

# Living at the sharp end of socio-economic inequality: everyday experiences of poverty and social security receipt

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An IFS initiative funded by the Nuffield Foundation







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### Why focus on lived experiences of poverty and social security receipt?

When we turn our analytical gaze to questions of inequality, we routinely and rightly focus on structural forces that variously act to increase, address or soften divisions in opportunities and outcomes. We explore how and whether government interventions can work against inequalities in wealth and income, and the intersections and stubbornness of inequalities of race, place, gender, class, ill-health and age.

This approach will rightly characterise much of the work of the IFS Deaton Review, and will shed new light on the extent and intersections of inequalities and possible government policy responses. But what it will not do – and indeed cannot do because of its focus – is to provide an evidence base into lived experiences at the sharp end of inequality. That is the subject of this commentary, which takes as its starting point the importance of attending not just to structural drivers of inequality, but also to their everyday, lived outcomes – to how being in poverty in a deeply unequal society feels. In this commentary, I bring together qualitative evidence from over 10 years spent researching poverty and social security receipt to document how individuals navigate and respond to their hardship and to encounters with state and third-sector institutions providing their 'welfare' (see Patrick, 2014, 2017; Patrick and Simpson, 2020).

This analysis reminds us of the active agency of, and intensive work undertaken by, individuals experiencing poverty. People facing poverty and in receipt of social security for all or most of their income are already active 'beings', not the 'becomings' in need of corrective policy intervention that the political framing routinely suggests (Wright, 2012). The lived realities documented clash with political narratives and rhetoric that centres on the assumed failings of people experiencing poverty, which is primarily expressed in an assumption that they are not working, or (and since the onset and extension of in-work conditionality) not working enough. These narratives contribute to processes of misrecognition and disrespect, which form part of the relational harm that those experiencing poverty face.

What this analysis also shows is the ways in which people experiencing poverty face policy processes that frequently extend and embed these relational harms. This commentary considers the intersect between the material and relational harms done by income inequalities, and the scope here for a different and better policy approach.

In this commentary, the focus is on experiences of poverty and social security receipt, but these are framed as experiences at the sharp end of socio-economic inequality. When we examine poverty, then, we are also examining one visible, negative outcome of inequality. Stewart Lansley (2021) emphasises that poverty continues because the 'battle for share' has been won, and continues to be won, by what he describes as an 'over-empowered financial and corporate elite'. Looking across the past 200 years, he notes that Britain has been a high-inequality, high-poverty nation for most of its modern history (Lansley, 2021). But he also notes the extent to which, for many years, politicians, academics and even anti-poverty charities appeared to accept (and, in some instances, embrace) inequality even as they promised action to address poverty. It is hoped

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The author would like to acknowledge all the individuals who have shared their experiences across the various studies explored in this commentary. She would also like to thank the project funders, which include the Nuffield Foundation, UKRI, ESRC, and the Joseph Rowntree Foundation. Finally, she would like to thank Robert Joyce (Institute for Fiscal Studies), who provided helpful feedback on an earlier draft of this commentary.

that this approach is on the wane, and the IFS Deaton Review is here an especially welcome, and timely, intervention.

Centring our critical lens on inequality encourages the creation of a shared understanding of the need for societal change, and reminds us of the close relationships between what some call the 'problem of poverty', but what others – following Tawney (1913) – remind us is also (or even better understood as) a 'problem of riches'. By zooming in on everyday experiences of poverty and social security receipt, we can better understand, and indeed make the case for, policy action, and can also generate insight into where policymakers most need to direct their reformist energies. Here, this commentary argues that there is an urgent need to both increase incomes at the bottom of the distribution, but also to radically improve interactions and policy interventions in order to generate respectful and dignified encounters between citizens and the state.

### **Evidence base: lived experiences of going without**

This commentary draws on and reproduces data generated over 11 years, and across four research studies. Each of the four studies (The Lived Experiences of Welfare Reform Study, The Benefit Changes and Larger Families Study,² Universal Credit in Northern Ireland³ and Covid Realities⁴) explores the lived experiences of poverty and social security receipt, variously employing qualitative, qualitative longitudinal and participatory approaches (see Patrick, 2014, 2017; Patrick and Simpson, 2020; Patrick, Kaufman and Power, 2021; Patrick et al., 2022; Reeves et al., 2022). What all studies also share is an interest in teasing out the extent of any (mis)match between policy representations, approaches and lived realities for those directly affected (see Millar and Bennett, 2017; Patrick & Andersen, 2022). This is linked to an engagement with the ways and extent to which broader discourses on 'welfare' so regularly depart from everyday experiences and so can be generative of stigma and shame (see Jensen and Tyler, 2015). All studies also focus on recent changes in social security policies, which encompass the arrival of Universal Credit, the intensification and extension of 'welfare conditionality', widespread cuts and residualisation in social security support as well as the temporary changes made in light of the COVID-19 pandemic, such as the £20 uplift to Universal Credit (withdrawn in October 2021).

The diverse methods employed in these studies are summarised in Table 1, but there are three key overarching principles that they share, and which it is useful to briefly highlight. First, all of the research is underpinned by a commitment to encompassing participatory approaches wherever possible – conducting research with, rather than on, people. This is especially important if we are to engage with the expertise that comes with experience, and to research in a way that is ethical and does not instead further the misrecognition that people in poverty so routinely face (for further discussion, see Patrick, 2020. Second, ethical principles of reciprocity and care are common across the research projects; manifesting in a feminist research praxis, and a commitment to ensuring that care is taken in all research encounters by, for example, spending time, resources and energies on making sure that participants' involvement in research is properly recognised and experienced positively. Third, each study places value on the generation of rich, qualitative evidence – sometimes characterised as 'thick description' – as a way of generating new understandings. There is then an implicit call to learn from and work with these qualitative evidence bases, even where their sample size is small. Hopefully, this brief commentary demonstrates the value of so doing.

This commentary pulls out broad commonalities across this evidence base, which point to the material and relational harm caused by poverty and social security receipt. This is at root an outcome of inequalities, and it will require concerted action on inequalities to deliver change, change that could be transformative not just for those families experiencing poverty but for all of us.

https://largerfamilies.study/

<sup>3</sup> https://www.ucus.org.uk

https://covidrealities.org/

Table 1. Researching poverty and benefit changes

Study title	Study period	Sample size and recruitment strategy	Methods employed	Project partners and funder
The Lived Experiences of Welfare Reform	2011-13	15 people affected by welfare reform, recruited through gatekeeper organisations	Qualitative longitudinal research (three waves of interviews)  Participatory film-based output (what became known as the Dole Animators project)	Funder: ESRC
Improving Universal Credit in Northern Ireland	2018–20	26 people in receipt of Universal Credit in Northern Ireland, smaller sample took part in participatory workshops (17 people took part in at least one workshop)	Exploratory interviews, a series of participatory workshops	Funder: JRF and UKRI
				Partners: University of Ulster
Covid Realities	2020–22	100+ parents and carers self-defining as living on a low income	Participants completed online diaries over two periods (June 2020–July 2021, November 2021–February 2022), and also responded to video elicited questions over same period, and took part in online, participatory discussion groups	Funder: Nuffield Foundation
		Recruitment included targeting gatekeeper organisations, advertising on social media, and publicity through broadcast and print media		Partners: Child Poverty Action Group, University of Birmingham
The Benefit Changes and Larger Families Study	2020–23	45 parents and carers with three or more children, affected by the benefit cap	Mixed methods study that includes quasi- experimental quantitative methods as well as qualitative longitudinal research (three waves between 2021 and 2023)	Funder: Nuffield Foundation
		and/or two-child limit, living in London or Yorkshire		Partners: Child Poverty
		Recruited through local authorities and contact with gatekeeper organisations.		Action Group, University of Oxford, London School of Economics and Political Science

## It's not just about the money: why we need to attend to the relational as well as the material

It is patently clear that poverty (and, in the UK case, increasingly commonly destitution; Fitzpatrick et al., 2020) is a site of socio-economic injustice. Those affected face a daily struggle to get by, which frequently entails hard work encompassing budgeting activities, shopping around to secure the best deals, seeking out additional charitable support, and making hard choices about what to do without (Patrick, 2017). The work of trying to get by whilst experiencing poverty has negative mental health impacts (see Marmot et al., 2021; Pybus et al., 2021), and can inevitably make transitions from 'welfare' into 'work' more rather than less difficult (Patrick, 2017). It impacts negatively on children living in affected households (Wickham et al., 2016), and can have a scarring effect on their future lives.

While it is essential to attend to the material harm that poverty causes, it is also important to recognise the relational harm it also creates; here, we document these harms, and the intersect between the material and the relational. In this commentary, we are focusing on those experiencing poverty but this relational harm (and scope for longer-term scarring effects as well) extends across society; both poverty and inequality do relational damage to us all (see Wilkinson and Pickett, 2010).

In seeking to theorise and understand the impacts of the symbolic as well as the material suffering that poverty and social security receipt cause, it is valuable to draw on the work of Ruth Lister and her articulation of a politics of poverty that focuses on the need not only for redistribution but also for recognition and respect (see Lister, 2021). Here, Lister herself builds from Nancy Fraser's articulation of social (in)justice sitting across these two planes, with a politics of recognition itself tied to efforts to seek redress for those experiencing cultural and symbolic injustice. Fraser explains why it is important to understand demands for recognition in terms of demands to be 'full partners in social interaction', demonstrating the fundamental disconnect between social justice and inequality:

"Look, what is really important here is not the demand for recognition of a group's specific identity, but the demand for recognition of people's standing as full partners in social interaction, able to participate as peers with others in social life." That aspiration is fundamental to justice and cannot be satisfied by the politics of redistribution alone. What is required, therefore, is a politics of recognition that aims at establishing status equality, not at validating group identity.' (Fraser, 2004, p. 377)

In this way, those who face both economic and cultural injustice, and who thus need both redistribution and recognition, 'need both to claim and to deny their specificity' (Fraser, 1997, cited in Tyler, 2015, p. 507). In later work, Fraser (2004) also pulls out an important third dimension: representation, directing attention for the need to attend to and problematise governance processes, structures and the inclusion/exclusion of particular groups. Thus, Fraser (2004) sets out the political, economic and cultural dimensions of social justice as representation, redistribution and recognition.

For our purposes, what is particularly important here is to understand that action on poverty must attend to the relational as well as the material, but also that we need to do more to explore the ways and extent to which experiences of socio-economic injustice also (almost) inevitably will then entail cultural and symbolic injustices.

### Misrecognition in practice: work, welfare and welfare conditionality

There is a long and abject history of the denigration of 'welfare', and of the drawing out of lazy and simplistic divisions between populations variously judged to be deserving or undeserving of state support (see Welshman, 2013). However, we saw an especially sustained assault on 'welfare dependency' from Thatcher onwards, which arguably reached its crescendo under the Cameron–Osborne Coalition Government (see Jensen and Tyler, 2015; Patrick and Reeves, 2020). During this time, and in tandem with far-reaching cuts to social security, Conservative politicians were quick to stigmatise and stereotype those in receipt of out-of-work benefits, who David

Cameron wrote off in his first speech to the Conservative Party Conference as Prime Minister as passively 'sitting on their sofas waiting for their benefit cheques to arrive'. This sustained assault on 'welfare' and the lives of those who receive it was remarkably effective in providing cover for cut after cut to what was already an inadequate system of social security support (see Patrick, 2017). The political rhetoric also contributed to what Jensen and Tyler (2016) describe as a 'machine of anti-welfare commonsense', which saw politicians and much of the mass media, create an environment in which 'welfare' was itself seen as part of the problem. This was perhaps exemplified by the – at one time – unstoppable rise of 'poverty porn'; 'reality' television shows that provided a highly edited, and sensationalised, picture of life on benefits, with some shows, such as 'Benefits Street', name checked by politicians in their efforts to defend cuts to social security.

This anti-welfare discourse is generative of symbolic injustice, and is rooted in a misrecognition of both welfare and those who receive it. It narrows our understanding of 'welfare' to encapsulate only out-of-work social security receipt, enabling a subsequent ignoring of the ways and extent to which most of us will rely on social welfare at various points in our lives (see Hills, 2014).

A negative characterisation of 'welfare' has an impact on those experiencing poverty and in receipt of social security support, and can drive broader processes of poverty stigma and shame. James described his day-to-day experiences as a young man claiming benefits:

'I feel like a bum. I feel useless. When you're walking around the streets ... everybody knows that you're not a worker because you're out and about through the day so you feel worthless ... You feel like some people are looking at you as if to say "fucking, he's taking piss, he's another one that just sits about and does nowt". And then when you go shopping and you're having to buy all the cheapo stuff, you feel, I don't know, you feel ashamed. That's how it is. You see people putting nice products in their trolleys and you can't, you've got to get the minimum and it's tough if you like it or not because that's all you can afford.' (James, WR<sup>6</sup>)

Parents routinely experience shame because of the difficulty they have in supporting their children, itself a product of their poverty:

'I feel like a failure. Feel like my kids could have a better life if I put them into care.' (Maria, NI')

The misrecognition that people in receipt of social security benefits also routinely face is tied to the assumption that if they are not in paid work, they are not working and so not contributing to society as citizens (see Patrick, 2012; Lister, 2021). This completely ignores the very many forms of work that are undertaken by people experiencing poverty as carers, as parents, as volunteers and as jobseekers. This endures despite perhaps rather lacklustre efforts to do more to privilege and recognise care work in light of the critical role and work undertaken by parents and unpaid carers during the COVID-19 pandemic. The narrow and exclusionary focus on paid employment as the marker of the responsible, dutiful citizen further embeds the relational damage done by poverty and social security receipt, and is felt especially acutely by those not currently in paid employment. People who the government would characterise as 'economically inactive' describe how the work that they do goes ignored and unrecognised, with the material deprivation of poverty a constant reminder that their labour is not valued or rewarded by society.

Jim, who himself lives with significant mental health issues, is also the carer for his brother and partner:

'That's [caring's] all I do. I don't get any time apart from it, you know.' (WR)

David Cameron's speech is available in full on the BBC news website, <a href="https://www.bbc.co.uk/news/uk-politics-11485397">https://www.bbc.co.uk/news/uk-politics-11485397</a>.

WR denotes data come from The Lived Experiences of Welfare Reform Study.

NI denotes data come from the Universal Credit in Northern Ireland Study.

Susan, a single parent volunteered as a listener at a local church but felt this work was not valued:

[I'm] happy that I'm helping someone ... [but] it's not even that I get my transport costs or nothing ... My time, it should be valued more. (WR)

Arguably, the rise (and rise) of welfare conditionality that we have witnessed over the last 40 years embeds and extends the misrecognition that people in receipt of social security face, creating a punitive policy apparatus that privileges paid labour above all else in profoundly negative and exclusionary ways (see Dwyer and Wright, 2014; Wright and Patrick, 2019). The theoretical defences of work-related welfare conditionality variously posit that action to encourage and even compel transitions from 'welfare' into 'work' (narrowly understood as engagement with the formal labour market) will help those experiencing 'welfare dependency' become independent 'hard-working' citizens, drawing on paternalistic, contractualist and communitarian arguments (Patrick, 2017). There is also a recourse to ideas of an underclass, and the implicit (and sometimes near explicit) suggestion that target populations need the stick of the threat of benefit sanctions in order to be encouraged to 'do the right thing'.

Work-related welfare conditionality mandates engagement in the paid labour market and renders almost invisible (and certainly invaluable) other forms of labour. But as it is underpinned by incredibly harsh sanctions (via the withdrawal of benefits income for non-compliance) and the requirement to undertake job-search activities that can seem futile (for example, spending 35 hours per week, every week looking for work), conditionality causes harm that extends not only to misrecognition but also to disrespectful treatment, and to material suffering and hardship. This leads some scholars to describe sanctions in particular, and their day-to-day delivery, as a form of 'social abuse' (Wright, Fletcher and Stewart, 2020, p. 286), building on a wider literature that attends to the violence of austerity (see Cooper and Whyte, 2017; Grover, 2019).

There is widespread evidence of the negative consequences of conditionality and sanctions (see, for example, Watts and Fitzpatrick, 2018; Dwyer, 2019), and also of the ways in which it entrenches broader processes of misrecognition. Alan described his experiences as someone with long-term health problems who had been moved on to Universal Credit:

'Universal Credit ... seems to have been set up or established to try and force people back into work. It doesn't seem to cater for people that's genuinely not fit for work ... it's a very aggressive benefit.' (NI)

Andrea described a telephone call about her Universal Credit claim:

'I was shocked to receive a phone call from Medical Assessors from Universal Credit on Friday 17th July. The man who called me was very curt and very aggressive in his demeanour. He basically threatened that my money was going to be stopped if I didn't show signs of getting a job. I asked him quite nicely about what the government were implementing to help single parents to home school but also look for jobs and child care, etc. He basically told me he was the messenger and that another call would come next week and then they would make decisions about my Universal Credit. I'm terrified.' (CR8)

It is common to hear from people like Andrea and Alan of the fear that engagement with the conditionality regime generates and the endemic insecurity it creates as claimants constantly try to comply with requirements, or risk benefit sanctions and potentially being pushed deeper into poverty and, in many cases, into destitution.

### When misrecognition meets disrespect; everyday social security receipt

In all my research with people claiming social security, spanning over 10 years, there has been a common theme around the extent to which frontline treatment in accessing social security provision is frequently experienced as disrespectful and undignified. Participants often describe

<sup>&</sup>lt;sup>8</sup> CR denotes data generated from Covid Realities.

the Job Centre as an intimidating and hostile setting, with the visible presence of security guards a reminder that claimants are themselves seen as threatening (rather than threatened) populations (Fohrbeck, Hirseland and Ramos Lobato, 2014).

'When I started to go in the Job Centre again there were guards. Security men, and I'm thinking what a thing ... It's wordless, It's a silent, och, I don't even have the words. It's the image ... They're symbolising the fact that they're the big superpower and we are powerless and we've got to do as we're told, when we're told.' (Cath, WR)

There is inevitably variability in experiences of front-line staff, with participants recounting examples of supportive staff members who seem to want to help them navigate the social security system. But, there is also widespread evidence and examples of claimants describing feeling judged, belittled and sometimes even punished by their interactions with front-line staff, which perhaps sometimes feel reflects broader public attitudes (and censure) towards welfare claimants. These negative experiences are also reflective of the conditionality regime that governs encounters between claimants and front-line advisers, which sits as an ever-present threat, underpins the power imbalance, and is arguably – by its design – not conducive to positive, empathetic interactions.

Adrian described the impact he felt poverty porn had on his front-line experiences at the Job Centre:

'Even the job centre advisers, they watch the shows. That's how they view us, or that's how they get told to view us ... [They treat me] like I'm one of them people on one of them shows. "So, what have you been doing? Watching telly?", they act like that's what you do.' (Adrian, WR)

Sophie and Fiona reflect on their interactions with frontline staff:

'[Job Centre staff] do look down at you ... last week when I went down, she went, "have you applied for any jobs?" I went "yeah, 23". And she looked at me as if to say "right okay, whatever" ... basically they look at us like rubbish 'cause we are on benefits ... it's like they put you in a category or something ... like low-lifes or something like that. It does get you mad.' (Sophie, WR)

'[The DWP] telephone service is belittling and awful, every time I call I feel like the people on the end of the phone are rude and abrupt with me. They always try to assert authority or have the final say, and I feel less of a human by the time I come off the phone with them. The online journal is useless as many different advisors log there and so there is no continuity.' (Fiona, CR)

Fiona and Sophie report on different interactions, with their conclusions on their treatment equally damning – Fiona feels 'less of a human' after speaking to the DWP, while Sophie feels consigned to a negative category, as a 'low-life'. It is then not surprising, perhaps, that many, like Daneem, reported relief at not having to attend Job Centres in person during the pandemic:

'I'm really grateful for this COVID that I don't have to go to that place [the Jobcentre Plus] anymore. I feel like the way that you get treated in there, the way that people look at you it's just, it's just not a nice place to be. I mean we're living off the bare minimum, we're having to go there for the absolute bare minimum money that we're having to survive on, if that makes sense, and we get degraded for that as well.' (LF³)

As benefit claiming has increasingly moved online, driven by the arrival of Universal Credit, there are new processes, but these are still too often experienced as disrespectful and as robbing individuals of their dignity. Processes (across online and face-to-face contact) often do not seem to sufficiently account for the unequal power relations between claimant and staff, and instead

<sup>&</sup>lt;sup>9</sup> LF denotes data generated from the Larger Families study.

often amplify these in ways that undermine the relationships and can feel demeaning for claimants themselves. In the years covered by these research studies, there has also been the rapid growth (and subsequent levelling off) of benefit sanctions, with evidence that local Job Centres were set targets for the proportion of sanctions issued in the early period of the expansion of the conditionality regime (Domokos, 2011). At the same time, there has been a rapid escalation in caseloads for front-line staff (see Harrison, 2013), making it harder for front-line advisers to provide meaningful and sustained support for individual claimants, as they instead battle to administer arguably unmanageable caseloads.

There have also been system changes, some of which have worsened the experience of claimants. For example, under the online Universal Credit claims process, individuals manage many aspects of their claim on their online journal. Here, there is an expectation that claimants will respond speedily to requests for information from Department for Work and Pensions staff, and record all job-search activity (or risk benefit sanctions). However, there is no equivalent in terms of the expectations that claimants might reasonably have for staff members to respond to queries that they raise via the journal system, and there are examples of claimants waiting many days without an answer, even when they are at a point of crisis and experiencing extreme distress:

'So it wasn't my choice to move to Universal Credit. I had no choice. And in the time that they moved me from the legacy benefit, I'd wracked up a bill that I had no idea about because they'd overpaid me and they took that whole amount out in one Universal Credit payment which was right at the beginning of the first lockdown where I'd lost my job and it took multiple phone calls and journal entries for me to finally get hold of someone and I was crying I had to you know, it really, really rinsed me for the month. I physically could not afford my bills.' (Lois, CR)

The Universal Credit journal is designed as a reporting system for claimants to demonstrate job search (and so part of the wider conditionality regime) and not primarily a place for them to seek advice or responses from their work coach and associated staff working on their claim. But this is perhaps never clearly articulated to claimants themselves, who then experience the lack of a response through the journal as another example of treatment that is disrespectful and undignified. Nellie explains:

'... the journal needs improving. I'd much prefer to be able to simply email one consistent person who knows me and my case. Sending a message on the journal feels like you're sending it into the ether. I don't know who it's going to and if they ever get it. Sometimes I've found that what I want to communicate on the journal can not be discussed or answered through it. For someone who struggles with other forms of communication this is a big problem. The journal often seems like simply a way for the DWP to send demands rather than a way for us to ask questions or ask for help. As soon as you do you're signposted out of the communication.' (Nellie, CR)

### The harmful shift to charitable and localised provision

Very often, people experiencing poverty and in receipt of social security benefits will find that they are unable to get by on state support alone, turning instead to the charitable infrastructure that today includes not only food banks but also direct help with school uniforms, furniture, period products and so on (see Crossley, Garthwaite and Patrick, 2018, for a critique of the associated fragmentation of poverty). Sitting alongside the charitable infrastructure is the crisis support provided by local authorities (in the case of England, different grants-based schemes operate in the devolved regions), which is routinely discretionary and often in the form of goods rather than cash-based support.

Accessing these forms of support, which are themselves symptomatic of the failure of the state to address income poverty, requires claim processes and for individuals to repeatedly demonstrate their deservingness and need for support. Even where the service being accessed is supportive

and welcoming, the very act of seeking it out can undermine individuals' dignity and very often has deleterious effects on their own sense of self (and self-worth).

Callie reflects on accessing charitable food provision:

'Since October I've been forced to ask for food help from a local charity. If it weren't for the free food we given we would be very hungry. I feel embarrassed queuing up to receive basics food like veg and cereal which I can no longer afford, but at the same time i don't because its the only way to feed us. I pretend to my teenage daughter that I've been shopping, but I know she's aware that the food comes from the food bank as it comes from different supermarkets and includes food last its sell by date. I haven't been able to tell her we're that poor we have to get food from charity. It would too much for her. We get some nice things, proper branded cereal and chocolates, marks and Spencer amd waitrose are very generous and we sometimes get chocolate twists. But yes I feel sad that I can't buy them.' (Callie, CR)

The sadness that Callie articulates in having to access emergency food provision should shame us all and should serve as a driver to act on and to address the poverty and inequality that makes food banks necessary (see Power et al., 2021; Power, 2022).

As well as food banks, people in poverty often have to turn to discretionary, localised support for large purchases. Charlotte described her experiences accessing discretionary support when she needed a new fridge freezer:

'Personally for me I am on Universal Credit. I am finding this extremely difficult to live on. A lot of years ago I struggled to get a fridge freezer and only now as of next week I will finally get one. However I have no working cooker at present and I am concerned about that heading towards Christmas. I do have a microwave so it's not too bad. I did try 3 times to apply for a non repayable grant which is available but very hard to access and I [was] denied. It's awful as I am genuine and it's an appliance I need. When I phoned all those times I was demeaned and demoralised. I didn't feel like a human. I didn't feel respected as I felt like a rat. It's a horrible feeling.' (Charlotte, CR)

The shift towards charitable and localised provision, and away from cash-based transfers, denies affected individuals choice and agency over how they spend and allocate their limited resources (Power et al., 2021). This too is problematic, especially as it is itself arguably part of a wider narrative that suggests that welfare claimants would make bad choices if given the choice, with targeted help with food directly then a more paternalistic but explicitly moralistic (and arguably demeaning) policy response (Garthwaite, 2016). The following diary entry from Nellie is worth quoting at length as it sets out how voucher-based provision (here through the Healthy Start scheme) can be experienced as stigmatising, with the whole voucher-based apparatus signalling surveillance and a denial of agency to those experiencing poverty:

'The bloody Healthy Start vouchers are haunting me again ... This week's experience topped it all off. I've never felt so humiliated. Because I usually shop online (because it's the safer option during COVID and I spend less) I save my vouchers to use in a single shop once a month. All I buy are items covered by the vouchers. First humiliation – you can't use self-service, an actual person has to approve the voucher use. Second humiliation – because of COVID the supermarket has converted most of their checkouts to self-service, there are only one or two manned checkouts, so I have a growing queue of people behind me. Because of the no more than 3 vouchers rule I have to split my shop and 'pay' twice, slowing the queue down even more. My first load of shopping through the till comes to about £9.80. I use three vouchers (£9.30) and pay the extra 50p. It's actually quite embarrassing paying with the vouchers for the cashier and all the people in the queue to see. My second load goes through the till and comes to £3. I try to pay with my remaining voucher but it won't work. And here's the big humiliation. The manager comes over and explains in front of everyone that I

have to spend the entire amount of the voucher - £3.10. I assure her that I'm not expecting the 10p change. She tells me it won't go through. So she takes me and my shopping back to the fruit and veg section where we try and find something for 10p - a banana. I can feel myself on the verge of crying. She explains that it's to make sure people using the vouchers use the full value of them, and get all the fruit and veg they need. I finally leave the shop shaking with humiliation. The Healthy Start vouchers are just one small example of how the system stereotypes and discriminated against people on low incomes/benefits. The baseline assumption is one of mistrust. That this group of people will try and defraud the system. So they can't possibly be trusted to use the youchers online, or at a selfservice checkout. And these people are so stupid that we have to make sure they use all the voucher money we're giving them on healthy food because obviously all their own food choices are shit. Because £12.40 a month comes close to feeding a family of 4.5 portions of fruit a yea a day! I'm done with it, I deserve to be trusted. To not feel humiliated, I can make healthy decisions for my family, I have a postgraduate qualification, my husband is a graduate. The school may get a pupil premium for my daughter but she is most certainly not an example of the attainment gap. I'm fed up of the assumption that people on benefits are untrustworthy and uneducated.' (Nellie, CR).

Here, Nellie sets out incredibly clearly the humiliation and shame that voucher-based provision can create. This could be easily avoided by shifting to cash-based support.

Where people turn to food banks, they often find the support available is unsuitable and this can further embed the harms that accessing this form of support does (Garthwaite, 2016; Power et al., 2021). Holly describes her experiences of receiving food parcels during the height of the COVID-19 pandemic. Her diary extract shows the various ways in which charitable food provision can entrench feelings of shame as well as the very real risks and limitations with food-based (rather than cash-based) provision:

'I'm so very grateful for these boxes from charity, I feel guilty for using but also grateful. The kiddies are happy with crisps and biscuits provided, even some mini microwave treacle cakes and custard. That'll make a nice treat. I'm sad at having to bin some items, in the box was two tubs of sweating and stinky carrots. Normally I'd clean and cut and freeze but when I cleaned and cut these half were turning black within so to be safe I binned the lot (last thing we need is food poisoning while in lockdown) ... Of the bread, all were dated 16th, two days ago. No worries, I'm pretty good at making food last and use by dates are subjective, depending on the product, alas these breads weren't child suitable: two were open, stale and smelt weird. One was rock solid, kids used it as a drum it was so hard (gave them a good giggle and an opportunity to explore what happens as food expires). The last was unopened and looked safe to use. I opened it after I'd put everything away, to make sandwiches, and the smell of mould was sickening. I hated having to bin them. I know [beggars] can't be choosers but four loaves of inedible bread was an emotional blow at the time ... ' (Holly, CR)

### Stigmatising social security receipt

As documented above, the harm caused by poverty extends not only to the material absence, which is at the core of experiences of poverty, but to the misrecognition and disrespect that it also entails. Looking more broadly at societal relations, it is vital to consider the ways in which people experiencing poverty are routinely excluded from national conversations and narratives. Their poverty routinely sets them apart from national, topical conversations (for example, about enjoying the 'Eat out to Help Out' scheme at the height of the pandemic), whilst the material deprivations that they have to navigate mean that moments that are routinely a time of pleasure and celebration (for example, Christmas) are instead a time of worry and anxiety for families unable to treat their children as they would like (Patrick, 2017).

The depth and extent of poverty in the UK today also adversely effects relations between people experiencing poverty and political decision-makers. When people experiencing poverty face cuts

in support, and an exclusionary narrative that privileges paid work above all else (and ignores the persistent problem of in-work poverty), they often report feeling a total disconnect and an absence of trust in the political class. This is corrosive to our political system, but is an inevitable by-product of a punitive, anti-welfare narrative and policy approach.

The large and growing literature on poverty and benefits stigma clearly sets out how individuals experience both societal censure (and stigma) but also turn this inwards, critiquing themselves for their reliance on benefits, and even using the negative language to describe themselves (see, for example, Chase and Walker, 2013; Walker, 2014, Baumberg Geiger, 2016; Patrick, 2016). Sam, a young care-leaver, did this in not one but two of her interviews with me:

'I feel a bit weird when it comes to the jobseekers bit because I don't like scrounging off of people ... I don't like scrounging money.' (Sam, WR)

'I need a job; because I'm sick of scrounging. That's how I think of it, anyway, I'm sick of scrounging.' (Sam, WR)

This literature shows how stigma can be extended through the institutional processes of claiming benefits, and considers the political economy of stigma, and the extent to which it can normalise, and create space for, the ongoing undermining of our social security safety net (see, for example, Tyler and Slater, 2018; Tyler, 2020). This literature also shows the extent to which claimants can themselves become stigma-producers, justifying their own benefits receipt by critiquing and undermining the deservingness of some other (see Garthwaite, 2016; Patrick, 2016).

'Some people choose it [benefits], some people think "I'll have a kid and go on benefits and that'll be me". Some people are used to it, but I'm not. Well, I never have been.' (James, WR)

'There's so many people out there that are just lazy and don't want to work and they ... won't get questioned and sent to [ATOS]. They'll just get left. And there's people out there that are on disability that don't deserve it. I mean I've seen a man a couple of weeks ago that was on disability and had a disability badge and everything, and he was just walking normal and swinging his walking stick about like it was nowt. And I thought there's people there that actually really deserve it that could do with the money, and they're not even getting it and it just winds me up.' (Sharon, WR)

This again does relational harm, and makes a sustained challenge to the status quo only harder to achieve. The stigma of poverty and social security receipt causes multiple and intersecting harms. It can be profoundly damaging to affected individuals, it undermines social solidarities and support for a decent social security safety net, and inevitably it has the potential to reduce take-up of benefits. Where this occurs, there is a risk that people entitled to state support (and in need of that support) do not claim because of the negative associations with doing so. Drawing on survey analysis, the Welfare at a Social Distance project, which explored benefit experiences during the COVID-19 crisis, found that an estimated half a million people who were eligible for Universal Credit at the start of the pandemic did not claim it. Of these estimated 430,000-560,000 individuals, over a quarter (27%) said they did not claim because of benefits stigma (Baumberg Geiger et al., 2021). The relationships between benefit stigma and take-up remain relatively underexplored and there would be value in additional research to tease out these relationships. Relatedly, the government would be well advised to do more to consider how efforts to reduce benefits stigma (and to ensure that senior civil servants and politicians talk about social security and welfare in non-stigmatising ways) might encourage benefits take-up, an avowed aim of the department, and one especially claimed for Universal Credit. Notably, in Scotland, and as part of new devolved powers on social security, the Scottish Government has an explicit focus on this, publishing a bi-annual 'Benefit Take-Up Strategy' (see Scottish Government, 2021). Here, there is an emphasis on trying to challenge and undermine myths and stigma around claiming benefits, showing recognition of how stigma may reduce the take-up of benefits to which people are entitled.

A key feature of Universal Credit is that it rolls together key forms of in-work and out-of-work social security support into one benefit. There were hopes, especially when it was first announced in 2010, and before its beleaguered roll-out, that this might help reduce the stigma of benefits receipt. However, this hope for the benefit rubbed up against the extension of work-related conditionality and specifically the introduction of in-work conditionality, which sees many in-work claimants subject to conditionality and the risk of benefit sanctions if they do not do what is required of them to seek additional paid employment (see Wright and Dwyer, 2020). This means that those in-work Universal Credit claimants judged not to be working enough face an intensive welfare conditionality regime where they may feel that they are stigmatised due to their benefit-claiming status, and the mechanisms of the conditionality regime. So, rather than reduce benefits stigma, there is a real risk that Universal Credit will only increase it further.

Certainly, participants from the welfare reform study made a distinction between claiming outof-work benefits and tax credits, a distinction that is perhaps harder to make for those now claiming Universal Credit. Josh and Rosie both draw this contrast between in-work financial support – which was seen as deserved and less stigmatising – and out-of-work benefit receipt:

'It does [feel different getting tax credits] because I am paying the tax out anyway, so I'm only getting it back.' (Josh, WR)

'At least I am entitled to something, and because I've worked I feel comfortable taking what I'm entitled to.' (Rosie, WR)

The scope for Universal Credit to be a less stigmatising form of social security is reduced not just by its accompanying conditionality regime, but by the statements by politicians about it, which frequently seem to misunderstand (or deliberately obscure) the fact that a large proportion (at the time of writing 41%) of Universal Credit claimants are in paid employment. During the summer and into the autumn of 2021, Boris Johnson's government was under sustained pressure to make permanent the £20 increase to Universal Credit, which had been introduced in April 2020 as part of the COVID-19 response. In media interviews and in parliamentary debates, Johnson repeatedly presented a (false) choice that his government faced: support and invest in jobs or spend money on welfare. This was evident in an exchange between Boris Johnson and Stephen Timms when the Prime Minister gave evidence to the House of Commons' Liaison Committee:

Stephen Timms: But do you accept that taking the £20 a week away will cause a lot of hardship to a large number of people?

The Prime Minister: I think that the best way forward is to get people into higher wage, higher skilled jobs, and that is the ambition of this government. If you ask me to make a choice between more welfare or better, higher paid jobs, I am going to go for better, higher paid jobs. (House of Commons Liaison Committee, 2021)

This presentation ignores the extent of in-work claiming of Universal Credit and can leave those affected individuals who follow the government discourse feeling that theirs is a government unwilling to prioritise support for them. This was reflected in diary entries to the Covid Realities research programme during the public and media debate in 2021 over whether to implement the £20 cut to Universal Credit. Aurora, who is benefit capped and so did not receive the additional £20, wrote the following after hearing Boris Johnson defend the cut on the news in July 2021:

'Just listened to Boris when questioned on the removal of the  $\mathfrak{L}20$  uplift. Although we do not qualify – I would like to say how angry his response has made me. It's as if we could all find better paid work. There is never any real consideration for the lowest paid in society, there are people who need to take these jobs on to feed their families. Social mobility is hard enough without a global pandemic.' (Aurora, CR)

In this way, we see the inter-relationships between the material and the relational, and how the presentation (and policy justification) for material cuts to social security has an impact not just

materially but also in terms of relational harms, and furthers the negative impacts of being at the sharp end of socio-economic inequalities.

### Inequality at work: wider relational harms

Inevitable harms flow from the personal and institutional stigma of poverty and benefits (see Baumberg, 2016; Patrick, 2016), and the varied response to managing stigma, which can include 'othering' (shoring up one's own deservingness with claim to the undeservingness of some 'other'). Beyond this, though, the experience of poverty and of having less (when others have more) inevitably has an impact upon and damages broader societal relations. This can be with family members, with the wider society, and with other institutions, whose actions sometimes show a lack of appreciation of the impact of poverty.

Gracie sets out how this experience of doing without in comparative perspective can feel:

'My grandad died. It's been awful. He was like my dad. I cry all the time. We are spreading the cost of the funeral between us. Flowers alone are £40 each between me and my 6 cousins. They have no idea that I had to take out a loan. I had no choice. I can't even afford a paddling pool and it's due to be [38 °C] tomorrow. My neighbours just bought a hot tub. I honestly want the thing to break in [its] first week. Sounds awful but I am sick to death of seeing and hearing everyone else having a marvellous time.' (Gracie, CR).

Alex is acutely aware of her own socio-economic status as a single parent on benefits, with a disabled child, and how this contrasts with others in her community. In a diary entry she sets out a chance encounter with another parent:

'Saw a wicker basket in charity shop, bought it to fill with toiletries for my daughter as [an] Xmas gift. As [I came] out the shop, I bumped into a dance mum. She looked at me at the shop and back to me, with disgust written all over her face. I made polite small talk. She is a teacher at local primary school, her husband works offshore and her father is a Conservative councillor. She says she was enjoying her well-deserved weekend off, as she works incredibly hard and she is counting down until the Xmas holidays to relax for 2 weeks. Oh to have the support of grandparents to do childcare for free, to go and work as a teacher. On a good salary and have a wealthy husband and family. To have a weekend off? I'm 24hrs a day 7 days a week. No childcare from grandparents, no wealthy husband. To have the luxury to have time to wander around into delicatessens hunting for a cheeseboard ... Some people have no idea ... ' (Alex, CR)

Rosie reports feeling judged after buying her children a treat:

'Bought the kids a well-deserved treat after selling some old games on eBay. Told a "friend" who commented "thought you were skint?" Didn't realise I had to justify every penny I spend just because we don't have much. So much judgement of others around at the moment and it makes me so sad.' (Rose, CR)

Amanda feels excluded at a baby group because of her status as someone in receipt of benefits:

'I remember once I was at a playgroup and no mum would talk to me cos the, we were at a baby group and it was quite posh and I was the only one on, you can tell I was the only one on benefits, let's just put it that way, and no-one would talk to me, no-one wanted to be my friend, no-one wanted to have that mum cos that mum was the scrounger mum like.' (Amanda, LF)

What the accounts of Amanda, Rosie, Alex and Gracie all illustrate is the positional, social suffering caused by knowing oneself to be at 'the bottom' of the socio-economic spectrum (Bourdieu, 1999). This suffering only extends when the inequalities are especially stark, and when

the nature and extent of the poverty faced means that people are struggling to afford essentials, as is the case all too often in the UK today (Wilkinson and Pickett, 2010; Davies et al., 2021).

### Poverty: social, lived harms

Living in a society where your work efforts (whether directed towards the labour market or to the other forms of labour embodied in acts of parenting, care, volunteering and the work of seeking employment) do not provide sufficient income (whether through earnings or through social security support) to get by inevitably has a negative relational impact. This is emblematic of the 'social suffering' (Bourdeiu, 1999, as cited in Wright et al., 2020) that people experiencing poverty and social security receipt routinely experience, a suffering that is one of the most visible examples of how 'inequalities are materialised in the body, and lived' (McNay, 2012, cited in Wright et al., 2020).

In the case of poverty, the very experience of being asked (or perhaps rather made) to get by without enough is to experience both socio-economic and symbolic injustice (see Fraser, 2004; Lister, 2021). Poverty is itself tied to inequalities in chances for recognition (Honneth, 2007) and is rooted in wider processes of misrecognition that are then often amplified further when they collide with disrespectful and undignified treatment through the very act of accessing social security receipt (and, for many, additional charitable support, for example, through food banks; see Garthwaite, 2016). Policymakers and those seeking to act on inequality and poverty must attend to both the distributive and the relational dimensions; with those experiencing poverty returning again and again to the need not just for access to more money (redistribution) but for better recognition both of the work that they do, and their right to dignified and respectful treatment (recognition and respect) (see, for example, Patrick, 2017; Patrick and Simpson, 2020).

# Making things better: why focusing on the relational is a very good place to start

At the time of writing, and against the context of a continuing cost of living crisis, any increases to social security support (e.g. the uprating of benefits in line with inflation) remain incredibly hard won, while there also remains a reluctance on the part of politicians to fully engage with the evidence base (for example, on the ineffectiveness of welfare conditionality). This context can make it hard to do the future-orientated work of imagining a different and better future for social security (see Patrick et al., 2021). But this can and must be done, not least because of the very real harm that poverty and inequality continue to cause, as so vividly demonstrated by other contributors and by the work of the IFS Deaton Review itself.

In undertaking this future-orientated work, the central argument of this piece is that we need to attend to the relational as well as the material harms done by poverty and inequality, recognising the extent to which corrective action here needs to focus across both the distributive and the relational planes. It is also critically important to recognise the intersect between the two and the ways in which the material harms done by the withdrawal (or indeed the absence) of adequate social security support also triggers relational harms, given that it signals a lack of willingness to care for and properly support those affected.

This was exemplified by the decision by the UK government in October 2021 to press ahead with the £20 cut to Universal Credit, the biggest overnight reduction in social security support in the history of the welfare state (Masters, 2021). This cut inevitably caused real (and avoidable) hardship to families forced to go without. As Caroline, a participant in Covid Realities put it, in a blog about the cut:<sup>10</sup>

'I never have any surplus left over and that's with the  $\pounds 20$  a week. What I now face is "what is there to cut back on or give up?" Internet, car? I need these as I live in a rural area and I need them for my work. So the next option is to cut back on heating or food ... Well we need to eat, so we'll have to cut back on the heating. We

<sup>&</sup>lt;sup>10</sup> See <a href="https://covidrealities.org/blog/why-do-our-children-pay-the-price">https://covidrealities.org/blog/why-do-our-children-pay-the-price</a>.

will just have to sit wrapped in blankets when we are eating at the table.' (Caroline, CR).

But it also causes relational damage, suggesting that those on Universal Credit, and especially those not currently in paid employment, are not deserving of this support, and further weakening trust in politicians among those affected. As Caroline also set out in her blog:

'I feel like our government isn't listening to us or they truly don't care. The £20 cut will have a long lasting impact on our children and on our own mental and physical wellbeing.' (Caroline, CR)

So taking action to address poverty and inequality does require investment (which will improve things materially and relationally), but it also requires policymakers to attend more closely to how they address the misrecognition and disrespect that people experiencing poverty so routinely face. Here, there is much that can be done (and much at a low cost) to try and embed principles of dignity and respect into the social security system.

There is scope to look at embedding more reciprocity within these systems, making it clearer that claimants have rights as well as responsibilities, and being mindful in system design of the inbuilt hierarchies and power imbalances that suffuse relationships between claimants and frontline advisers. There are real questions about the suitability of welfare conditionality here, and there would be real scope to build better reciprocal relationships were the government to end its reliance on a regime of sanctions and conditionality.

What is vital is that we recognise the relationship between the material and relational harms done by poverty and inequality, and ensure that action to address this attends to both domains (see Lister, 2021). Targeted, means-tested provision does not have to bring with it misrecognition, disrespect and high levels of stigma; attention to its delivery and underpinning principles could make a very significant difference here. The Westminster government can here learn from (and be inspired by) the approach taken by the Scottish Government in its devolved powers to social security, which includes the establishment of principles that underpin their legislation; principles that focus on dignity, respect, on human rights, and on social security as an investment (see Scottish Government, 2017). Scotland has also focused resources on creating a welcoming environment in their Social Security Scotland offices, placing importance on this relational domain (Patrick, 2018). Addressing the relational harm caused by poverty and social security receipt does not necessitate a move more towards more universal provision (for example, adopting a Universal Basic Income approach). Rather, there remains a vital role for targeted support that recognises and accounts for diverse needs and risks. Therefore, it is about acknowledging that where social security support is provided at inadequate levels, as is the case in the UK today, this causes real and lasting relational harm. As a community worker from Edinburgh commented on the (very positive and progressive) principles underpinning Scotland's Social Security Act: 'respect and dignity disnae feed the bairns' (cited in Patrick, 2018). What is needed, then, is attention to both, and recognition of the inter-relationship and interdependence between the material and the relational.

Political leaders need to reframe and rethink their narratives on social security and 'welfare', broadening out understandings of work to include care, and making ambitious changes to the conditions and adequacy of social security provision to actually make care possible. But we can all play a part here too, by acknowledging and speaking of our own welfare dependency (widely and more properly understood) and by being cautious to conceptualise work broadly to include parenting, care, informal support and volunteering (see Hills, 2014; Care Collective, 2021; Patrick et al., 2021).

The researchers and 'policy wonks' among us can also do more to bring in and work with the expertise of experience on poverty and social security, recognising that when done properly this can itself be a partial redress to the misrecognition and disrespect faced by people in poverty (see Patrick, 2020; Patrick et al., 2021, 2022). We can show the possibilities that are created when we merge various forms of expertise together to generate policy recommendations for change, as evidenced so effectively by the work of alliances such as Poverty2Solutions and the APLE Collective (see Poverty2Solutions, 2021; Goldstraw et al., 2021). We can also call for the

government to do more to bring this expertise into its own policymaking processes, moving away from a 'test and learn' approach (which was how it characterised the development of Universal Credit) to a 'listen and learn' model, which works with (and not against) the everyday realities of the lives of people experiencing poverty.

Across all of this, we can and should call for ambitious and radical changes. For example, we can call for the creation of a social security system that actually provides adequate support to households, and without necessitating reliance on charitable provision. And we can call for a review of the place for welfare conditionality in an effective and well-functioning social security system. But we can also call for smaller, quieter changes that incrementally could make a real difference: working towards the provision of toilets and water coolers in all customer-facing Job Centres for example, or committing to ensuring that the induction of new front-line staff includes the chance to hear directly from claimants about their everyday experiences, and just some of the challenges they face. What we can and must do, though, is to keep a focus on the need for change, as without it we are condemning millions to material and relational harms – ones that are the result of political choices, and so can and should be undone.

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