low income family households. This is conceived by many as a debt that is fully justifiable.

*CRFR: If you were going to go into debt, **what would you go into debt for?***

*P1: **The weans.***

*P2: **The kids.***

*P3: **Christmas presents.***

*P2: **Aye, Christmas.***

*P3: **I'm in debt, this Christmas. Because I'm a single mother now. Do you know what I mean? It doesn't bother me at all.***

*CRFR: So is Christmas a worry?*

*P3: As long as my weans have got what they want, I'm no' bothered.  
(Returners to education, inner city neighbourhood)*

Other sources of debt accrue from the inability to meet regular living expenses. Although a minority cause of debt, several participants referred to how illness led to absence from work, which in turn implied lower wages and an ability to meet expenses. Once entered into, debt becomes difficult to escape.

*P: That's how my rent arrears occurred, through me being no' well and being off, being sick, you know ... so **I didn't pay my rent for that month and it just started to build up.** (Returners to education, inner city neighbourhood)*

Thus, it would appear from the interviews that debt is entered into as a means to cope with everyday essentials (rather than luxuries of choice).

### *Aspirations*

3.11 Although day to day existence on a low income can be grinding, most low income family households aspire to better living conditions. This concern for self-improvement is expressed both for their children (first extract) and for themselves (second extract).

*P1: ... nae disrespect tae anybody who stays in this area, 'cos I stay in this area. But there's some bairns that I widnae even put ma bairn anywhere near. It's no' a nice thing tae say, but I wouldnae. I wouldnae dae it.*

*P2: Aye.*

*P1: I wouldnae.*

*P3: (returns to room) Wouldnae what?*

*P1: She's asking what we could dae here. I said 'build a crèche', but then if you were to build a crèche, **I personally wouldnae put Alison in a crèche if all the bairns were comin' fae here.***

*P3: Na, neither would I. Ma bairns no goin' tae school here. I've applied to High Carron. I've applied to High Carron Nursery.*

*P1: Ma wee lassie's applied to GarnockTown Nursery, She'll go to GarnockTown school. She'll follow in ma footsteps. It never done me any wrong. So, it'll no dae her any wrong.*

*P3: I went to High Carron. An' it's got a good reputation and I want ma' daughter to go to High Carron. That's why I picked that. (Young mothers, city housing estate)*

In this instance schooling decisions are being planned in advance. The underlying reasons may vary – based on personal experience or reputation – but the rationale remains the same, i.e. to give their child the best chances in life. Other aspirations are hardly demanding: in one estate

with particular problems of housing supply for low income family households, ‘better than’ (i.e. a good close) rather than ‘the best’ (i.e. front and back door) is the level of aspiration.

*P: Don't get me wrong, I would love a back and front door, but being up a close, as long as it's a good close, I don't really mind, as long as it's a good wee close. (Peripheral housing estate in city)*

## **HIDDEN HANDS THAT GIVE AND TAKE**

3.12 While the nature of financial budgeting of low income family households can be discerned from extensive datasets, there are other hidden factors that enhance and hinder the ability of low income family households to budget successfully. Indeed, the importance of these hidden factors extends beyond the monetary to embrace emotional support and support-in-kind. These are discussed below as sources of support and challenges to be overcome.

### **Support**

#### *Family*

3.13 Distinguishing between state and family support for low income family households can be problematic, as many forms of *state* support assume that the family can and should provide support. Nevertheless, it is insightful to focus on the nature of family support provided to low income family households, whether induced by the state or not.

3.14 On the whole, those living in low income family households report that their families provide invaluable emotional and financial support for adults and children.

*CRFR: Do people find that families are supportive?*

*P1: Well, mine was.*

*P2: Aye.*

*P1: Well my mother and father definitely. I ken I can talk to them. ...*

*P2: Oh aye.*

*P1: ...about things aye.*

*P3: You can turn to your parents.*

*P1: Aye.*

*CRFR: Mm hmm...right.*

*P3: They'd help you if they could.*

*P1: Aye.*

*P2: Oh aye that's right. (Peripheral housing estate, small de-industrialising town in rural area)*

3.15 However, the breadth and depth of family support renders the lack of family support more significant in the minority of cases in which there is a lack of family upon which to draw. The

lack of family support is not merely the result of residential distribution (isolated low income family households); in some instances, family support is withdrawn as life circumstances change. Several young parents referred to at least one family member who distanced themselves from the young parent in the family:

*P: We have got family that is scattered around everywhere and you lose contact with them all. And **half of them disown you when they find out say if you have got a kid at a young age or anything else like that because they think it's shameful and all that sort of stuff.** (Young adults, rural town in northern Scotland)*

3.16 Family support encompassed providing accommodation in times of emergency (eviction), support in paying bills, access to credit (use of catalogues), support in managing, buying Christmas presents to be given to their grandchild by their parent, childcare, food (particularly feeding young parents and their children) and helping them to save. The examples reported by participants demonstrated that family support does not stop once children leave the parental home.

3.17 However, family support is not reported as the answer to all problems of managing on a low income. In several interviews, young parents made reference to relationship problems that followed from receiving support from their parents. Terms such as 'obligated', 'feel bad' and 'owned' (below) were used by those for whom their parents had provided support.

*P1: I never contact my family in case I need money or something because **they always make me feel bad for taking the money off them.***

*P2: ... Or it comes back on you later on and you will end up in an argument and you will get it all thrown back in your face. That they did this for you, they did that for you.*

*P1: **You are obligated to them.***

*P2: Yes. **They own you for a while basically until you pay them off** and it is hard to pay them back off. (Young adults, rural town in northern Scotland)*

In one more extreme case, a lone parent reported entering a payment agreement with her mother only to be burdened with the whole debt when relations with her mother broke down.

*P1: I am not talking to my mum and dad now but I was talking to my mum and **I got a pushchair.** And my mum was **helping me pay it off** £170. And now that **my mum and me have fallen out** she has dropped all her part of the money of it. So **now I have got to pay it off on my own and she keeps on digging at me about it the fact I have got myself into debt** now and everything else like that. And it is just not worthwhile to put up with what they are going to say. (Young adults, rural town in northern Scotland)*

Thus, it appears that not all people within low income family households are comfortable with engaging their families for support. Self-esteem is reported as being compromised when close family is approached for support.

*P1: It's usually not a family member, because people won't turn to their families. **They're either too embarrassed** or it causes problems and they turn to a friend before they would turn to a family.*

*P2: Every time I've been to my mum **I feel really ashamed** ...*

*P3: I don't think it's the family that causes that, it's your own head that makes it up, thinking everybody's thinking this of me. But they're really, **they're not judging you but you're just thinking that.***

*P2: Yes. (Peripheral housing estate in a large rural town)*

For others still, the problem is not one of self-esteem or relationship difficulties: not all parents of those from low income family households are in a position to offer much financial support (next extract, below), or support in kind (second extract, below).

*P: **I just had to kind of borrow off family, and they didn't have much money at that time either.** (Returners to education, inner city neighbourhood)*

*P: **Ma mum watched ma weans but she's got things to do in her life. And ah need somebody that's gonnae watch ma weans every day.** (Peripheral housing estate, small de-industrialising town in rural area)*

### *Friends*

3.18 Friendship is reported as being an important defence against the stresses and strains of low income living. Indeed, the support groups from which some of the focus groups were drawn testify to the importance of friendship. Most low income family householders discussed friends in the plural and abstract. However, when specific examples were provided, it tended to be a smaller circle of close friends that provided this support. The importance of quality over quantity is aptly illustrated by the participant who discussed this, and stressed the general value of having, one good friend:

*P1: I did have a good friend. Colleen used to live downstairs from me that helped me a lot when I was like your age [addressing teenage mother]. She's very nice. ... If it hadn't been for her I would have ... going to get a bag of sugar and get the teabags and I need 6 pounds until I'll get my money on Monday. So she was good that way. So if it wasn't for her I would have been stuck, very low.*

*P2: ... I've just got to ask. **If she's got it, she'll give me it, you know.** The same for me ... because we're both in the same boat and we know what it's like. ...*

P1: *I think there's a lot of people like that, but **if you've just got one person like that you can fall back on** and say look I've not got a single drop of milk, can I get 2 pints just until Friday until I get my money or whatever. As long as you've got somebody that will do that for you, I think you're all right, **your kids are never going to starve**, or ... electric, as long as you've got that one person who would give you 2 pounds for the meter. (Peripheral housing estate in a large rural town)*

3.19 As for *Colleen*, it could be inferred that friendships were stronger when people shared the same background and experiences. There were reports of a weakening or dissolution of existing friendships when one of the friends slips into the low income bracket and new friendship formation when low income living brings people into contact with those who share similar experiences. These were most evident for younger parents:

P1: *I'm only 17 and, apart from just one person, **I've lost every single one of ma' schoolfriends'**, an' I had quite a few. There's only one girl that's stuck by me.*

P2: *Yeah, that's the same for me. I've only got pal from school that I talk tae. I've lost all the rest of them.*

CRFR: *How come, because you've lost all those contacts?*

P2: ***They're actin' like ...***

P3: *... **stupid wee lassies.***

P2: *Aye, an' **you've got tae grow up really quickly.**(Young mothers, city housing estate)*

3.20 In each of the young people's groups, reference was made to the social exclusion of the poorest children: it was reported that this exclusion extended beyond participation in leisure to encompass [a lack of] friends.

CRFR: *But what folk in the school would you tend to find walking [by] theirsel'?*

P: ***People like who don't have very much money ...** (Mid-teens, peripheral housing estate in city)*

3.21 It would appear that the dynamic of income level change implies life changes, which in turn places strains on existing friendships and affords opportunities for friendship formation. People in low income family households value their friends and many draw upon them for support.

### *Neighbours*

3.22 Where community and neighbourhood were discussed as a source of support, the prevailing sentiment was that communities are less closely knit today. The only favourable assessments for the neighbourhood as a whole came from people who had migrated into the area

and who were sometimes able to contrast this with their experiences of less hospitable communities.

3.23 At the more personal level, there were mixed opinions over neighbours. It seemed from the viewpoints from those in the groups that there is a random factor at play which determines whether you end up with good or bad neighbours (below).

*CRFR: So you're saying ... that it's quite good in terms of relationships and people helping one another ...*

*P1: No, you don't get neighbours that do things like that anymore, no, no. That used to happen years and years ago, but now, no.*

*P2: My neighbours are quite good, mine's is alright.*

*P3: Mine's is no bad.*

*P1: You do get some good neighbours, see **if you're up a good close and you get some good neighbours, that's, I mean that's brilliant. But there's a lot of closes that there's no'**, and a lot of people that are strange coming into the area now and all, and they just keep their door shut. You don't want to go and chap their door and say, listen, could I get a couple of slices of bread. (Returners to education, inner city neighbourhood)*

### *Officials*

3.24 Many organisations offer support to low income family households. These may be from the statutory, voluntary or community sectors. When discussing the nature of this support, there was a tendency to speak of the organisation in the abstract, as opposed to any individuals in particular. The overarching theme is one of officials/institutions that are insensitive to the concerns of low income family households. The objection is not that they wish to withhold support, but rather that they have no real conception of the everyday realities of managing life on a low income. These criticisms were frequently directed at 'the Social' (first extract below); in large estates, there were concerns with how the housing service operated (second extract below), and there were also some isolated incidents that were unwelcome (such as the insensitivity of an Assistant Head Teacher to the ability of some pupils to purchase school uniforms – third extract below):

*P: I had dampness in my other house and I told them to come out, and I claimed for trainers and everything. The lot! Wee leather jackets my ma had bought the weans and they turned round and says, "Got a tumble dryer in your kitchen, you'll no get your claim". I looked at him and I went, "You mean to tell me you **can't reimburse me for everything that's been ruined because of a tumble dryer?" I mean that's at the opposite end of the house!** (Peripheral housing estate, small de-industrialising town in rural area)*

*P: So you're in **bed and breakfast** and you've got **no facilities for cooking**, no facilities for keeping baby's bottles in, you've got nothing. So although you don't have to pay rent while you're there **you've got to spend a fortune on takeaway food** for your children. So it's catch 22. They say you don't have to pay rent while you're in there so you can save up for furniture so that when you get your house you're going to have all this big savings right. But you spend all the money on takeaway food because you've nowhere to cook and you've got nowhere, even a fridge, you've got no fridge to keep things in. You've got to use a lot of bread. You're taking the kids out every day because you can't sit in that one room every day, just doing your head in. Then **you finally get your house** and they say, "**Where's all your savings? You've not paid rent for 6 months**". (Peripheral housing estate in a large rural town)*

*P: **Ma friend cannae afford the blazer**. He just has the school jumpers, but they don't have them any more. And our **Assistant Head always stops him because he's got different jumpers on** and he cannae tell him that he cannae afford it ... He gets annoyed because people have got these blazers and he's... kinda one of the only wan that hasnae got it. (Mid-teens, peripheral housing estate in city)*

Support from formal organisations such as DWP and Housing is thus often described as being at a cost of surveillance and disclosure of what would otherwise be private business.

3.25 While the tendency was to talk about institutions in the abstract, several participants made reference to the importance of the credibility of the officials with whom they meet. To be effective in providing support implies more than a pleasant persona and willingness to help. The participants seem to be suggesting that experience is, if not essential, then at least preferable.

*P1: There's a debt manager guy works in the rent office.*

*P2: And he'd probably look down his nose at you as if to say.*

*P1: No, he's actually really nice. ... he's actually very nice. But as to how much help he is I'm not quite sure.*

*P2: Is that ...*

*P1: John's his name. He works inside the rent office and you have to make an appointment to see him like. **But he's nice and he does advise you but I don't think he knows what it's like himself, so I don't think he's the right person for the job.** (Peripheral housing estate in a large rural town)*

3.26 Thus, support is accessed from family and friends, and to a lesser extent, neighbours and officials within organisations. This is not to suggest that there is adequacy of support. From the fieldwork it is evident that the needs of low income family households are such that demand for such support is high.

## Costs

### *Work*

3.27 To conceive of work as a cost seems illogical, as working out of welfare is the favoured government approach for lifting people out of low income. However, the experience of work for the vast majority of those in the focus groups was that it did not pay sufficiently well to offset the hidden costs that are associated with it such as additional job expenses, national health care charges, local tax payment, welfare withdrawal and childcare. This appraisal of work was common across the focus groups:

*P: [They say] Lets get you off Income Support into a job. We'll give you such and such amount of money. But **then you've got to pay full rent, pay full Council tax and pay school dinners. And it's just gone** again and you're ... They don't tell you that on all these big adverts on the telly and everything. (Peripheral housing estate in a large rural town)*

### *Illness*

3.28 In addition to coping with the stresses of physical and mental illness, participants also associated such illness with a loss of income or an increase in expenditure, neither of which could be managed easily on a low budget, as the following extracts illustrate. The first example also highlights additional difficulties endured by working parents, particularly lone parents with sole responsibility for childcare.

*P: ... if you've got a job you've got to have these 18 hours to get this Family Credit. It's timing as well and that, if you haven't got somebody else to look after your kids, if you're sick for a day and you have to stay at home for a day and look after your kids, they take that off you. But you're not getting it back again. You're maybe losing that £10, **maybe you've got 2 days off sick with the kids, you've maybe lost that £10**, there's no way you're going to, you can't go to the Social and say, 'I was off these 2 days'. They'll just say, 'That's just tough'. ... That's basically why I don't [work]. (Peripheral housing estate in a large rural town)*

*P1: Clothes that don't fit. You've got to wear the same things for ages.*

*P2: **You get depressed and you eat more and you put on loads of weight, and you ask the Social for money for clothes, and...***

*P1: You don't get it.*

*P2: **And you don't get it. So you have to squeeze yourself in the wardrobe that you've no got!** (Peripheral housing estate in city)*

### *Poor housing*

3.29 In several focus groups, the problems associated with housing were discussed. Typically, these problems were related to housing allocation. However, in several cases, the problems associated with living in sub-standard accommodation were discussed. The health implications of living in these housing conditions is further compounded by the need to spend more money simply to manage the residential environment (and see 3.24 for Bed and Breakfast accommodation).

*P: Well anyway the 2 bedrooms are absolutely as damp as you could get and the Council ... telling me to open the windows and put my heating on. (Young adults, rural town in northern Scotland)*

### *Participation in social activities*

3.30 The primary problem for areas of poverty was described by participants as the lack of facilities and activities, particularly for those in their teen years. A secondary problem is the direct cost of participation. However, there are hidden costs in children's participation of group activities. It was evident from the fieldwork that free membership of facilities may be inadequate if target groups still cannot afford the supplementary expenses associated with participation.

*P1: No, it's just too expensive. If you're on the dole, you get a membership for next to nothing, eh, but it's still money. You're still shellin' oot.*

*P2: ... the bairns go that much, and you go yourself and you're still forking out for costumes. And it's no' that; if you take them to the swimming and they see the café an' the fruit machines. (Young mothers, city housing estate)*

*P: You could go out for a walk or something like that, but then you're thinking what's the point? You're going to spend maybe a couple of pounds on a cup of tea and you're coming to the end of the week and you think shit, I could use that couple of pounds to ... You think 'safer to stay in home'. (Peripheral housing estate in a large rural town)*

### *Place*

3.31 In both rural and urban areas (especially peripheral estates), focus group respondents made reference to the declining choice and increased costs of local shopping. These costs tend to make travelling longer distances to access shopping more attractive, a proposition that implies additional transport costs and time commitment, particularly in rural areas.

*P: Village shops are closing. Now everything is being centralised. Living in TweedTown if you want to get anything [you go to] your basic function*

*shop. The rest is all basically [at] your big places. There are a couple of places in TweedTown but if you **want a bigger variety**, choice you **have got to go** to Stinchar. Even the same stores in Stinchar that are in TweedTown they don't offer you the same options - you have got to go to Stinchar to get that. (Anti poverty campaigners, rural northern Scotland)*

*P: you're cheaper going into TayTown for your shopping than you are here – **it's expensive to shop up here**. (Peripheral housing estate in city)*

## **DEBT**

### **Extent of debt**

3.32 For the focus group participants, debt seems to be synonymous with life on a low income. As the first extract below suggests 'everyone ... is in debt'. There is little sense of shame at having debt, although this should not be taken to imply that those living on a low income are indifferent to it. Rather, debt is understood to be part of everyday life (next extract, below). Debt is owed to family, friends (to a lesser extent), private companies, DWP (Social Fund) and loan sharks (second extract, below). Debt is understood to be something best avoided, but which few actually manage to (third extract, below).

*CRFR: Is there anything else you find yourself doing that you'd rather not?*

*P: ... getting into debt I think is the biggest one. **Everybody I know is in debt**. (Peripheral housing estate in a large rural town)*

*P: You go up there **on a Monday and you'll see all the money lifters!***

*CRFR: Aye?*

*P: They've got big books. Aye, they've actually got wads of books, and every time somebody comes near, they get the book and give it to them. (Peripheral housing estate in city)*

*P1: I've just always sworn I would never get into that. Purely just for the reason that if I haven't got it they just get a wee thing, small and that's it.*

*CRFR: Mm hmm.*

*P1: **No, you definitely benefit yourself by getting out of debt.***

*P2: Uh-huh. (Peripheral housing estate, small de-industrialising town in rural area)*

### **Impact of debt**

3.33 Adults from low income family households reported a range of ways in which their lives are affected by debt.

3.34 Many appear resigned to a life with debt (next extract, below). The means to address this debt rest in the realm of chance. In the most extreme cases (second extract, below) the psychological impact of debt leads people to extreme courses of action. The worry caused by debt was also found to bring ill-health to some debtors (third extract, below).

*CRFR: Is there any way that cycle [of debt] can be broken?*

*P: See once you get into it, it's just a circle, there's just nae end to that circle unless somebody chapped yer door and said 'There's a million pounds' (Peripheral housing estate, small de-industrialising town in rural area)*

*P: Ah had a lassie in ma work who tried to commit suicide because she says she couldnae afford to pay her debt. I think the Social Work paid it all aff for her. (Peripheral housing estate, small de-industrialising town in rural area)*

*P: I'm borrowing from my mum and dad and everything ... I was off sick off my work because of the situation. I couldn't cope with it.*

*CRFR: Yes.*

*P: A huge impact on me. And I lost a lot of weight just with worrying. But it affects your health. (Peripheral housing estate, small de-industrialising town in rural area)*

3.35 In one case, the crippling effect of debt on life was illustrated by the state of limbo that it induced. Seeking to establish his own business and to buy his own flat, one young adult from the north of Scotland found that this debt would have to be settled before moving on. With a debt of £2000 and only limited means of servicing this debt, the prospects were not bright:

*P: I plan on buying my flat and starting my own business but I need to pay off my debts first and get other stuff sorted out. It just seems like there is going to be a long wait so I am not looking forward to that. I hate that I have got £2000 worth of debt and you know I want to get money in hundreds and pay off as quickly as possible. All I can do is have a fiver here, a fiver there and pay it off and it just feels like you are always going to be obligated and I can't really spend or do anything important that I want to do until that debt is cleared because that is the first priority so I am pretty much stuck where I am until I pay that off. I wouldn't be bothered if I was blacklisted I really wouldn't care apart from the fact I wouldn't get a business loan so I have got to pay off that debt otherwise I don't know where I would get the money from. (Young adults, rural town in northern Scotland)*

## Ease of accessing credit

3.36 Adults within low income family households referred to a range of credit sources on which they can draw. While this may appear to be a comfort - extending the list of options when a crisis point is reached – in practice, the ease with which credit can be accessed implies ready access to exorbitant interest and the spiral into increasing poverty that this could bring.

3.37 The not-so attractive options open to adults from low income family households include those which provide instant access to money, and pawning outlets which allow clients to buy back goods deposited within a set period. Other options are Social Fund loans (which, while interest free and payable back at a sum that is manageable from income, tend to provide an inadequate sum to meet needs), family (which brings with it unwelcome ties and relationship problems) and Credit Unions (which are preferable to the aforementioned sources, but are only available in a limited number of locales).

3.38 Although it is acknowledged that many sources of credit charge high rates of interest, their use is typically described as invaluable, particularly in providing for presents at Christmas (below).

*P: ... if I didn't have a catalogue, my daughter wouldn't have what she's got. (Peripheral housing estate in city)*

3.39 However, in several focus group interviews, people from low income family households recounted unethical practices of those selling credit on the doorstep. Effectively, this amounted to preying on vulnerable people in a manner which is hard to resist. The hard sell is recognised, but proves difficult for many to overcome.

*P1: ... they come knocking on your door and you can't resist it when they are waving like £100 under your nose.*

*P2: I just find it hard to resist when they turn up on the doorstep with like £100 and they are waving it underneath your nose. You know you want it.*

*P1: They do show you the money they talk to you about it and how easy it is to pay it off and everything else like that. You don't think what is really going to happen when it comes down to it. You don't think, 'Oh no. It's not going to be that easy'. ... It is like I was 16 when I first got a loan - the woman, the agent, knew my age. It was her commission and **she faked a National Insurance number for me.** (Young adults, rural town in northern Scotland)*

3.40 Vulnerability of low income family households to high interest credit is heightened at Christmas. The social norm of providing a Christmas means that families without means are prepared to enter debt in order to provide for their children (both examples below). The approaches of doorstep credit seem particularly welcome at this time of the year (first extract, below), although there is recognition that, as a result, debt will be a feature of household budgeting for the whole of the year ahead (second extract, below).

- P1: A guy came round the doors last week, 2 weeks ago.*
- P2: See **at the beginning of November, one came to me, ‘there you go, take £50 and we’ll give you £200 for Christmas’.** (Peripheral housing estate in city)*
- P1: I widnae like to get into debt but ... I’m gonnae have to go into debt for Christmas there’s nae doubt about it, I’m gonnae have to ... I’m gonnae have to go into debt for Christmas.*
- CRFR: So you’re looking ahead to get into debt for Christmas?*
- P1: I mean **this year I’m still paying a Christmas present aff fae last year and it’ll take me tae next year to pay that aff.** (Peripheral housing estate, small de-industrialising town in rural area)*

## POVERTY

### Low Income Dynamics

#### *Routes into low income*

3.41 A range of reasons were given by participants for why people end up living on a low income. Lack of work, low paid work, relationship breakdown and family formation are each recognised by some adults within low income family households as contributing to their status.

3.42 Across explanations, trigger events are often cited as being the key to a descent into low income.

- P: ...I worked in the Rannoch, I was a mother of 3 young children and my husband worked, but when he was off sick, he didn’t get paid. He had Scarlet Fever and he got like £30 for everything, and I was just totally, ‘What do I do?’ So I went up to the Social Security and I said to them, “Look, this has happened to him, could you help me out” and they just said ‘There’s the door’. I said, “Look I’ll pay it back as soon as he gets back to his work”. I got nothing. ... He was off, I mean **he was off with the Scarlet Fever for a few weeks**, and when he went back it was like, you know, another week [before he received his wage], **so it was like a month or something before I had any money. My rent was in arrears by that time, and all the other things in arrears.** (Returners to education, inner city neighbourhood)*
- P: I’m actually on **Income Support** at the moment, and that just happened **just before Christmas**, and we are **so much in debt now**, because we’re just no’ able to keep up with the things ... like you’ve obviously got standing orders and direct debits, you’ve still got to pay your mortgage*

*and things like that, and that's just a nightmare. (Parents of disabled children support group, city-based)*

3.43 Drug users feature prominently in both adult and children's accounts of low income. Young people are inclined to identify users as being amongst the poorest in their area (alongside homeless people), whereas adults are more likely to chastise Social Security and Social Work for over-providing drug users with financial support. They tend to depict drug users as wasters, rather than impoverished people in need.

#### *Routes from low income*

3.44 The primary focus of adults within low income family households is managing their current condition, rather than escaping low income. This seems to reflect the intensity and difficulty of this challenge, rather than any lack of ambition on their part (see 3.10 and 3.11).

3.45 There is a belief among, children and adults, that education could provide the means to escape low income. The benefits of parents receiving an education are conceived as much for their children, as for themselves (next extract, below).

*P: I left work to go to college to try and get a better education for my son.  
(Young adults, rural town in northern Scotland)*

Young people acknowledge the benefits that could result from education; however, for those from areas without a tradition of young people pursuing higher level studies, there is an additional barrier or peer pressure and local culture to overcome (below):

*P1 Stick in at school and things. Like I mean I know loads of people that have just dropped out of school after 4<sup>th</sup> year because they're 16 and they can leave school now, and like I'm there because I want to be, 'cos I'm 17. I could leave if I wanted, but **I want to get a good education. I want to go to uni' and things. I want to get away from here.** ... Some of them ... just don't know what they want to do with their lives, they're just wasting it.*

*P2 And they failed their exams, so they just made a choice that, I'm just going go on the dole sort of thing. And then there's people that actually want to do stuff and they bring them down sort of thing. Like there's people, like say your best pal, like and he'll be out in the street, ken, and then he'll be like oh just come out, ken, just come out, and you'll be like, ken, but you actually want to do something but you don't want to say to them, ken, I want to do this, because **then they'll just slag you** sort of thing, and they just pull you down with them.*

*P1 **You're going up the way, and like there's a road block that you've got to try and get round. You always get them in your life, but it's just, you get***

*more of them when you're younger sort of thing. (Girls group, mid teens, city housing estate)*

3.46 The majority of adults in low income family households agree that work is, in principle, a means of escaping low income, although in practice the difficulties faced by parents in negotiating work, the lack of suitable opportunities in the local labour market and the hidden costs of work render less gain than otherwise would be anticipated.

3.47 One mother reasons that she is now better-off (financially) as a lone mother without work, than she was when she was part of a 2-parent unit in which both she and her spouse worked. While relationship breakdown would herald a loss of income for the majority of people, the particular intra-household distribution of resources implied that she, at least, experienced financial gain.

*P: I have to say personally I am much better off on benefits than I ever was when I was in a married relationship and the 2 of us working. (Peripheral housing estate, small de-industrialising town in rural area)*

#### *Perpetuation of low income*

3.48 Low income is reported to be perpetuated by the direct additional cost of living and its impact on low income budgets (e.g. high cost of local shopping), but also the loss of support and welfare resources as income increases. Although the additional gain from earning is acknowledged, the loss of welfare is considered by the vast majority of adults in low income family households to reduce this gain.

*P1: ... And the minute you come off the drugs, you're like left.*

*P2: There wasn't a backup after you're off the drugs. There wasn't any help for people after they're off drugs.*

*P1: We had that discussion, in fact it came up at one of the area group meetings, that one of the ex-students that I had, she was an ex-heroin addict and she was on a methodone programme. She was actually weaning herself off and was going really well, and she commented how difficult life was because when she was a drug user, life was so much easier for her financially, that she had so much help taken away from her. (Returners to education, inner city neighbourhood)*

*P1: And ... maybe it's me, but I found when I was working I was still no better off. Even though I was getting my wages ...*

*P2: By the time you do work out all the bills. It's not just the rent and the Council tax, you know, that you've got to pay yourself once you start working. It's the other things like school dinners, prescriptions, dentist, going to the opticians, doing all these things. (Peripheral housing estate in a large rural town)*

Over a longer time frame, parents of disabled children envisaged a future in which low income would be ever-present in their lives:

*P: We haven't even got a pension to come. **We're going to retire poverty struck and we still carry on working for our children**, and everybody else is going the old pensioners clubs and everything else, getting their free bus passes..... If anything happens, you're going to get a state basic pension of sorts because of all your caring that you've done, but we're still working for the invalid care allowance, that's a job. (Parents of disabled children support group, city-based)*

## **Poverty and the poor**

### *Definition of poverty*

3.49 The most common understanding of poverty is that it equates to a lack of disposable income. Several participants were at pains to stress that this did not imply that the financial experiences of all those claiming shortages were comparable. Not having money on a low income was considered to be more intense and to have much more significant consequences:

*P: You get these people with the big fancy houses and their mortgage and they say "I've got so many thousand pounds to lay out and I've got this to lay out and I'm skint". [They] have no idea. **My skint is looking down the couch, making up all these 5 pences to get a £1 ... that is skint.** And she's going £300 she paid to buy a set of curtains and I'm paying £3 at Oxfam to get a set of curtains for my house. ... they have no idea of the concept of the word skint. ... **my skint is looking down the back of the couch on a Friday, having absolutely no money Friday, Saturday, Sunday, Monday** because the [lack of] money the Government are giving me... (Peripheral housing estate in a large rural town)*

3.50 Both adults and children in low income family households drew a distinction between being on an even keel and experiencing poverty. Through this distinction, they tended to position themselves above poverty, while acknowledging that the quality of life they experienced was still inadequate:

*P1: **I would class poverty as not having** ... to me that would be poverty. I'm all right, I'm on an even keel just now, I've always got electric in my meter and I've always got food in my fridge. That's the most important things ...*

*P2: I always have had [electricity and food], I've always got that.*

*P1: That's, to me **that's an even keel**, that's not. **Poverty is worse** ...*

*P2: I don't want to live like that [on an even keel].*

*P1: No, I know nobody wants to live like that. [But] To me poverty is worse off than I am which is no food on the table. (Peripheral housing estate in a large rural town)*

*CRFR How would you define poverty?*

*R I would say **poverty's** like the **people who ... sleep on the streets** and things like that.*

*R I think that **if you've got a house**, and you **have clothes** sort of thing and you do **go to school**, you're not.*

*R **You're well off**, even if you've just got that. (Girls group, mid teens, city housing estate)*

3.51 One conception of poverty was to understand it with reference to social relations, as opposed to a condition describing access to resources. The vision portrayed was one in which they perceived that they were being ground down by others. The personal impact of poverty is intensified in this understanding:

*CRFR: What would you understand poverty to be?*

*P: Well there is 2, there is relative and there is absolute. I mean obviously the people in this area that are homeless and basically have nothing but what is in a plastic bag that is absolute poverty. **But relative poverty I mean the situations that we find ourselves in or we have been in that is being sort of like you know at the bottom rung of a ladder and everybody sort of like stepping over you.** (Anti poverty campaigners, rural northern Scotland)*

### *The poorest*

3.52 In response to the question “who are the poorest?”, adults in low income family households suggested a range of social groupings without any particular group being widely held to be the poorest. Interestingly, pensioners did not feature prominently among the poorest, although this may be because of the research focus on families with children. The limited horizons/lifeworlds of some young people are suggested by the response that everybody is on a low income these days.

*CRFR: ... is there one group you think are really poor?*

*P: **I think most people nowadays are struggling as much as everyone else.** It is getting worse. More and more people are on security funds and everything else like that. And the council just house you in the wrong houses in the wrong areas. They stick you in the middle of it all. (Young adults, rural town in northern Scotland)*

3.53 Many adult participants consider it difficult to identify the poor. The availability of inexpensive clothing is cited to explain this difficulty (see below). More identity/fashion

conscious youth would strongly disagree: for young people it is not state of repair, but the quality of the label/brand that sets apart rich and poor.

*P1: Years ago you could tell. But nowadays you can't.*

*P2: Aye.*

*P3: But clothes are so cheap now.*

*P2: ... 'cos people just look the same. (Peripheral housing estate, small de-industrialising town in rural area)*

3.54 In several groups, the starting point for discussion of 'the poorest' was workers. The prominence of workers among the poor is an indication of the types of jobs to which the poor have access to in their local labour markets. Workers are considered to barely earn enough to compensate for the loss of welfare benefits which accompanies the transition to employment.

*CRFR: What kind of folk would you say are the poorest people in this area?*

*P1: Probably the workers.*

*P2: Aye, probably.*

*P3: Probably the workers. Aye. The worst.*

*P2: Aye. Because the yins that don't are in all the fiddles of the day.*

*P1: Aye. (Peripheral housing estate, small de-industrialising town in rural area)*

### *Deserving poor*

3.55 Amongst adult participants, there was widespread condemnation of a minority of local people who could be described as an undeserving poor. Discussion was animated at this point and many references were made to specific families and incidents, particularly relating to drug users.

3.56 Criticism of this undeserving group of benefit swindlers, drug users, alcoholics and anti-social tenants was also directed toward the institutions which supported them in the local community – strong words of criticism were reserved for social security (next extract, below), housing (second extract, below), and social work (third extract, below) services. Those in low income family households seem to sense that these institutions are party to the erosion of the quality of life in their communities which dominant minorities are effecting.

*P: That's right Sarah, I mean, I was in the Social, it was 3 weeks ago, at the actual social security office, and I was there wi' ma sister in law and she was finishing up work so she was going in to see how she stood when her Family Tax run out. And oot a' all the people that was in there 99% of them were alcoholics and drug users and every one of them were getting counter payments ... (Peripheral housing estate, small de-industrialising town in rural area)*

- P1: They're putting all the bad tenants back in brand new houses.*
- P2: They're getting the brand new houses!*
- P1: And we're left.*
- P2: We're left with the tenements. The ones that are taking care of their house, we're just not getting them. We're getting nowhere fast. It's shocking.*
- P3: And they're giving them the brand new houses – taking them out of one brand new house and putting them in another size.*
- P1: To wreck them. What the coop is actually doing, they're actually losing their good tenants. They're going elsewhere.*
- P2: ... My sister's even went up and said to the coop, have you got to have social workers, have you got to be a drug dealer before you get moving into these new houses?*
- P1: I think you do actually have to have a social worker, because the **woman who, her sons cause utter havoc**, has just – and we're all miffed at this – **she has just been given an 8-apartment**, and that really pisses us off.*
- P2: **She said that the weans are burning stuff round about her? All the weans – it's her ane bloody weans!** (Peripheral housing estate in city)*
- P1: **The thing that really pisses me off is these drug users and these alcoholics get counsellors and everything** because they're drug users and they're alcoholics. But people that are trying so [hard], they don't get anything.*
- P2: Just recently one of the kids over there started **getting taxis to and from school paid for by the Social** and I'm like my kids are walking up there in the howling rain and everything like that. And they don't get nothing, they don't even get a bus pass.*
- P1: ... they're [using] the drugs, **the kids get their outings paid for them, Castle Towers** [residential activity outdoor centre for school children] **paid for them, their new school clothes**, they get banned off the bus because they've been bad on the bus, throwing stuff at the bus driver, the bus driver complains, the kids are thrown off the bus. ... the next day they're getting chauffeur driven in a minibus all to themselves. And these people haven't worked a day in their lives. (Peripheral housing estate in a large rural town)*

## ON GOVERNMENT AND SERVICE PROVIDERS

### Tackling low income

#### *Responsibility*

3.57 Adults from low income family households are prepared to assume personal responsibility for tackling low income. However, there is a sense of dismay among young adults that their family relationships should be a factor which determines the level of support to which they are entitled. This reflects pragmatic concerns (such as the wider family being unable to provide support) as well as principles (not to be obliged to family support at a time when they seek to establish their independence).

*P: ...you go into them for a crisis loan they're like that 'away and ask yer family'.*

*CRFR: That's their first response?*

*P: They've says to me, "Have you no got any family that yae can ask?" I says, "all my family's on the bru. They cannae afford to lend me money." It's like pulling teeth trying to get money aff them ... (Peripheral housing estate, small de-industrialising town in rural area)*

3.58 In addition to chastising the 'undeserving anti-social poor' (3.56), a minority of participants in several interviews called for greater levels of personal responsibility to be shown by adults. For example, many failed to understand why the poor continued to have children when they had no means to support them.

*P1: ... they've got maybe a couple of weans. And then they go and get another one.*

*P2: Aye.*

*P3: Aw, right.*

*P1: And other yins, and other yins.*

*P2: Aye.*

*P1: There's never a father there. They just keep ... and then folk look and...we're, our tax payers moneys paying for that.*

*P3: That's right, aye. (Peripheral housing estate, small de-industrialising town in rural area)*

#### *Government*

3.59 Participants acknowledged the scale of the task faced by government in tackling low income. A multi-faceted approach was deemed necessary to address the complex array of issues, as the following extract illustrates.

*CRFR: What else should they be doing, the government?*

*P: **Probably a million and one things.** (Returners to education, inner city neighbourhood)*

3.60 A minority of participants recognised – through personal and second-hand experience – the value of current government initiatives. Changes to the family tax system (next extract, below), the introduction of a National Minimum Wage and steps to provide better childcare services were all acknowledged as steps in the right direction. However, these changes were deemed insufficient to address the depth and breadth of low income related problems (second extract, below).

*P: **I think the Family Tax does help a lot of folk that way.***

*CRFR: What ways is it making a difference then just...?*

*P: Eh well about £130 a week better off. (Peripheral housing estate, small de-industrialising town in rural area)*

*CRFR: What else would folk say the Government should ... What do you think they are doing about poverty and stuff like that?*

*P: **Not enough, quick enough.** (Young mothers, city housing estate)*

3.61 In one sense, the government seems to have won over the low income population: evidence abounds that, in principle, they agree that education is a means to employment (see 4.45) and employment is a means to a better life (extract below).

*P1: ... I mean I'm 22 and I've got a 3 and a half year old bairn and **I would love to go out to work. If you gave me a job right now. 5 days a week, 8 o'clock in the mornin' 'til 5 o'clock at night. I'd say thank you very much. I'd go oot an' work.***

*P2: **If I could get a job that would pay for childminders and ma rent and that and still let me have money in ma pocket, aye I would be oot. I would be oot the door working.** (Young mothers, city housing estate)*

3.62 However, a number of specific concerns were raised with the government's programme for addressing low income. There is concern that the move toward banking Child Benefit will deny them access to the small sums within this benefit (the pence and the odd pounds) that are important for budgeting on the margins (first extract below). There is also concern that the money provided to low income family households to survive does not take account of essential expenses and hence underestimates need (second extract below) and the disincentive of declaring small weekly income is considered a barrier to self-improvement (third extract below). These were particular concerns expressed by individuals, but they capture the breadth of their concerns over government interventions.

*P: And the thing is most people get annoyed about the money, like Child Benefit for 3 kids is £36 a week. I'll only be able to take £30 out of that, **I can't take £36 and 85 pence straight out the bank. I would have to leave***

*some of that in there. Now even 85 pence to a person that's really on the breadline, that needs that 85 pence. They really need that money, they cannot do without it and I think that's quite a hard one that. **I think it is quite stupid.** (Peripheral housing estate in a large rural town)*

*P1: **I would like to meet the person that actually made up the rules of the fact that you can live on £400 a month.***

*P2: I'd love to meet them.*

*P1: **I'd like to meet them and punch his eyes out.** (Peripheral housing estate in city)*

*P2: See this carry on, you're only allowed to earn £20 and then you've got to declare it. I mean, that's no' fair either. It doesn't give you enough. ... see if you make £2 over that £20, they take your book off you. They take it off you. No, no, no way. Some of them **wee chinkies** and all that, they'll take you on, but they **give you £24 a night plus a chinkie, but they take that into consideration.** Aye, they take that into consideration. **They say well, it's £4 for the Chinese, £4 for the meal. You're paid £28 – you owe us £8.** So you're like that, well there's no point in working in there. **You're only doing things to try and make yourself a wee bit better, and then you get caught.** (Peripheral housing estate in city)*

*P: That's the thing. I mean **you say you have got your own business and they think [you] ha' no problem.** But there is not, if we are lucky there is £100 a month coming out of the business. (Anti poverty campaigners, rural north Scotland)*

3.63 Most importantly, and as been discussed (3.08), there is a strong sense from the fieldwork that adults from low income family households are not better off working. The will to work is reported, but the logical response is to remain on welfare.

#### *Local action*

3.64 There was little reference in the interviews to local initiatives that were making a positive difference to tackling low income. Indeed, some of the local strategies adopted were roundly condemned by participants, such as the promotion of the local area as a low wage economy (next extract, below) and complex rules governing access to childcare at local colleges (second extract, below).

*P1: But the other thing is ... trying to encourage big business into the area with lots of ...*

*P2: Cheap labour.*

*P1: Cheap labour. **They are actually saying in their literature that Forth is one of the ...***

*P3: ... lowest wage areas.*

*P2: We are one of the lowest in Britain and the lowest in Scotland.*

*P1: Yes. **And they are advertising that fact.** (Young adults, rural town in northern Scotland)*

*P: I am signed off. I am supposed to be at college I am supposed to be doing therapy and I was signed off by my doctor again for depression. Now the college are saying you can't miss the course you have got to give back all the equipment plus you have got to pay back money you are getting. God knows where I am going to find £160 that they gave me. (Young adults, rural town in northern Scotland)*

## **SUMMARY**

3.65 Living with debt is a key issue: it is reported frequently and is a prominent aspect of low income living. Neighbourhood dissatisfaction is common, with much criticism being directed toward families who are perceived to be anti-social and to the social institutions which support them. It is acknowledged that government has much to do to address low income and there is mixed opinion over its work and those of its agents.

## **CHAPTER FOUR            SUMMARY AND CONCLUSIONS: TOWARDS NEW DIRECTIONS IN POLICY AND RESEARCH**

### **SUMMARY**

#### **Family life on a low income**

4.1 Focus group participants report that life is tough on a low income. Although acknowledging that they have enough on which to survive in a literal sense of having food, light and heat, a sense of ‘not having enough’ to participate fully in Scottish society pervades the accounts of life from within low income family households. This is not to suggest that people within low income family households are merely passive recipients of their lot. On the contrary, a wide range of strategies are reported to have been deployed to manage resources efficiently, although these strategies are often shown to be stress-inducing and thus at personal cost to well-being. Parents give priority to providing food and fuel and to the needs of their children over their own. Yet amid adversity, and the reported struggle to meet basic needs, the importance of seeking relief or relaxation, often through small measures, is also recognised.

#### **Understanding the experiences of low income families**

4.2 The common thread of managing on a low income should not disguise the diversity of people who find themselves in these circumstances. Understanding their experiences necessitates discussion with, and learning from, adults and children encountering low income; many of the key factors at play – both sources of support and constraint – are hidden from view. Being in debt emerges as a key issue and is reported frequently. Dissatisfaction with their neighbourhood is common and criticism is directed to families perceived as anti-social and the misguided actions of social institutions which it is felt enable these people to remain within the community. Focus group participants acknowledge that government has much to do to address low income. There is mixed opinion over the effectiveness of government interventions and those of its agents.

### **KEY ISSUES FOR RESEARCH**

#### **Informal provision of support**

4.3 The informal emotional and financial support provided by friends, families and, to a lesser extent, neighbours was reported as being important to those within low income family households. Indeed, social institutions often assume that this is support which should be drawn upon by those in need. An analysis which focuses on both providers and recipients of informal support is required to better understand the reality, potential and limitations of what is reported to be a vital cog in the life experiences of members of low income family households. There is, of course, already much acknowledgement of the importance of informal support for the socially excluded (Kempson 1996, O’Connor and Lewis 1999) and low income communities (Kearns and

Forrest 2000). However, there is a need for systematic research which primarily focuses on informal support, as opposed to work such as this report which (merely) acknowledges the significance of informal support when investigating related issues. Equally important is to consider the experiences of the substantial proportions of people experiencing poverty who are without access to informal support (National Consumer Council 2003). Effective use could be made of extensive data from the Scottish Household Survey to provide an overview (e.g. the question which assesses the extent to which people could turn to friends/relatives in this neighbourhood for support). However, such work should be complemented by detailed qualitative in-depth case studies with both providers and recipients of support.

### **Additional research**

4.4 The insights afforded through this research would be enhanced by qualitative work which adopts a biographical approach or a fieldwork-based analysis of everyday family life on a low income (Kempson 1996, O'Connor and Lewis 1999). The group perspectives and overviews of this research cannot begin to tease out the ways in which the issues discussed inter-relate to reduce or intensify the effects of living on a low income. Moreover, ethnographic study - the study of a culture of a group of people, commonly through participant observation - of daily experience would facilitate, for example, understanding of the time-frames within which issues arise and the range of responses which can be drawn on in particular circumstances. Detailed interviews with all family members would be an appropriate basis for such work. Sensitivity to the importance of gender and age would undoubtedly raise issues of interest.

### **Affluent and poor**

4.5 The research has described and reflected upon the experiences and perceptions of people living on a low income. What is less clear is the extent to which some the issues discussed in this report are shared with relatively more affluent groups, although perhaps with less immediate or harmful consequences. Further research would be helpful in assessing how the depth, breadth, meaning and impact of the issues discussed in this report differ between more and less affluent. For example, to what extent are management strategies such as forward planning, spending carefully and bulk buying (Table 1) any less likely to be deployed by less affluent, as opposed to more affluent households? Thus, the issue of the way in which these are *low income* issues, and to what effect, requires further exploration. An initial review of Scottish Household Survey data would be an appropriate starting point to identify similarities and differences between more affluent and people experiencing poverty.

### **Christmas, holidays and social life**

4.06 The research has highlighted the importance of Christmas, holidays and small efforts to aid leisure/relaxation from everyday life. Each matters to low income households in very different ways. Christmas is described as an obligatory part of life with children and is an event

which places strains on the budgets of low income family households. This heightens the low income household's vulnerability to debt; indeed, for many, accruing debt through Christmas is a fact of life. On the other hand, holidays are often described as unattainable, although highly desirable. Both holidays and Christmas are increasingly understood as key moments in the annual calendar and are ones which seem to exclude low income family households (holidays) or include them at the margins (Christmas). There is scope for more detailed consideration of the wider impact of both events on the lives of those living within low income households and, more generally, to appreciate the significance of having a social life. Although studies have referred to the importance of, or the importance of a lack of, a social life (Kempson 1996, National Consumer Council 2003), there is a need for a systematic appraisal of the impact and wider significance of Christmas, holidays and small efforts to aid leisure/relaxation from everyday life. Given the lack of detail that is collected on these issues in existing large scale national surveys, it would be necessary to commission new survey research to establish an overview. Household or personal spending diaries would be an appropriate means of collecting robust data. However, to appreciate the wider significance of these issues would require complementary qualitative work, such as focus groups or in-depth interviews.

## **Parental aspirations**

4.7 The research has clearly demonstrated the importance to parents within low income family households of putting their children first. Some evidence was gleaned of parents' aspirations for their children, e.g. exercising their right to express a preference over nursery selection and describing participation in education for the benefit of their children. There is scope for more detailed study of parents' hopes and fears for their children's future. This is also important for parents' self-esteem, in that parents express a concern to provide adequately for their child.

## **KEY RECOMMENDATIONS FOR POLICY**

### **New times, familiar problems and 'welfare and work'**

4.8 Traditional barriers to employment remain firmly entrenched in the minds of the majority of those living on a low income. Barriers to employment were reported as including the poverty trap, tax credits, childcare, attitudes toward women and paid employment, all of which governments are tackling through a raft of policy initiatives. For example, the six New Deal programmes of the Department for Work and Pensions have been "created to help unemployed people into work by closing the gap between the skills employers want and the skills people can offer" (DWP 2003); the schemes, such as *New Deal for Lone Parents*, provide access to Personal Advisers who are trained to provide assistance geared toward their client group. Within Scotland a *Scottish Welfare to Work Task Force* has been appointed by Scottish Executive Ministers to offer advice to Ministers on welfare to work policy and to encourage employers to employ more people from disadvantaged backgrounds. The majority of low income family householders discuss policy in a manner which demonstrates support for the principles promoted by

government. Nevertheless, they strongly express the opinion that, in practice, paid employment does not or will not work for them. Prior to tackling the problem, there is a need to assess the extent to which it is merely a perceived barrier (a belief that employment does not pay) or a real barrier (that the measures being deployed to make employment pay are insufficient). The prospects for welfare to work may hinge on the need to overcome deeply entrenched and negative perceptions of the problems encountered by parents entering the paid labour market.

## **Childcare**

4.9 Significant steps have been taken to improve the availability and quality of childcare for those wanting to move from welfare to work. The Green Paper *Meeting the Childcare Challenge: A Childcare Strategy for Scotland* (May 1998) sets out the Government's wish to see good quality affordable childcare for children aged 0 to 14 in every neighbourhood in Scotland. This Strategy was adopted by the Scottish Executive, and major sources of funding became available from 1999/2000 onwards to help achieve its aims, including Childcare Strategy funding, New Opportunities Fund programmes and tax credits. Quality is as important as the provision of childcare places. For example, *Sure Start Scotland* has the broad objective of improving children's social and emotional development and strengthening families and communities (Cunningham Burley *et al.* 2002) and milestone 4 of the Social Justice Indicators aims to ensure that 'all children will have access to quality care and early learning before entering school' (Scottish Executive 2002). However, the research suggests that local variations prevail with regards to provision and access, e.g. in the rules which determine access to childcare provision within Further Education colleges, and different challenges are faced by those living in rural and urban areas, e.g. many rural participants reported longer travel-to-work times and restricted public transport options which presented challenges in balancing work and family life. Pockets of under-provision also still exist. From this research with low income households across Scotland, it would appear that the national childcare strategy does not yet result in a national framework of opportunity. The research suggests that there is a need to work toward equality of opportunity and provision across Scotland.

## **Access to formal support**

4.10 Participants were mostly drawn from support groups and it was evident that these groups contributed to the quality of life of those low income family household members who were part of that group. Two issues follow from this observation: first, research needs to be undertaken to compare and contrast the experiences and perceptions of the people in this study with those who are most isolated / excluded and who do not engage with community-based support. For the Executive to fully understand low income living, the perspectives of those who choose not to seek group support and the experiences of those who do not have ready access to adequate group support must be engaged. Similar research has been undertaken with specific sub-populations (e.g. Fitzpatrick and Kennedy, 2000 on rough sleepers), those with distinctive life experiences (e.g. O'Connor and Lewis 1999, with those who experience social isolation after a crisis), and areas (e.g. Bramley and Evans' on-going work at service provision in deprived areas). However,

there is a need for a more comprehensive review of the most isolated of families with children who are experiencing poverty. Second, it follows that there may be merit in mapping the service support network across social groups and locale-types to ascertain the extent to which acceptable local support is readily available to people within low income family households and to profile the sectors from which such formal support is provided.

## **Social Fund**

4.11 The Social Fund is recognised as an attractive source of credit, particularly relative to the options that tend to be open to those within low income family households. However, there is considerable complaint over the way in which the scheme operates, i.e. with applicants typically offered a proportion of the requested loan. Participants describe how they enter into a game of over-estimating their loan required in order to receive the amount actually needed. The Social Fund has a key role to play in protecting low income family householders against higher interest and higher risk forms of credit; a Fund that reflects the level of credit demand would be welcomed. The research suggests that consideration should be given to providing a higher level of funding through the Social Fund to better reflect need.

## **Local service providers**

4.12 Many people living within low income family households report problems in their dealings with officials from local government and government agencies. Although often working in difficult customer service environments and although training programmes already focus on the need to consider the needs of client groups, there would appear to be a gulf between policy and practice. It appears from this research that more work could be undertaken to improve interactions with client groups.

## **Collective provision of public services**

4.13 The provision of services in those localities in which many low income family households live takes on heightened significance when they are the primary/only means for children and adults to engage in wider learning, development and social activities. However, when calculating the costs to families of participation, it is insufficient to only take account of direct entry costs; supplementary and hidden costs – e.g. uniforms, cafes, equipment – present additional financial burdens which our research suggests may be hindering participation. It would appear that social inclusion through participation may not be realised until the direct, indirect and hidden costs of participation can be met by, or subsidised for, low income family households.

## **Debt**

4.14 Debt is reported to be a significant problem for a number of low income family households. The extent and breadth of debt leads debt to be regarded as an everyday feature of life on a low income. There would be merit in conducting systematic research to ascertain the depth and extent of debt among low income family households and to further elaborate on the impact this has upon low income living.

### **Access to credit and debt management**

4.15 The practices of some credit giving companies are roundly condemned by those participants from low income family households across Scotland with experience of such credit. And yet, these organisations would appear to be providing a service for which there are ready clients. The wider impact of the availability of credit should be explored. The high-pressure sales techniques and the ease with which low income family households can access high-interest sources of credit are causes for concern. There are grounds for reviewing the operations of credit-providing organisations (the stick approach) and for increasing the availability and improving the service of socially progressive forms of credit provision in local communities. Where alternatives to debt – or means to lessen the risk of debt - exist locally, then there can be positive outcomes. Credit Unions were praised highly by members, although uptake was not widespread within these communities and other forms of low cost provision – such as food co-operatives, community banking – were barely mentioned at all. There is scope for further development of these financial support services. This issue is acknowledged in the second report of the Task Force on Tackling Overindebtedness (2003). Survey work undertaken to support the task force did, however, suggest that the problem is relatively less prevalent in Scotland (Kempson 2002); this contrasts the tenor of this research in which debt was perceived to be a significant problem. This may be reflected in the different approaches to the issue: the Task Force review of irresponsible lending focused on those with access to mainstream credit, while this research focused on those who are often denied access to such sources. Thus, there is a need to maintain a focus on the particular experiences of low income households when considering how to tackle indebtedness. The sums of money involved may be smaller, but the interviews suggest that the impact of debt on low income households in Scotland must not be underestimated.

### **Measuring poverty**

4.16 While there is no official definition of a poverty line in Scotland or in the UK, the preferred measure (for the present) is the proportion of children living in households below 60% of the median GB household income. Department for Work and Pensions is currently reviewing best practice in measuring child poverty (Department for Child Poverty 2002, 2003). This measure is often preferred as an after housing costs adjustment to take into account regional variation in the costs of living and the necessity of paying for a house. Arguably, this measure of income paints an unrealistic picture of the funds that are at the disposal of low income family

households to meet their weekly needs and wants. Consideration should be given to the merit in accounting for the level of debt which must be serviced to give a more realistic appraisal of financial resources.

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## GLOSSARY

## SCOTS LANGUAGE & OTHER COLLOQUIALISMS USED IN THE REPORT

This Glossary has been included because the verbatim extracts from the focus group interviews contain local and regional expressions used by interviewers and focus group participants and it is anticipated that the report will attract readers from outside Scotland and the UK.

Spelling in report	Standard English translation
A'	All
Aff	Off
Ah	I
Ah've	I have
Ane	Own
Aw	All
Aye	Yes
Bairns	Children
Bru	Social Security
Bump it	Not to pay debt
Cannae	Cannot
Chap	Knock
Close	Communal space of block of flats
Dae	Do
daein'	doing
Didnae	Did not
Digging	Criticising
Dinnae	Don't
Disnae	Does not
Doon	Down
Dug	Dog
Efter	After
Fae	From
Fur	For
Gie	Give
Gonnae	Going to
Ha'	have
Hair dos	Hair cut / style
Hame	Home
Hoose	House
Huv	Have
Huvin'	Having
Ither	Other
Jaicket	Jacket
Jist	Just

Ken	Know
Lassie	Girl/daughter
Lay out	Pay out
Ma	My / Mother
Mair	More
Mam	Mother
Maself	Myself
Miffed	Annoyed
Messages	Shopping
Monday lifters	Illegal money lenders
Nae	None/no
No'	Not
Nowt	Nothing
Nuthin'	Nothing
O'	Of
Oor	Our
Oot	Out
Postie	Post Office/postman
Press	Cupboard
Pulling teeth	Trying hard without success
Roon	Round
Sckill	School
Shellin'	Spending
Shot	Attempt
Tae	To
Taking the cut	Taking the blame
Tane	Taken
Theirsel'	Theirself
Thigither	Together
Toon	Town
Tricks	Cheating
2 stripe trackies	Unbranded (and cheap) tracksuit
Wae	With
Wean	Child
Wee	Small / younger
Whit	What

Whitever	Whatever
Wi'	With
Widnae	Would not
Wifey	Woman
Wis	Was
Wisnae	Was not
Yae	You
Yer	You're / Your
Yin	One

## OVERVIEW

### Approach

A1.1 Eighteen focus groups were conducted with people drawn from low income family households. The focus group was a suitable approach to engage experiences and perceptions of low income living as – when conducted in an appropriate fashion – it is a means to access *rich* data. Thus, the context of collective focused interaction implies that not only are experiences and perceptions reported (in the participants' own words), but that they are actively shared, discussed and rationalised by a wider community of interest.

### Pilot stage and topic guides

A1.2 The topics and questions for interviews were informed by evidence that emerged from the literature review (McKendrick *et al.* 2003). The early interviews were treated as pilot interviews; these included interviews with both adults and young people. In addition to piloting the interview schedule, participants in these interviews were asked to reflect and comment on the interview and to give advice on how to approach issues and topics that are of relevance to them. Minor revisions were made to the interview schedules post piloting.

A1.3 The topic guides are provided in Annexes 4 and 5. These enabled exploration of the diversity of factors implicated in poverty; people's own definitions of poverty; accounts of their experience of living in poverty; perceptions and experience of inequality; and diversity within and between areas, households and social groups. Participants reflected on their experience and provided their views on government policy; wider issues of opportunities and social capital; and strategies for ameliorating the effects of poverty. However, the primary focus of the interview was the way in which people experience poverty on a day to day basis.

A1.4 The topic guide for young people is similar to that for adults. Wherever possible, data were collected to facilitate comparison between adults and children; this often involved different styles of presentation (Annex 5, underlined questions). This shared schedule was supplemented with questions for each age group (e.g. Q8-13 and other *italicised* questions in Annex 4 and section 1f in Annex 4).

A1.5 The topic guides were used flexibly in accordance with key issues which emerged in the course of the interviews (e.g. paying more attention to a key local issue) and by placing greater emphasis on issues which are pertinent to the group in question (e.g. the significance of a low wage labour market with those participating in group interview with anti-poverty campaigners in a rural part of northern Scotland). The identification of pertinent issues generally arose from, or were confirmed within, discussions with key contact persons in advance of the interview.

## **Coverage – groups**

A1.6 The recruitment strategy was based on the need to explore diversity of experience. For example, to include those from different family backgrounds (lone parents living alone, lone parents living with family, and reconstituted families) and those from different areas (rural, urban, Social Inclusion Partnership areas (SIPs), non-SIP, north, east and west of Scotland). Primarily, breadth of experience was sought in 4 fields: experience of work (e.g. including carers, workless and working family households [dual and single income]), demographic characteristics (i.e. a spread of experience by gender, age and family type), experience of poverty (by duration and intensity) and minority status (ensuring participation from families with disabled persons and minority ethnic groups). Full details are given in Annex 2.

## **Coverage – geographical area**

A1.7 The recruitment strategy also sought to embrace the experience of low income living across Scotland. Inevitably, this led to many groups in pockets of deprivation in Edinburgh and Glasgow. However, it also required fieldwork outside the largest cities and interviews were convened in East Ayrshire (Cumnock and Dalmellington), Argyll (Oban), Lothians (Musselburgh), Dundee and Moray (Keith and Elgin). In terms of area type, fieldwork was conducted in rural and urban Scotland and in a diversity of sub-types therein. Full details are given in Annex 2.

## **Participant profile**

A1.8 Although the focus of the research lent itself to the participation of young parents – and mothers in particular – efforts were made to ensure participation from minority populations within low income family households. Thus, it was important to secure participation from men, older parents, as well as other traditionally harder-to-reach groups such as disabled persons and minority ethnic populations. Similarly, care was taken not to reduce low income to households without work. A diversity of experiences was achieved.

A1.9 It was intended, wherever practicable, to recruit child participants from families with adult participants. This would have enabled different experiences of poverty within the same family to be compared. It was also anticipated that it would not always be possible to recruit children from such families as adult participants are not grouped around the ages of their children. The diversity of life experiences among people aged under 18 years makes it advisable to avoid overly heterogeneous groups. In the event, it did not prove possible to recruit child participants in this manner. Two attempts to convene such linked focus groups (with returners to education in an inner city neighbourhood and in a peripheral housing estate in a city) were unsuccessful and led to an initial postponement of the interview in the former case. However, young people did participate in the study.

A1.10 In 7 interviews, more than one family member was present in the same interview, i.e. brother and sister (2), sister (2), brothers (1), married couple (1) and, married couple and brother (1). However, this information did not always emerge at the outset of the interview

and limited opportunity was thus afforded to explore intra-family experiences. Alternative recruitment strategies and interview types would be required to do this effectively.

## **RECRUITMENT**

A1.11 Existing community based contacts were used to recruit participants into the study. The confidence and trust that comes through familiarity was invaluable for establishing an appropriate context for researching the sensitive topic of experiences of living on a low income. Established contacts with other community-based groups were also used enabling access to key target groups. This proved to be effective means of facilitating recruitment.

A1.12 The project required involvement of a tightly defined population – those living in low income households with at least one child aged under 18. Our approach to recruitment involved targeting groups for which a significant proportion of their clients were from our target population. This involved focussing on areas of deprivation, projects with a clear anti-poverty focus and Social Inclusion Partnership projects.

A1.13 A brief self-completion questionnaire had been piloted to screen potential participants. This was withdrawn for a variety of reasons (i) it was an imposition upon the key contact persons (ii) it proved a barrier to recruitment (iii) potential participants had difficulty completing the form (iv) it established an inappropriate, impersonal and overly formal tone for the research. To further increase the likelihood of groups comprising people from our target population, the pre-survey screening questionnaire was withdrawn in favour of a field visit. Considerable effort was invested in developing close working relationships with local key contacts prior to each focus group interview. Typically, this involved several telephone calls and at least one pre-focus group field visit. While time-consuming, this was helpful in providing (i) familiarisation with the organisation and focus group participants' relation to it (ii) indication of substantive issues which are of interest to the group in question (iii) clarification to the key contact person of the nature of the research and eligibility of participants. Information leaflets were made available for onward distribution to participants.

A1.14 A post-survey profile questionnaire was conducted verbally on a one-to-one basis at the end of each interview in order to establish a profile of the individuals who participated in the research.

## **ETHICAL PROCEDURES**

A1.15 The research team at CRFR worked to the ethical guidelines of the British Sociological Association and Barnardos (specifically in relation to research with children). Participants were assured of anonymity in publication and that their contributions would be treated respectfully by the research team. Participants were also advised to respect confidentiality in relation to each other after the focus group was completed.

A1.16 At the heart of CRFR's approach was the necessity of receiving informed consent from each participant. Such informed consent necessitated that (i) adequate information was provided to each participant on the nature of the research (ii) participants understood this information (iii) participation was voluntary and (iv) each participant consented to

participation. To ensure these were achieved, the project had an (a) information leaflet for adults (b) information leaflet for young people, and an (c) introductory consent check schedule to be undertaken prior to, or at the start of, each focus group interview (Annex 3).

A1.17 A £10 gift token was made to each participant as a gesture of gratitude for participation. Participants were offered a choice of tokens and care was taken to ensure that these tokens could be tendered locally. Additional costs of participation costs - travelling and childcare expenses - were reimbursed.

## **FIELD PRACTICE**

A1.18 Focus groups comprised, on average, of between 5 and 6 people (Annex 2). Discussions were tape-recorded on consent and were preceded by a brief summary of the scope of the research and the interview (Annex 3). Interviews took place in a location convenient to participants, generally the regular meeting place for the group from which the participants had been drawn.

A1.19 Two members of the research team were present at all but one focus group, one acting as facilitator, the other as host, scribe and reviewer. A topic guide was used to frame the interviews (Annexes 4 and 5).

A1.20 These quality control mechanisms, the need to involve researchers with focus group experience and knowledge of the groups and issues which form the focus of the research, and the logistics of conducting research at a time and place of convenience to the groups, led CRFR to form a sizeable team to deliver the research. The experience of the team was valuable for focus group research and ensured that as moderator/facilitators our interventions were effective.

A1.21 At the end of each interview (and where time permitted) scribes provided an oral summary of the key findings to emerge over the course of the interview. Participants were given the opportunity to reflect on this summary. In practice, participants confirmed CRFR's summary, recognising the breadth of subject matter that they had covered and clarifying some CRFR interpretations.

## **ANALYTICAL APPROACH**

A1.22 Most interviews were transcribed in full and by professional clerical assistants; these transcripts were checked by John McKendrick. John McKendrick systematically analysed every transcript to provide consistency of focus across interviews. Interview transcripts were reviewed, a coding scheme of emergent key concepts was devised, and each transcript was re-reviewed in accordance with this scheme. Thematic summaries by theme were then collated across the interviews, e.g. pulling together all related comment on the extent to which "children come first" into the one file for further review and analysis.

A1.23 The 3 principal investigators met twice for preliminary analysis of parts of the dataset. The objectives of this analysis were to (i) identify key substantive issues which were discussed in the interviews (ii) identify sub-group and universal issues with regards to living

on a low income (iii) consider the ideas/concepts/categories used by participants to order their experiences (iv) identify issues worthy of further research, and (v) relate issues arising from the focus group interviews to existing research (as reported in the literature review).

## **CRITICAL REVIEW**

### **Limitations**

A1.24 Inevitably, and despite precautionary measures, when interview groups are drawn from community groups which serve a broader population than low income family households, there is a possibility that not all participants will meet the criteria for participation. In 9 focus groups, a few participants were either from family households that were not low income family households or, more typically, were from family households that previously had been low income households. However, none could be described as affluent. To preclude participation would have been difficult as this information was often discovered in the course of the interview or at the end of the interview. Indeed, even if this information was available at the outset, to exclude would have been counter-productive (disrupting a cohesive group at the outset) and ethically flawed (effectively excluding that person from what was often the regular meeting of a support group). It transpired that many useful insights were provided from the limited number of participants from alternative vantage points; however, their responses are not used to reflect the experience of those living on low incomes.

A1.25 The inability to convene linked parent and child interviews has been explained. Another limitation of the community group approach to accessing people within low income family households is that, by definition, isolated people who do not draw upon the support of such collectives are precluded from participation. It may be prudent to assume that the experiences shared in this report are not those of the most excluded and isolated among those living in low income family households. Particular care is taken when interpreting data on emotional, financial and other forms of support.

A1.26 The topic guide enabled CRFR to engage the breadth and depth of experiences of low income living. The timing of the majority of the interviews (Annex 2) may inadvertently have led to a greater focus on issues pertaining to Christmas (consumption, debt, family gathering). The experience of Christmas for low income family households was prominent in most interviews. On the other hand, despite being outwith the traditional family holiday season, much comment focused on what was often the inability to budget for family holidays. More attention might also have been paid to parents' aspirations for their children. However, these critical reflections should not be misinterpreted: the schedule allowed for a comprehensive review of experiences of life in low income family households in Scotland.

A1.27 Finally, each method has its limitations. Focus group research has its strengths and was the most appropriate approach for this research. However, further insights into other aspects of low income living are beyond the reach of this approach and would be achieved, for example, through extensive research (the aggregate picture for all low income family households in Scotland) or biographical research (the intricacies of personal circumstance and interconnections with other life experiences).

## Strengths

A1.28 Although group interviews are susceptible to domination by stronger personalities, this was rarely evident in the interviews and, where evident, was limited by the moderators to particular phases or parts of the interview. Care was taken to draw in other participants, to foster the group dynamic and focused interaction. In any case, the tendency for some participants to be more vocal, did not preclude other participants making contributions which challenged these opinions. For example, in between periods of P1 dominating the dialogue, P2 intervenes and presents an alternative viewpoint.

*P1: ...*

*CRFR Do you think folk judge you when you're struggling to get by?*

*P1: Well we've got Lidl and Iceland. Dinnae get me wrong. I do go into Lidl. I hold ma hand up tae it. I buy certain things, but I dinnae buy ma weekly shopping oot o' there. Ken whit I mean? I like goin' tae Safeway and I like goin' tae Iceland, but **some people can only go to Lidl and buy the 6p tins o' beans, an' whatever it is.** Ken whit I mean? An' honestly, it's like dog food! I've bought them maself in circumstances where I've been really skint. **I widnae feed it to tae a dug, ken I widnae.***

*P2: **I buy the 9p tins of beans out of Safeways – the Safeway savers. Nowt wrong with them, the bairns will eat them, I'll buy them.***

*CRFR Do you think any of this is different for guys?*

*P1: ... (Young mothers, city housing estate)*

A1.29 More generally, the interviews proved to be a rewarding experience (first extract, below) in which participants were comfortable with the setting (note the language in the second extract, below), and were able to provide each other with emotional support (note the response in the third extract to Participant 2 becoming upset on recalling a gift from her mother's friend) and in which participants discussed issues frankly and openly, while reserving the right not to discuss issues which were more sensitive to them (second extract, below).

*P1:: **This is actually quite good because it's no' very often you get to talk about things like that.***

*CRFR: Sorry?*

*P1:: **It's good ... like [to talk about] all your feelings and that, whit's going on about ... here.** (Mid teens, de-industrialising town in a rural area)*

*P: **Because wee shits took all the panelling off, did I no' tell yae? They took every panel off. Broke into his hoose. I mean they took everything from his socks to his knickers and I'm no' joking you. I mean they took anything they could take. But, ma book was in his jaicket pocket and **there was ither things lying about that I'm no' gonnae go into that which were of value and people could use.**** Never took that. (Young mothers, city housing estate)*

- P1: *My mum's got a pal, and I just cannot [begins to get emotional]. She came to my house the other day and she's like "I got this jacket for Kirsty and Jack because I know you can't afford it, and you're want her to have the best, don't you?" And I'm sitting there like that, [breaking down], ... just thinking about it, it really upset me, and I'm like so, 'I'm not getting my wean the best of stuff?'*
- P2: *It doesn't matter because your wean might end up coming out a better wean than he's going to be anyway.*
- P3: ***That's her that's got the problem.***
- P1: *Aye, it's no' me that's got a problem.*
- all *(Speakers all talking at once)*
- CRFR *That's a pal of your mam's?*
- P1: *Aye.*
- P3: ***I'd huv her out the house.***
- P2: ***So would I, I wouldn't let her back in.***
- all *(Speakers all talking at once) (Returners to education, inner city neighbourhood)*

## ANNEX TWO

## FOCUS GROUP SUMMARY

ID	Group	Location		CRFR		Group Profile				Date	No
		Geographic	Area Type	Int	Scribe	Paid Work	Population	Poverty Type	Minorities		
1	Stepping Stones for young parents	Edinburgh, Pilton	City, housing estate	GH	JMcK	Mainly workless	Young mothers / lone parents	Recent past	---	22.10	4
2	YIPWORLD	East Ayrshire, Cumnock	Rural de-industrialised	JMcK	SCB	(Wide mix)	YP, pre-teens, mixed gender,	(Wide mix)	---	14.11	6
3	YIPWORLD	East Ayrshire, Cumnock	Rural de-industrialised	SCB	JMcK	(Mix)	YP, earlyteens, mixed gender,	Mix	---	14.11	7
4	Braendam Link Project at FARE	Glasgow, Easterhouse	City, various	JMcK	AB	Workless	Mainly women (30s plus)	Enduring	Some long term illness	15.11	4
5	Bellsbank Women's Project	East Ayrshire, Dalmellington	Rural estate peripheral	JMcK	GH	Mix	Women, mixed	Mixed recent and enduring	---	18.11	8
6	Bellsbank Women's Project	East Ayrshire, Dalmellington	Rural, estate	GH	JMcK	Mix	Women, mixed	Mixed recent and enduring	---	18.11	5
7	Youth Project at FARE	Glasgow, Easterhouse	Rural estate peripheral	JMcK	GH	Workless and low income	YP, mid-teens, mixed gender,	Ever present, not prominent	---	21.11	5
8	Braendam Link at Govan	Glasgow, Govan	City, various	GH	JMcK	Mainly workless	Mainly women (30s plus)	Enduring	---	22.11	5
9	Soroba Family Project	Oban, Soroba,	Rural town, remote estate	JMcK	GH	Workless	Women, mixed	Linked to parental status	---	03.12	3
10	Rosemount Project	Glasgow, North	City	GS	AB	Returners to work/education	Women, mixed	Enduring, now less intense	Some minority ethnic	04.12	8
11	Drumchapel Opportunities	Glasgow, Drumchapel	City, peripheral housing estate	JMcK	n.a.	Intermediate and low income	Mixed gender, mainly women	Enduring	---	11.12	5
12	Moray Youthstart SIP	Egin, Moray	Rural market town	JMcK	AB	Workless	Youth, Mixed gender	Intense & not prominent	Some long term illness	12.12	11
13	Moray Action Against Poverty	Keith, Moray	Rural, mixed	JMcK	AB	Unstable labour market	Mixed gender	Recent and enduring	---	12.12	5
14	First Step	Musselburgh	Town	AB	GH	Full-time Carers	Men	Linked to care status	---	18.12	2
15	Muirhouse Black Comm. Dev. Project	Edinburgh, Muirhouse	City, housing estate	JMcK	n.a.	Work, low paid	YP, earlyteens, boys,	Ever present, not prominent	Minority Ethnic	15.01	5
16	Muirhouse Black Comm. Dev. Project	Edinburgh, Muirhouse	City, housing estate	GS	n.a.	Workless, Work low paid	YP, earlyteens, girls,	Ever present, not prominent	Minority Ethnic	15.01	6
17	Parents of Disabled Children, Barnardos	Dundee	City various	JMcK	GH	Full-time Carers , mix work	Women, mainly partnered	Enduring, not intense	Disabled children	17.01	7
18	Youth Project, Prentice Centre	Edinburgh, Granton	City, housing estate	GH	JMcK	Work	YP, mid-teens, girls	Ever present, not prominent	---	22.01	3

## ANNEX THREE

## INTRODUCTORY CONSENT CHECK SCHEDULE FOR MODERATORS

Explain that all researchers are required to check that everyone fully understands what the interview involves and that before the interview starts, we should ask a few questions to confirm this and ask them to complete a consent form for our records.

**First, some information about our study.**

**1. Describe project brief**

(Refer to information leaflet. Verbally summarise content to the group. Show leaflet and provide copy if requested)

**2. Is there anything else, anyone wants to know about the study?**

(If any say 'yes', attend to specific concerns and repeat question until all say 'no')

**I also want to tell you a bit about the interview**

**3. Do you know that at any time during the interview you are free to choose not to discuss a particular topic?**

(If any say 'no', clarify [perhaps with an example of such a topic] and repeat until all say 'yes')

**4. And (or 'Do you know') that you are free at any time to leave the interview?**

(If any say 'no', clarify [perhaps with an example on why this might happen] and repeat until all say 'yes')

**5. And (or 'Do you know') that if you do leave the interview you do not have to provide a reason?**

(If any say 'no', restate that they can leave at any time without providing a reason and repeat until all say 'yes')

**6. It helps us if we can build up a picture of the people who took part in the study. Would you mind if we ask each of you a few questions about yourself and your family at the end of the interview?**

(If any say 'no', restate that they can leave at any time without providing a reason and repeat until all say 'yes')

**7. Do you all agree to take part in the study?**

(If any say 'no', then they should be given the opportunity to leave at that point)

**8. Would you mind if we recorded the interview?**

(Explain why we record and how recordings are used. If anyone says 'no', then the tape recorder should be switched off)

At this point, distribute consent forms (and CRFR pens) to each participant. Ask each participant to sign. You should explain that (i) these are kept by us at our offices (ii) this is the only time that their names are kept on record.

**PART 1: EVERYDAY EXPERIENCES OF LIFE ON A LOW INCOME****General Issues**

1. How do you feel about the area you live in? What are the good things and the bad things?
2. What's life like for ADD DESCRIPTION OF GROUP (e.g. teenagers) living in your community?
3. And what about (i) older people (ii) youth and teenagers (iii) younger children?

**Frames of reference and Community Experience**

4. So, who would you say are the people in your area who are the least well-off, or the poorest?
5. How is that some people end up having less or being poorer than others?
6. Most or all of you know what it's like to be living on a low income. How do you think this affects how other people view or treat you?

**Managing on a low income, Monetary issues**

7. In this project we are interested in the day-to-day experiences of what it means to live on a low income. How does living on a low income affect your everyday life?
8. Do you think that any of these experiences are different for men and for women?
9. What would you be able to do, or find easier to do, on a regular basis if you had more money?
10. What kind of things do you have to do to manage being on a low income, that you would prefer not to have to do?
11. We all try to make the most of what we've got. What are some of the ways that you make sure that you enjoy life, even though money is really limited?

**Managing on a low income, Non- Monetary issues**

12. Living on a low income can put a strain on families and it can bring families closer together. Can you tell me how you've seen the lack of income affect families you know at the moment?
13. As for families, living on a low income can put a strain on friendships and it can bring friends closer together. Can you tell me how you've seen the lack of income affect friends you know at the moment?
14. Who if anybody is particularly good to you when you're up against it in financial terms?
15. Who if anybody are you particularly good to you they're up against it in financial terms?

**Temporal issues**

16. Have you always had as much/little money as you have now?
17. What happens for things which need additional cash, such as birthdays, Holy Communions, school holidays and special holiday such as Christmas?
18. What happens when you have to find money for unexpected expenses, such as child takes a growth spurt, electrical equipment fails?

### **Routine, Crisis and Spontaneity**

19. We all have to face crises or difficult times in our life. Some people feel these hit hardest when we are on a low income. What do you think about this?
20. Have there been difficult times in your own life that have been made worse by not having enough money?
21. How do you get manage to get back on track?
22. Is it easy to get help? What makes it difficult?

### **PART 2: VIEWS OF POVERTY AND POLICY**

23. How would you define poverty?
24. What would you say the government is doing to improve things for people experiencing poverty?
25. What would you say the government should be doing to improve things for people experiencing poverty?
26. In your local area or community what is being done to improve things for poorer people?
27. Do you think local communities themselves can do anything to alleviate being on a low income / living in poverty?

### **PART 3: END NOTE**

28. Just to finish, I know we're only giving you a £10 token, but if you were to find yourself a £1000 richer tomorrow, what would you do with the money?

## LEGEND

No underline	Same question or theme used in adult schedule (Annex 4)
<u>Underline</u>	Similar or comparable question or theme used in adult schedule
<i>Italic</i>	Question specific to young people's schedule
(Number)	Question or Theme from adult question to which young people's question relates

## PART 1: EVERYDAY EXPERIENCES OF LIFE ON A LOW INCOME (1A)

## General Issues

1. How do you feel about the area you live in? What are the good things and the bad things? (1)
2. What's life like for people/children your age living in your area? (2)
3. And what about for other people. What's life in your area like for (i) older people (ii) parents (iii) younger children? (3)
4. *Apart from going to school, what do teenagers/children your age living in your area tend to do (i) on weekdays (ii) weekends?*

## Frames of reference and Community Experience

5. *Can you tell how well or badly off people are? How?*
6. So, who would you say are the young people in your area who are the least well-off, or the poorest? (4)
7. Do you think people are treated differently by others if they are less well-off? How? (6)

## Managing on a low income, Monetary issues

8. *Do you have your own money?*
9. *Is that important to you?*
10. *What do you do with it?*
11. *Where do most young people like you get their money from?*
12. *Do you have enough money to do and buy the things that you want?*
13. *So, if you don't have enough money, what do you do?*
14. *What would change, what would be easier to do, on a regular basis if you had more money?* (9)
15. Most people try to make the most of what they've got. Are there ways that young people can make sure that they enjoy life, even if their family does not have a lot of money? (11)

### **Managing on a low income, Non- Monetary issues**

16. Not having a lot of money can put a strain on families, but it can also bring families closer together. What do you think about that? (12)
17. *Do most of your friends have the same amount of money as you?*
18. As for families, living on a low income can put a strain on friendship, but it can also bring friends closer together. Can you tell me how you've seen the lack of money affect friendships among young people? (13)

### **Temporal issues**

19. Have you always had the same amount of money as you have now? What about things you own, have you always had the same amount of things as you have now? (16)
20. What happens for things which need additional cash, such as buying birthday presents, going school trips, going trips with [organisation]? (17)
21. What happens when you have to find money for unexpected expenses, such as [when your friends decide they want to go to the Cinema]? (18)

### **PART 2: VIEWS OF POVERTY AND POLICY**

22. How would you define poverty? (23)
23. How is that some people end up having less or being poorer than others? (5)
24. In your local area or community is anything being done to improve things for poorer people? (26)
25. Do you think the government is doing anything to tackle poverty? (24)
26. Could anybody be doing anything more to improve things for people experiencing poverty? (25 and 27)

### **PART 3: END NOTES**

27. *What about the future. What do you see yourself doing when you leave school?*
28. Just to finish, I know we're only giving you a £10 token, but if you were to find yourself a £100 richer tomorrow, what would you do with the money? (28).

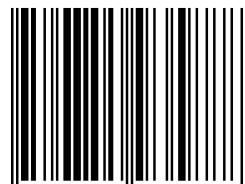
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