



Poverty and Social Exclusion in the UK

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**A review of the qualitative evidence relating to
the experience of poverty and exclusion**

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Poverty and Social Exclusion in the UK

Overview

The Poverty and Social Exclusion in the UK Project is funded by the Economic, Science and Research Council (ESRC). The Project is a collaboration between the University of Bristol, University of Glasgow, Heriot Watt University, Open University, Queen's University (Belfast), University of York, the National Centre for Social Research and the Northern Ireland Statistics and Research Agency. The project commenced in April 2010 and will run for three-and-a-half years.

The primary purpose is to advance the 'state of the art' of the theory and practice of poverty and social exclusion measurement. In order to improve current measurement methodologies, the research will develop and repeat the 1999 Poverty and Social Exclusion Survey. This research will produce information of immediate and direct interest to policy makers, academics and the general public. It will provide a rigorous and detailed independent assessment on progress towards the UK Government's target of eradicating child poverty.

Objectives

This research has three main objectives:

- To improve the measurement of poverty, deprivation, social exclusion and standard of living
- To assess changes in poverty and social exclusion in the UK
- To conduct policy-relevant analyses of poverty and social exclusion

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Rationale, scope and aims

The purpose of this review is to provide an evaluation of the qualitative evidence base relating to the experience of poverty and social exclusion in the UK. More specifically, the review sought to detail the following aspects of poverty and social exclusion:

- To understand how low income, deprivation and exclusion shapes the material and relational experiences of individuals and households;
- To outline the strategies that individuals and households deploy to adapt to or challenge their situation;
- To explore the processes of impoverishment and exclusion.

In so doing the principal objective of the review is to identify gaps in the current evidence base in order to inform the design and conduct of the Phase II Qualitative Research of the PSE 2011, *'Understanding Experiences of Low Income During Recession'*. It is also intended that the review will act as a resource for further aspects of PSE 2011, including the analysis of the necessities and main stage survey. To date few systematic reviews exist of the qualitative research relating to poverty and social exclusion in the UK, those that do tend to focus on specific social groups, particularly children (Attree, 2006; Backett-Milburn, et al., 2003; Ridge, 2011). With this in mind, the review seeks to assess *'what we know and what we don't know'* in relation to the lived experiences of low income, in order to contribute to future developments in this area.

The review evaluates the 'state of the art' research in these areas, published in the period since the previous Poverty and Social Exclusion Survey, 1999, to the end of 2011. Key studies prior to this census period have also been included, as many of the studies post 1999 built on important contributions made largely during the mid 1990s. Included within the review are peer-reviewed academic journal articles, books and book chapters, as well as 'grey literature' including, official reports and working papers, and unpublished academic reports. It should be noted that the parameters of the review were fixed in the following ways. First, studies drawing on the perspectives other than those living on low incomes, such as policy makers and service providers were excluded. The views of 'policy experts' and politicians are afforded great weight in policy discourse, often at the expense of the 'real experts' on poverty – people experiencing low income and material and social deprivation. By drawing on these accounts, the evidence base consisted of first hand unmediated accounts of life on a low income. Second, it was only possible to review English language studies. These studies were not limited to the United Kingdom and the review has included studies from the US, Canada and Australia. Non-UK studies were included from countries with similar welfare regimes in order to allow

comparisons with the UK to be drawn. Third, studies of social exclusion were only included if they made clear the relationship between low income and specific forms of exclusion. Studies of social problems that failed to specifically relate these substantive areas to the notion of social exclusion were omitted.

A total of 102 studies were included in the review. A four stage search process was designed to identify relevant studies and to extract the data necessary to meet the review's aims. Searches were graduated moving progressively from broader search strategies (database searches, hand searches) to more targeted searches (citation tracking, expert review) to ensure the appropriate studies were identified¹. Finally, a thematic analysis of the included studies was undertaken to identify recurring themes, as well as to identify gaps within the literature. To accurately reflect the results of this analysis, the review findings have been divided into the following sections. First, we review the methodological approaches that have shaped the evidence base, the characteristics of this research, as well as the gaps in our understanding. Second, we outline the factors that are identified within the literature as influencing the processes of impoverishment and exclusion, as well as those that shape individuals' trajectories out of low income. Third, we explore the adaptive responses that those experiencing low incomes draw on, from budgeting strategies to wider forms of resistance. Fourth, we investigate the material and relational consequences of poverty and exclusion. In doing so we explore the impacts of poverty and exclusion on well being, such as health, educational opportunities, as well as the relational aspects of poverty/exclusion, such as shame, stigma and powerlessness, and the corrosive impacts on individuals' self esteem. Finally, we conclude our analysis with an assessment of the existing research base, considering the implications for future research in this area.

FINDINGS

1. Existing methodological approaches

Before describing the themes that emerged from the literature, it is important to contextualise this analysis within a broader discussion of the research methods that have informed these studies. In doing so we hope to understand how 'knowledge' in this area has been produced, primarily by reviewing the methods and sampling used in the studies reviewed, to provide insights an assessment of the relative strengths and limitations evident within the evidence base².

¹ For a more detailed discussion of the review process see Appendix One.

² Brief methodological details are provided for each study in Appendix Two.

The studies included in this review predominantly use semi structured interviews as the principal data collection tool (see Table 1). Consequently, an evidence base has developed that successfully details many aspects of ‘what it is like’ to live on a low income and has enabled those living on low incomes to document their personal experiences, whilst affording sufficient structure to explore interview themes within and between social groups. Focus groups have also been commonly used to generate collective accounts and to detail experiences of low income that are common to particular social groups. In combination, these approaches have provided ‘in depth’ first-hand accounts that supplement the snapshots offered by quantitative surveys. Such accounts not only complement statistical analyses by furthering our understanding of the associations between phenomena, such as ill health and poor educational outcomes and low income, but allow researchers to explore the complexities of relational aspects of poverty and exclusion, such as shame and stigma, that often escape survey instrumentation. However, the domination of these methods has left some obvious gaps within the existing base.

First, semi structured interviews and focus groups tend to provide an opportunity to participants to discuss their current situation. Thus, these approaches are not designed, nor necessarily intended, to capture the dynamics of impoverishment and exclusion. However, the few studies that have taken a longitudinal approach make a considerable contribution to our understanding of households trajectories into and out of ‘poverty’, as well as the processes of marginalisation that result in exclusion (see for example Millar, 2007; Ridge and Millar, 2008). Qualitative longitudinal research design facilitate an understanding of poverty and exclusion in less static terms, providing accounts that view low income as a more dynamic and fluid phenomena, which are subject to the contingencies of the lifecourse and broader structural ‘events’. Moreover, as participants are not ‘fixed’ at one point in time, this research tends to give greater insights into the agency of those living on a low income, highlighting both the structural constraints that restrict individual autonomy and conversely, the opportunities that individuals seize to escape these circumstances. Importantly, for policy formulation, longitudinal studies have been instructive on the factors that can provide ‘routes out’ of poverty or exclusion (Millar, 2007; Ridge and Millar, 2008).

Second, as the majority of qualitative studies are based on a single semi-structured interview, this does not necessarily afford participants the requisite ‘space’ to reflect on the more complex relational aspects of poverty and exclusion, or, for that matter the life events that exist in their personal histories which have shaped their current situation (Fahmy and Pemberton, 2008). Diaries tend to be used in this body of research as an ‘aide memoire’ usually to detail household expenditure rather than to afford opportunities for participants to reflect on complex themes (Batty, et al., 2011). Moreover, there remains a paucity of in-depth biographical studies that would facilitate participants recall, allowing them to detail their life stories and to provide

greater understanding of the aetiologies of poverty and exclusion, as well as the interrelationships between the two phenomena. A further implication for the research evidence base of the dominance of semi structured interviews as the principal form of data collection is highlighted at various points in the review, whereby those living on low incomes tend to frame their situation within a discourse of personal failure (Flint, 2010). Indeed, there is some evidence to suggest that focus groups provide fora where those living on low incomes can discuss their collective experiences of poverty. These group discussions seem to produce more structural accounts of participants' lives, as participants come to realise the commonalities in their experiences, insofar as issues arising from group discussion tend to transcend the specificity of individual experience and are viewed to shape the lives of the group as a whole (Chouhan, et al., 2011).

Third, few studies have made use of visual methods, although they have recently grown in popularity in the social sciences. Most commonly photo elicitation methods have been used with children and young people to generate topics that inform subsequent research interviews (Conolly, 2008; Wager, et al., 2007). Nevertheless, it remains the case that the accounts produced by this research tend to be 'researcher-led'. Alternatively, studies have provided participants with cameras in order to generate their own representations of 'self' and 'community' to present alternative 'truths' about poverty/exclusion (Batty, et al., 2011). More recently video testimony, a combination of video diaries and video recorded interviews have been used to provide 'unmediated' accounts, that serve to 'humanise' the accounts of participants (Fahmy and Pemberton, 2008). Given the 'stigmatising' discourses that surround socio-economically marginalised groups, a role of qualitative research should be to present accounts that challenge inaccurate portrayals of these social groups.

The literature reviewed is largely reflective of the policy context in which it was produced. Therefore, it has a heavy focus on low income families' experiences of work-centred social policy, in particular lone parents, reflecting much research undertaken in the New Labour era. There are also a number of studies highlighting the impacts and experiences of child poverty, with some assessing achievements towards child poverty target aims. Table 1 thus reports the high number of included papers/reports with samples drawn from the social groups of children/young people (20) and families/parents with children/lone parents (24) as primary characteristic. However, it should also be noted that of the large number of papers/reports recorded as having a mixed sample a significant number derive from studies exploring the views and experiences of parents (often mothers) and children. Studies categorised as having a mixed sample also include those undertaken with varying groups across the lifecourse. Additionally mixed samples include disabled people, members of minority ethnic groups, and carers, but there are relatively few studies which sample from these groups as a primary characteristic, although their views and experiences

are explored within the review findings presented here. As can be seen only one of the included studies was conducted with exclusively male participants (Dolan, 2007) and one further study with long-term unemployed participants notes a significant male bias (Lindsay, 2009), pointing to an underdeveloped area in terms of qualitative research evidence in terms of men's experiences of poverty and social exclusion. The number of studies with a solely female sample is higher (10), but there are also number of studies where the authors note a female bias in the sample (Burchardt, 2008; Mumford and Power, 2003; Power, 2007; Power, et al., 2011) and as noted above there are studies with mothers and children (Middleton, et al., 1994; Millar, 2007; Preston, 2005; Ridge and Millar, 2008). In terms of the geographical location of research studies there is considerably more research evidence from participants living in urban, rather than rural locations, highlighting the importance of the exploration of the experience of poverty and social exclusion amongst rural populations.

Table 1: Research methods/research sample

Category		Total papers/reports
Research method ³ (studies may use multiple methods)	Focus groups/workshops	37
	Semi-structured interviews	78
	Observation	3
	Task-based	8
	Creative methods (inc photo-elicitation)	6
	Diaries/mapping (inc financial)	6
	Longitudinal	14
	Biographical	1
	Review	6
	Visual methods	6
	Street research	2
	Participatory/action research	4
Social group (primary characteristic) ⁴	Children/young people	20
	Working age adults no children	1
	Families/parents with children/lone parents	24
	Long term unemployed/ benefit recipients	8
	Older people	6
	Disabled people	1
	Minority ethnic groups	1
	Carers	1
Mix	40	
Gender (primary characteristic)	Female	10
	Male	1
	Mix	90
Location	Urban	24
	Rural	5
	Mix	73

³ Table 1 firstly details the research methods utilised in included studies. It should be noted that some studies employ more than one research method therefore all the qualitative research methods used have been listed.

⁴ Details of the composition of study samples are listed by primary characteristic. For example, studies that have recruited exclusively from a sample of children and young people are thus recorded by that characteristic, but studies that have recruited both mothers and children are recorded as a mixed sample. A similar principle has been employed in the recording of the gender of study samples and study location.

2. Processes of impoverishment and exclusion

This section explores the existing qualitative evidence on processes of impoverishment and exclusion. We have divided this discussion into two parts, which examines both pathways into and out of poverty or exclusion. Whilst we seek to demonstrate common factors that appear to determine trajectories into and out of low income, we are cautious not to overstate these commonalities. Moreover, we seek to note the contextual factors which serve to provide 'transitory moments' whereby individuals and households are raised out of low income.

Trajectories into poverty/exclusion

Relationship with and barriers from entry to the labour market

It stands to reason that the experience of low income in capitalist society is largely determined by households' access to paid work. On the basis of the studies reviewed low income households would appear to have complex relationships with the labour market, that do not appear to conform to the 'cultures of worklessness' thesis (Flaherty, 2008a). In fact, few studies have detailed participants outright rejection of work, such as Page's (2000: 26) study of excluded neighbourhoods, that some young unemployed men 'did not feel they had a responsibility to work'. Such attitudes appear to be rare, with numerous studies documenting the desire of those living on low incomes to work (Kempson, 1996), but perhaps more crucially that work should 'provide meaningful and purposeful activity' (Crisp, et al., 2009: 20). Yet, the reality of the contemporary labour market means those living on a low income appear to have predominantly negative experiences of paid work. For many low paid workers, work is an unrewarding experience in 'dead end' jobs with little opportunity to gain skills (Flaherty, 2008b: 36), with participants specifically citing poor employment experiences in the lower reaches of the service industry and routinized factory production (Macdonald, et al., 2005). Many participants work histories were characterised by 'pervasive job insecurity' (Crisp, et al., 2009: 19; Page, 2000; Ray, et al., 2010) through temporary spells of employment (Nicholas and Jeanbaptiste, 2001) or 'cyclical careers' (Macdonald, et al., 2005: 880). Neither is this work well remunerated, with many participants forced to work excessive hours due to low levels of pay (Crisp, et al., 2009; Daly and Leonard, 2002; Flaherty, 2008b; Green, 2007; Mcquaid, et al., 2010; Page, 2000).

It is perhaps unsurprising that the conditions associated with low paid work and the experiences of these jobs serve to 'disincentivise' work. For some, low levels of pay and job quality are considerable barriers to the job market (Crisp, et al., 2009; Fletcher, et al., 2008). Moreover, the experience of insecure work seems to contribute to the many risks associated with a transition from benefits to work that

militate against this move (Daly and Leonard, 2002; Fletcher, et al., 2008). For some social groups, such as parents with disabled children, the tortuous experience of gaining access to benefits and services (Disability Living Allowance) can serve to accentuate commonly held concerns about moving into full time paid work (Clavering, 2007). Furthermore, research notes the costs associated with work, such as travel, specialist clothing etc, that can undermine the apparent financial advantages of moving from benefits (Ray, et al., 2010). A recurrent and related theme for those either located within low paid work or the revolving door of the labour market is the inability to escape this situation and to progress to higher paid positions without the further acquisition of skills or qualifications (Macdonald, et al., 2005; Ray, et al., 2010; Saunders, et al., 2006). Whilst many living on low incomes may hold few formal qualifications, there are also those who report possessing skills and qualifications that do not appear to be sought after by employers (Flaherty, 2008a). Evidence suggests that individuals' routes out of poverty tend to be frustrated by the lack of genuine opportunities for lifelong learning and adult education as a means to gain skills and qualifications that would act as a pathway to higher paid and rewarding jobs (Scott, et al., 2000). Without opportunities to progress at work, individuals are faced with a decision to leave a stable job to become self employed or to retrain to improve their prospects - a 'risk' that many are reluctant to take, without the emotional and financial support of established social networks (Ray, et al., 2010). In addition, in cases where someone is unemployed for long periods of time it would appear that these networks are damaged as individuals are forced to withdraw from these important social relationships (Lindsay, 2009), which ultimately can have a detrimental impact on job searches.

For many low income groups the available evidence suggests that barriers arise through the inflexibility of the labour market. Thus individuals come to be excluded from the labour market, due to the 'incompatibility' of their individual 'needs' or 'responsibilities' with the demands set by the contemporary workplace. Most commonly participants reported difficulties accessing affordable childcare, as well as the limited number of jobs offering flexible working hours (Crisp, et al., 2009; Daly and Leonard, 2002; Gloster, et al., 2010). Indeed, finding a job which would be compatible with the demands of family life is often compromised by long working hours (Mcquaid, et al., 2010), although it should be noted that for some parents caring for their children rather than working remains a conscious lifestyle decision (Bashir, et al., 2011b; Davidson, 2009). Similarly, balancing the demands of caring for a relative with an illness or disability, which may include difficulties such as accessing health and educational services as well as welfare benefits, means that sustaining full time paid work can be very difficult (Becker and Becker, 2008; Clavering, 2007; Flaherty, 2008b; Preston, 2005). Finally, for those with long term health issues or a disability finding suitable employment can also prove a frustrating experience (Flaherty, 2008b; Flaherty, 2008a; Scharf, et al., 2002).

Recently the question of the mobility of job seekers or the perceived lack of it, has again arisen in policy discourses. There are a number of studies that have sought to understand this issue. Recurring themes have emerged from these studies that explain the perceived reluctance of jobseekers to move to find work. As Green and Hickman (2010) observe a multitude of push/pull factors for residents including the social, cultural and physical characteristics of place, as well as family/friendship networks, however, the labour market did not emerge as an important factor in participant's decision making process (See also Bashir, et al., 2011b). For those living precarious existences, the social networks embedded within their neighbourhoods are important resources to mitigate the impacts of low income and, therefore the consequences of disrupting these networks in order to move for work was considered too great a risk to take (Flaherty, 2008b; Gosling, 2008; Macdonald, et al., 2005).

Significant life events

Interviews with older people identify 'significant life events' that have contributed to experiences of impoverishment/marginalisation, and in turn have lent understanding to ways in which such episodes manifest themselves in later life. Whilst income variation in later life would appear to be less precipitous than for working age adults, existing evidence demonstrates that older people's finances are not always stable and therefore, discernible trajectories into poverty at this life stage exist (Dominy and Kempson, 2006). As Scharf et al. (2005) found, although most participants had worked at some point during their adult lives and often for long periods, several had disjointed employment histories. Similarly, in Dominy and Kempson's (2006) study participants who had been forced to end their working lives prematurely due to ill health or redundancy, or in order to care for relatives were disadvantaged in several ways. Not only did they lose income as a result, but they also failed to build sufficient pension contributions and consequently, were forced to rely prematurely on their savings, or, in extreme cases to sell their homes to make ends meet (ibid). Regardless of key life events, such as the death of a partner or the onset of ill health, the inability to build sufficient savings or assets across the lifecourse, means that many low income households do not reach old age with sufficient resources to provide for a comfortable retirement (Dominy and Kempson, 2006; Hill, et al., 2009; Scharf, et al., 2005). Evidence suggests that those unable to plan for retirement, are prevented from doing so through the experience of low wages, intermittent employment, raising families (especially for lone parents), and caring for other family members, which means they are unable to build sufficient resources that will protect against impoverishment at the end of their working lives (Hill, et al., 2007; Scharf, et al., 2005).

Scharf et al's (2005:30) study conducted with older people identified major life events that contributed to social exclusion in later life including: 'transition to widowhood, the adjustment to living alone and the loss of close family members, friends and

neighbours...the breakdown of family relationships, the onset of chronic health conditions, withdrawal from the labour market, and the experience of crime'. For some, such events were the culmination of enduring problematic relationships with other people. For others, particular life events or age related losses had initiated such exclusion. Becoming a widow and the loss of close friends featured strongly as triggers of exclusion from social relations. In terms of neighbourhood exclusion, many had experienced a negative event beyond the home that acted as a turning point, serving to undermine confidence of some participants in their neighbourhood, most commonly due to an individual's experience of crime or anti-social behaviour (Scharf, et al., 2005).

Recession

As the current recession and public spending crisis unfolds, a small number of studies exist to date that detail the impacts of the recession on processes of impoverishment. It is notable that studies with those who have lived extensive periods of time on a low income, suggest that little has fundamentally changed (Athwal, et al., 2011; Batty and Cole, 2010). Thus the nature of the difficulties have not changed, the challenges of life on a low income have simply been intensified by aspects of the current economic conditions:

- Increasing food and fuel prices (Athwal, et al., 2011; Batty and Cole, 2010)
- Job losses (Athwal, et al., 2011)
- Increased competition for jobs, particularly from graduates (Athwal, et al., 2011)
- Difficulties managing debt repayments (Batty and Cole, 2010)
- Diminishing neighbourhood based resources, service and shops (Flint, 2010)
- Reduced hours (Athwal, et al., 2011)
- Replacement of full time employment with part time or temporary work (Athwal, et al., 2011)

Given the perceived insecurity of work, to facilitate transitions from benefits to work, people felt that they needed the security of guaranteed work that provided an income greater than they receive from out of work benefits (Batty and Cole, 2010). Moreover, participants in Batty and Cole's (2010) study, talked of their anxieties and concerns relating to 'bleaker times' to come, particularly given the precarious nature of their current existence without the ability to build savings that could offer protection against the loss of a job or increasing costs.

Trajectories out of poverty/exclusion

Impacts of life transitions

Research by Millar (2007) on the dynamics of poverty and employment utilises the notion of transitions, adaptations and trajectories as ways of describing processes of

personal and household change in the face of external threats. Looking at the impact of paid work on family life and living standards over time Millar (2007) notes that the response to new challenges may be framed in terms of consolidating or reinforcing rather than through making a dramatic break with the past. To some extent the transition to work could be construed as a critical moment of change, in which there are many dimensions and the way that mothers and children attempt to manage these changes is assessed in other studies (Ridge, 2007). Batty and Cole (2011) examine study respondents' resilience, citing endurance in the face of adversity, demonstrated in skills acquisition and the development of self esteem through training, rather than a leap forward in their circumstances, although they do note that in some cases there was a transformative moment. One longitudinal study exploring childhood and poverty in four urban neighbourhoods, found that working parents (largely women) were often on upward work trajectories (Power, et al., 2011). Although they did not generally climb out of low paid, low status jobs, many hoped that they were building up to more responsible, rewarding and more secure work through training.

Some research notes the importance of government policies in helping lone mothers to sustain employment, with tax credits in particular viewed as key to lone mothers' decisions to enter employment (Ridge and Millar, 2008). The receipt of tax credits enabled some parents to take up low paid, part-time employment which resulted in financial benefits in both the short and longer term, however, they failed to lift parents clear of reliance on the benefits system (Power et al, 2011). Millar (2007) reports that both mothers and children appeared in the main to be committed to the work project and that there was an element of push in this, in that they did not want a return to income support, in addition to a product of the pull of work for financial and self actualisation motives. In some areas Sure Start initiatives encouraged parents (particularly mothers) to take up training and this sometimes facilitated finding employment (Power, et al., 2011).

Managing transitions

Mothers returning to work often tried to manage the impact of the changes in time and care on their children, whilst children sometimes concealed problems so that they did not worry their mothers (Millar, 2007). Interviews with children in some studies highlight both the negative and positive dimensions of work. Children made strong links between work and financial reward but were uncertain or unhappy about some aspects such as loss of family time (Ridge and Millar, 2008). Green and Hickman (2010) also emphasise the impact that low paid, low skilled work can have on lives. Whilst on one hand, a number of positive consequences may emerge from this form of work, such as financial independence, social contact, and a renewed sense of purpose, a number of negative consequences may also be associated with it including poor health. Significant issues resulting from long working hours impact upon the possibility of parents and children spending sufficient quality time together

(Burchardt, 2008). Ridge and Millar (2008) describe employment sustainability as a “family-work” project with family viewed as a key resource in managing transitions to work (Millar, 2007). Grandparents in particular can play a key role in providing support across a range of areas including childcare, financial and emotional support (Ridge and Millar, 2008) and children were engaged in a complex range of caring and coping strategies not only to manage the changes but to support their mothers in employment (Millar, 2007).

Social capital is important in terms of time budgets, otherwise families are reliant on paid childcare (Burchardt, 2008). The problems of obtaining suitable childcare for low income families (Coulter and Dean, 2006) and a general dissatisfaction with child care are also explored (Ridge and Millar, 2008). The financial benefits of paid work for children are noted, however some mothers, despite having managed a relatively unproblematic move into the labour market, were unhappy with the provision of after school care, indicating that it was often inappropriate or unsuitable. Their concerns encompassed poor service provision, badly mixed age groups and a lack of stimulation resulting in boredom (Ridge, 2007). Flexibility was found to be of importance in enabling families to manage the demands of paid work, with school holidays and crisis points crucial to work transitions (Millar, 2007). Dean and Shah (2002) note that a key factor is the role played not by policies of employers, but by the relationships of trust and understanding which individual employees were sometimes able to develop with their managers. However, if these negotiated understandings conflicted with company policy or culture they proved to be fragile and temporary in nature.

3. Agency: Coping Strategies and Resistance

There is a considerable literature that explains the adaptive responses of households managing low incomes. The evidence base presents a picture of daily struggles that these households endure to make ends meet (Kempson, 1996), particularly given the meagre incomes that some households attempt to manage (Flaherty, 2008b). Indeed the level of resources available present significant and persistent pressures (Scharf, et al., 2002). However, in many cases these households despite significant constraints demonstrate extraordinary levels of ‘resourcefulness’ and ‘creativity’ combining a range of strategies to make ends meet (Dean and Shah, 2002; Orr, et al., 2006). Nevertheless, in doing so considerable sacrifices are necessary, with many participants foregoing goods, services and social activities that mainstream society may take for granted. In short, ‘making ends meet on a low income means going without’ (Kempson, 1996: xi). Such sacrifices demonstrate significant agency amidst structural constraint, leading some researchers to conclude that the notion of ‘resilience’ serves to more ‘positively’ describe the response to these pressures than ‘keeping one’s head above water’(Anderson, et al., 2010; Batty and Cole, 2010). Indeed, for some participants, it would appear that the discipline required by the

constraints of a low income, was a source of pride that they were able to manage on such meagre budgets (Anderson, et al., 2010; Hill, et al., 2007). Nevertheless, for many ‘coping’ was a burden they could only just bear, although they were coping they had no pride in it’ (Anderson, et al., 2010: 18). Emerging from many of these studies, is a sense of the fragility of many household’s financial situations, despite meticulous planning unexpected events/expenses, often relatively minor expenses (Naji and Griffiths, 1999), stretch budgets to breaking point (Hill, et al., 2009). Therefore, many coping strategies are short-term measures to get through to the next pay packet or benefits payment (Orr, et al., 2006), with many having little if anything remaining following the payment of household bills and food expenses (Hill, et al., 2009). In many instances ‘coping’ on a low income is further complicated by facets of exclusion, such as abuse, domestic violence, relationship breakdown, bereavement, mental health problems and bullying (Conolly, 2008; Hooper, et al., 2007; Saunders, et al., 2006). Predictably, the combination of these life experiences with managing a low income make poverty more difficult to cope with (Hooper, et al., 2007).

Budgeting

Most people learn how to manage their budgets through ‘a process of trial and error’ (Kempson, 1996: xi). Therefore, it would appear to be the case, the greater time spent on a low income the more skilled individuals become at budgeting (Kempson, 1996). Most commonly low income households will seek to minimise expenditure wherever possible, in order not to take on debt or fall behind with bill payments (Anderson, et al., 2010; Kempson, 1996; Kempson, et al., 1994). This invariably will mean cutting out all but the essentials and sometimes going without necessities (Kempson, 1996). A number of strategies are adopted in order to cut expenditure:

- look for bargains, things about to expire (Atd Fourth World, 2008);
- avoid luxuries, buy cheaper brands (Flint, 2010);
- doing it yourself to avoid paying for services (Mckendrick, et al., 2003);
- travel distances for cheaper goods (Flaherty, 2008b; Mckendrick, et al., 2003);
- delay purchase (McKendrick, et al., 2003);
- use charity shops (Fahmy and Pemberton, 2008; Flaherty, 2008b);
- use catalogue purchases (McKendrick, et al., 2003);
- prioritising spending and ‘squirreling away’ money for bills (Hill, et al., 2009: 7; Scharf, et al., 2005);
- growing your own vegetables (rural areas)(Naji and Griffiths, 1999);
- eating dinner at relatives’ home (often mothers) (Flaherty, 2008b);
- family members paying for children’s necessities (shoes etc) (Attree, 2006; Flaherty, 2008b).

Alongside cutting expenditure, studies demonstrate the ways in which households attempt to supplement their income, for example through selling items at car boot

sales (Dobson et al, 2001). Clearly there comes a point where cutting expenditure is no longer sustainable, as Anderson et al (2010: 20) note this arises 'once all occasional and discretionary spending was cut away, low income households faced the basic costs of shelter, food and fuel'. Following this point it would appear to be the case that more complex strategies are pursued, principally 'bill juggling' (ibid). A process whereby bills are prioritised and money borrowed in order to 'keep heads above water' (Anderson, et al., 2010). For those who receive fortnightly benefits, 'bill juggling' is necessitated by the problem of cash flow that results from the convergence of monthly bill payments (Chouhan, et al., 2011). Kempson et al. (1994) suggest participants tended to move from 'minimising expenditure' to 'bill juggling' when they are no longer able to control their finances (see also Anderson, et al., 2010), although some albeit fewer households adopt the latter approach prior to cutting expenses (International Movement, 2008). 'Bill juggling' is often reliant on households being able to borrow money from informal sources (such as family and friends); many distinguish between different types of credit and did their best to avoid doorstep loans (Flaherty, 2008b). It should be noted that the sources of credit available to low income families is severely restricted, with many households excluded from the services of high street banks and, therefore, forced to resort to the home credit market characterised by high interest rates (Harris, et al., 2009; Stewart, 2010). Debt would appear to be an inevitable feature of life on a low income, as credit is often the only option for many low income households 'to smooth income and expenditure flows' and to deal with unanticipated expenses (Collard, et al., 2001; Dearden, et al., 2010). For many the accumulation of debt, remains something to be avoided at all costs (Anderson, et al., 2010; Flaherty, 2008b; Flint, 2010); whereas some view it more positively, with many in between these positions viewing credit as the only way to exist on a low income (Flaherty, 2008b). Nevertheless, the costs of repayments cut into already limited budgets, sometimes to the extent that going into further debt is the only way to manage (Flaherty, 2008b). Thus, as debt mounts it became increasingly difficult to keep track of what is owed to whom in order to meet scheduled repayments and to avoid further charges (Harris, et al., 2009). Consequently, for those who cannot view a way out of this situation, they can become quickly overwhelmed by the scale of their debts and a perceived sense of personal failure, and many continue to cope only through the denial of their situation (Anderson, et al., 2010; Flint, 2010). In summary, whilst those who live on low incomes vary in their ability to manage the balancing act, and this may be influenced by a variety of factors, such as personal characteristics or family history (Kempson, et al., 1994), the constraints of low incomes necessitate that individuals become proficient and inventive financial managers (see for example Dominy and Kempson, 2006), however the odds are heavily stacked against them.

Going without

Minimising expenditure on a low income means going without (Saunders, et al., 2006). For many living on a low income cutting back will necessarily require going without items that others in society take for granted. For example, a common response of older people interviewed in winter was either to turn off heating for a least several daylight hours or to not use heating in bedrooms (Wright, 2004). Furthermore, a strategy that mothers use when dealing with the families food insecurity is to compromise their food intake to feed their children (Mcintyre, et al., 2003). For low income families, going without is a common feature of parenting so that children are able to participate, when possible, in social activities (Anderson, et al., 2010; Dobson, et al., 2001; Lee, et al., 2009; McIntyre, et al., 2003; Mcquaid, et al., 2010). Thus such activities/items including participation in school trips, attendance at and hosting birthday parties, Christmas and Birthday presents, after school activities put considerable pressure on finances forcing parents to give up social activities, luxuries and holidays (Anderson, et al., 2010; Lee, et al., 2009; Mcquaid, et al., 2010). In many cases, wherever possible, parents seek to protect their child from the harsh realities of life on a low income (Mckendrick, et al., 2003). Most commonly, the literature suggests that mothers regularly go without in order to prioritise their children's needs (see for example Kempson, 1996; McIntyre, et al., 2003), however, a smaller number of studies note the sacrifices made by both parents (see for example Daly and Leonard, 2002).

Going without a desired item for a sustained period of time involves considerable restraint and self discipline (Flint, 2010). Studies demonstrate that participants, who find themselves in such a position, adopt a number of strategies in response to going without. Adapted preferences are commonly reported in the literature, whereby participants shape their desires and expectations to meet the financial constraints in which they exist. For example, children living in low income households reported moderating their demands according to the perceived household income (Backett-Milburn, et al., 2003). Similarly studies with older people, report participants adapting their aspirations and needs to match their incomes (Hill, et al., 2009; Scharf, et al., 2006). A range of discursive devices are identifiable within the literature through which individuals seek to rationalise life on a low income and in particular the sacrifices this requires. Thus, 'going without' may be viewed as the expected behaviour commonly associated with specific social roles, such as 'being a mother' (Mcintyre, et al., 2003). By drawing comparisons between your current plight compared to past experiences of harder times (Flaherty, 2008a; Hill, et al., 2009) or through comparisons to those who they view to be worse off than themselves (Flaherty, 2008a; Hill, et al., 2007). For others 'going without' items constructed as necessities by consumerist culture may be viewed as a lifestyle choice (Hill, et al., 2009). Finally, for some participants economising is perceived as a virtuous act

rather than a budgeting activity necessitated by their financial position (Anderson, et al., 2010; Wright, 2004).

The material and emotional hardships that result from 'going without' would in part appear to be mitigated by the presence of kinship and community networks. It is often the case that such networks are those that are eroded by the constraints of poverty and other processes of exclusion (Hooper, et al., 2007). Yet, the presence of family, friends and neighbours can all serve to soften the harsh realities of life on a low income. Support from family members can be financial, in the form of gifts and loans (Gosling, 2008; Green and Hickman, 2010; Hooper, et al., 2007), as well as practical help with childcare (Dean, 2007; Hooper, et al., 2007). Families also provide important forms of emotional support 'friendship, solace and providing 'a place to escape to'' (Gosling, 2008; Green and Hickman, 2010: 60). Similarly for children in low income households, gifts from extended family and emotional relationships with parents and friends are an important resource that protect them from the harsh realities of poverty (Backett-Milburn, et al., 2003; Harris, et al., 2009; Percy, 2003). Reciprocity is a key characteristic of these relationships, not that all acts are immediately paid back or there is an expectation that favours are returned neither in equal measure nor immediately (Dean and Shah, 2002; Green and Hickman, 2010). However, it should be noted that the stigma and shame attached to poverty, serves to prevent some from seeking assistance from even close relatives until absolutely necessary (Gosling, 2008). To a lesser extent reciprocity also marks the relations of poor neighbourhoods. Thus, Green and Hickman's (2010) participants reported that 'these social networks carried a different social contract that permitted intimate and practical support, but rarely financial support'. However, Orr et al's (2006) study suggests that limited assets were shared generously within a low income community. This would appear to be supported by Naji and Griffith's (1999) study of rural communities, that identified social networks where informal bartering systems operated, for instance, with 'lifts' exchanged for 'babysitting', as well as sharing unused perishable items, such as paint and wall paper paste. In Macdonald et al's (2005) study, the 'black market' embedded within deprived communities provided an important means to get by on a low income. More broadly, women living in low income areas in Gosling's (2008) study indicated the importance of social networks to feelings of security and safety. Whilst social networks seem to enable people to 'get by', Macdonald et al (2005) note the potentially constraining and sometimes corrosive influences of local networks that can serve to reinforce exclusion, through pathways into criminality or drug dependency.

4. Impacts of poverty and exclusion

This section explores the impact of low income, deprivation and exclusion on individual's everyday lives. In this section we have drawn a distinction between the material and relational impacts. We recognise this may to some extent be a false distinction given the intertwined nature of these impacts, insofar as the relational serves to attribute social meaning to many of the material impacts, however, this distinction is necessary for the purpose of organising these themes in an intelligible manner.

'Material' impacts of poverty and social exclusion

Health

The impacts of living on a low income, or experiencing social exclusion, on both physical and mental health are explored in a number of studies, although the limitations of qualitative research in establishing causality of health issues are recognised. For example, it is difficult to unpack the complex interactions of issues such as neighbourhood, poor housing and diet on health. Nevertheless studies have found that existing health problems can be compounded by a lack of financial resources and environmental problems; so that the pressures brought on by local conditions and poor health interact with each other (Chouhan et al 2011, Power et al 2011, Dolan 2007, Green 2007, Backett-Milburn 2003). These interactions help to explain the stubborn gap in health outcomes between social groups (Power, et al., 2011).

Studies found that physical health problems were widespread amongst study participants, and these sometimes impacted upon individuals ability to work (Harris, et al., 2009; Saunders, et al., 2006). Manageable, yet troublesome, chronic conditions were common and these included asthma, high blood pressure, eczema and arthritis (Athwal, et al., 2011; Scharf, et al., 2005). Existing health problems were often exacerbated by poor housing conditions, in particular associated with damp, cold homes (Anderson, et al., 2010) and increases in both fuel and food prices were perceived to be the most crucial effects of the current economic recession (Athwal, et al., 2011). Older people reported that their declining health affected their quality of life and compromised their efforts to live independently, meaning that they needed to ask for extra help from family, friends, or from local service providers. Some lone older people, in particular, expressed difficulty in coping and others could not afford to pay for adaptations to their home to help them to retain independence (Hill, et al., 2009).

Financial constraints on choice in relation to food is noted, and although people on low incomes take a wide range of factors into consideration when making food decisions, the overriding issue is a concern for price (Chouhan, et al., 2011; Watson, et al., 2002). The difficulties of being able to eat a healthy balanced diet are recognised, as the cheapest sources of calories are often less healthy foods (Flaherty, 2008b; Green, 2007; Watson, et al., 2002). In some studies parents expressed concern about the content and nutritional balance of their children's diet (Daly and Leonard, 2002) and some who could not afford more expensive healthier food acquiesced to the demands of their children, for example, as foods such as pizza could be purchased relatively cheaply (Horgan, 2007). In the longer term poor diets, with choices between eating healthy foods or having sufficient to eat, in addition to economising on heating, can exacerbate or lead to health problems (Kempson, 1996).

A number of qualitative studies conclude that the anxiety and stress of managing finances and budgeting can impact adversely upon on health (Batty and Cole, 2010; Batty and Flint, 2010; Daly and Leonard, 2002; Green and Hickman, 2010; Scharf, et al., 2002). Reduced participation in social and community life can also negatively affect both mental and physical health (Ekos, 2009), as can living in a deprived neighbourhood, or wanting to work, but being dependent on benefits (Page, 2000). Study interviewees report being troubled by mild to moderate mental health issues, with people commonly using terms such as stressed, anxious and depressed to describe their state of mind (Batty and Flint, 2010; Dolan, 2007; Harris, et al., 2009). This could be largely due to the cumulative effect of living on a low income for sustained periods of time, although poor mental health could also be attributed to other harms suffered by individuals, such as being a victim of crime (Athwal, et al., 2011). Some studies report a high use of anti-depressant medication and explore the coping strategies employed by participants, or what they found most useful in alleviating or lessening the effects of mental health problems (Chouhan, et al., 2011; Power, et al., 2011). As noted above, poor health, both physical and mental, can be a barrier to economic participation reducing the prospects of finding work (Harris, et al., 2009). Those with responsibilities caring for others with poor health or disabilities, in particular lone parents, face difficulties in finding or holding down paid work (Gloster, et al., 2010; Ridge and Millar, 2008). Some studies also show how working long or unsociable hours can have a detrimental effect upon health and well-being (Green and Hickman, 2010; Harris, et al., 2009).

Several studies present findings on the impact of living on a low income on children's health, for example, finding considerable anxiety, unhappiness and social insecurity in relation to friendships and social participation (Ridge, 2002); feeling worthless or having a lack of belief which could lead to depression, suicidal feelings, or drug taking (Crowley and Vulliamy, 2007). The adverse impact on well-being, both physical and emotional, of daily abuse and harassment experienced by Roma,

Gypsy and Traveller young people is also explored (Ureche and Franks, 2007). Research by Backett-Milburn et al (2003) examined understandings of health inequalities of children from differing social circumstances, and found that their direct experiences of relationships and unfairness were central to their accounts. Children displayed considerable amounts of resilience to, and downplaying of, the effects of inequality on their relationships and social networks and consequently their health and well being.

Education and child development

A number of studies explore the impact of poverty on educational and child development. Low educational attainment and the consequent impact on career prospects are considered (Page, 2000; Saunders, et al., 2006), with some studies exploring impacts for particular groups such as young carers (Dearden and Becker, 2000) or Roma, Gypsy or Traveller children (Ureche and Franks, 2007). Some participants express beliefs that participating in higher education is unaffordable for those living on a low income (Green, 2007).

The hidden costs of state education are examined in a number of studies leading one group of authors to describe the notion of a free state education as a “myth” (Middleton and Thomas, 1994). The level and range of school related financial demands caused parents a great deal of anxiety, with the cost of school trips noted as often prohibitive for low-income families (Horgan, et al., 2007). Some children were acutely aware of the costs of going to school and the implications for the possibility of them taking part in out of school activities (Horgan, 2009). Others either demonstrated a lack of awareness of these activities or perceived that they would not be able to participate (Muschamp, et al., 2009). Consequently children from low-income families were often excluded (Sutton, et al., 2007) and had less opportunity to gain skills and experiences from out of school activities (Wikeley, et al., 2009). Barriers to attendance for these activities for poorer children included availability and cost, and a greater time commitment devoted to family and life practices (Bullock, et al., 2010). The needs of some young people with caring responsibilities were not recognised by teaching staff, so they did not receive the necessary help to participate in school life and were often punished for missing homework deadlines as a result of their caring duties (Becker and Becker, 2008).

Children from low-income families are often excluded from activities that contribute positively to their development, for example, not having money to go on outings, being excluded from playground games, and not being invited to birthday parties or day trips because they cannot reciprocate (Horgan, 2009). Some live where there is little safe play space and a lack of affordable activities, so consequently miss out on many aspects of childhood (Horgan, 2009). They can go without toys, trips to the swimming pool or cinema and some are routinely bullied because of the shoes or

clothes they wear, for example being unable to afford brand names (Attree, 2006; Crowley and Vulliamy, 2007; Daly and Leonard, 2002; Elliott and Leonard, 2004; Ridge, 2002; Willow, 2001). Children discover the reality of deprivation from an early age, learning not to ask and how to go without (Middleton and Thomas, 1994) and are often keenly aware of the difficulties their parents face (Ridge, 2011) with some responding by hiding their own needs and worries (Hooper, et al., 2007). Children often try to conceal their family financial troubles from other children at school (Elliott and Leonard, 2004). Where available, children's pocket money enables a degree of autonomy and the ability to fit in, but also provides control over scarce resources (Ridge, 2002). However, pocket money is rare, as it is often unaffordable for families (Middleton and Thomas, 1994).

The quality of parenting has recently become an increasingly explicit focus of social policy. In the media, street play has become associated with anti-social behaviour and parents who permit children to play in the streets are at risk of being deemed as not fulfilling their parental responsibilities. Some studies reveal common childhood behavioural problems, especially, but not only among boys (Hooper, et al., 2007; Power, et al., 2011). Overcrowded housing and lack of resources for therapy, counselling, or respite care can exacerbate these problems (Hooper, et al., 2007). Nevertheless the children in the research by Sutton et al. (2007) emphasised parents' active role in setting and monitoring rules and restrictions on their street play. Other studies describe how parents living on deprived estates develop strategies of social isolation to protect their children from drug or gang culture (Page, 2000; Power, et al., 2011).

Housing

Housing and associated costs were often viewed by study participants as their largest expense and as noted above, meeting rising fuel costs was a particular worry (Flaherty, 2008b; Wright, 2004). Low income participants are more likely to pay fuel costs via prepayment meters, despite this method being more expensive, with some participants describing the need to top up regularly as a source of constant anxiety (Anderson, et al., 2010). Rural housing is often poorly designed for energy conservation, with consequent high energy costs (Ekos, 2009). Families interviewed living in deprived areas sometimes endured appalling housing conditions including damp, draughts, leaks, dangerous gas and electricity systems, cockroaches and overcrowding, with potential adverse implications for health (Chouhan, et al., 2011; Green, 2007). Overcrowding could be intensified by particular needs, for example, those of a disabled child (Hooper et al, 2007). Adapted housing was sometimes difficult to find (Green & Hickman 2010) and for older people with mobility problems who were living alone, cutbacks in warden cover in supported housing had an adverse impact on feelings of security (Hill, et al., 2009). Living in private rented

housing was seen as presenting numerous barriers to work, these included relative high entry costs and rent levels, and insecurity (linked to tenancy conditions and attitudes of landlords to financial problems associated with job loss) (Fletcher, et al., 2008).

Neighbourhood and services

The policy focus of the noughties on neighbourhood based initiatives gave rise to a number of studies exploring the relationship between poverty and place – from the varied experience of poverty/exclusion due to neighbourhood factors, through to the organisation and delivery of welfare services (Batty and Cole, 2010, Batty and Flint, 2010, Flint 2010, Green and Hickman 2010, Bashir et al 2011, Batty, Cole and Green 2011). Some studies report strains based on local networks as the social composition of areas change, creating tensions between existing and new residents (Green and Hickman, 2010; Lupton, 2003; Power, et al., 2011). Other studies note the central importance of neighbourhood services to people's lives, with many participants accounts focussing on the problems generated by inaccessible services or referring to the fears and concerns regarding the prospect of losing of local services such as health care, shops, or transport (Green, 2007; Scharf, et al., 2002).

Parents and children reported coping with a wide range of local risks to the children's immediate and long term well being (Seaman, et al., 2006). Those living in deprived areas generally had worse housing conditions and greater worries about crime and unsafe neighbourhoods, and some children experienced the stress of a more violent local culture (Hooper, et al., 2007). The main concerns centred on threats from gangs and drug culture. In some areas parents promoted organised and supervised activities in order to reduce the likelihood of their children coming into contact with risks, providing safe alternatives and offering opportunities for skill and social development (Seaman, et al., 2006). Neighbourhood context is an important factor influencing children's experience of services and children from low-income families encounter a series of barriers which cumulatively limit or prohibit their access to services. These barriers include: transport/mobility, affordability, adapted preferences, lack of information, and self confidence (Wager, et al., 2007).

Lack of access to transport is noted as problematic in several studies, for example, compromising the independence and social participation of different social groups (women, older people, children and young people)(Hill, et al., 2009; Ridge, 2011; Scharf, et al., 2006). The impact of a rural premium was noted in some studies, encompassing poor public transport infrastructure, poor access to health care, and difficulties in gaining secure fulfilling work (Ekos, 2009; Naji and Griffiths, 1999). Transport problems in rural areas often made a car necessary, but the costs of fuel are problematic, additionally the high costs of goods in local shops, and the loss of local services providing activities/resources for young people compound social exclusion (Flaherty, 2008b; Ridge, 2011).

People living on a low income are often excluded from financial services - even having a basic bank account. Some interviewees reported having been refused an account without explanation, others did not possess the identification required to set up an account (Harris, et al., 2009). Many were excluded from short-term overdraft facilities, direct debit, interest free credit, and bank loans at affordable interest thus engendering a reliance on other forms of expensive credit (Harris, et al., 2009). A need for independent advice, information on financial matters, and training in money management skills was therefore noted (Collard, et al., 2001; Stewart, 2010).

'Relational' aspects of poverty and social exclusion

Many of the studies included within this review serve to underline the notion that poverty is not only a material condition, but should also be considered as a damaging social relationship. As Millar and Ridge (2001) observe, low income provides the determining context that shapes the relationships of 'the poor' with the 'non poor', in particular those who administer benefits and services. Therefore the daily interactions between those who experience low income and wider society, how they are treated and talked to by others, as well as how they are portrayed by politicians and the media are important features of poverty and exclusion. These discourses stereotype and demarcate the 'poor' as 'Other', creating distance between those who have the means to participate in society and those who do not, and thus serving to restrict the problem of poverty to the 'poor' themselves, rather than unequal social relations (Lister, 2003). Numerous studies identified the relational aspects of life on a low income, including both external processes that serve to 'Other' the 'poor', as well as the internalisation of these processes by the 'poor' themselves. Whilst, in reality these processes and outcomes are intertwined in a complex fashion, which to some degree militates against thematic analysis, our review has sought to identify recurrent thematic strands in the literature to be: shame; disrespect; stigma; self esteem; aspirations; powerlessness and insecurity. Before discussing these specific themes, we present findings that outline the impact of low income on the nature and quality of social relationships more generally.

Social relationships

The negative impact of hardship and deprivation on social relationships is explored in numerous studies. Relationships often break down due to financial pressures (Green, 2007; Orr, et al., 2006) and this can also have an adverse effect on children (Beresford, et al., 1999). Living on a low income means going without, and often involves spending more time in the home, which can place strains on relationships (Kempson, 1996). The distress caused by debt – including hiding debt from partners – is noted, with the emotional impact demonstrated by interviewees in studies which

explored debt problems. Different attitudes to debt can also create conflict between partners and further stress can be caused by a partner working longer hours in order to service debts, with no discernible rise in living standards (Hooper, et al., 2007). When lone parents enter into new relationships difficulties can arise due to the potential adverse impact on welfare benefits entitlement (Nicholas and Jeanbaptiste, 2001; Power, 2005). For children, conflict within the home, having siblings with behaviour problems, or difficult relationships with non resident parents were found to be key sources of unhappiness (Hooper, et al., 2007). Peer relationships play a critical role in the development of children's self and social identity but their social involvement is often curtailed due to a lack of income (Ridge, 2002). Children may also feel uncomfortable inviting friends to their home, particularly if they are living in the care system (Ridge and Millar, 2000).

Living on a low income can have a debilitating impact on people's capacity to socialise, leaving some isolated (Athwal, et al., 2011; Flaherty, 2008b) and negatively impacting upon quality of life (Scharf, et al., 2002). In some studies interviewees reported that not having sufficient money to pay for leisure activities, including socialising with friends and taking holidays, was the worst thing about living on a low income (Athwal, et al., 2011). Daly and Leonard (2002) reported that many participants rarely socialised, either in pubs or other locations. There were exceptions, but the majority of these participants were forced to 'sacrifice' their social lives due to their incomes (ibid).

The impact of unemployment on capacity to socialise is also explored (Beresford, et al., 1999; Green, 2007). Long term unemployment can reinforce exclusion from the tertiary sphere of sociability as people increasingly withdraw from both informal socialising and organised community activities (Lindsay, 2009). Social isolation is reported by some older people, particularly those who do not have family living nearby, or who are less able to get out and about (Scharf, et al., 2002) and studies of rural areas report spatial and social isolation (Fahmy and Pemberton, 2008). A lack of village amenities (including shops, toddler and playgroups, and a lack of a places to meet) serves to increase social isolation as there is no longer a purpose for going out in the village (Naji and Griffiths, 1999). Additionally because people experiencing poverty in rural areas are widely dispersed, many are embarrassed about or afraid of their personal issues being made visible to their community (Ekos, 2009).

Stigma

Stigma is a central feature of being poor (Beresford, et al., 1999). There are many aspects of life on low income that can be viewed as 'stigmatising' resulting from societal reactions to the receipt of means tested benefits, the inability to buy goods and services taken for granted by others, not being able to effectively perform roles as dictated by the societies in which we live, or, participate in the 'normal' activities of mainstream society (Hooper, et al., 2007). These routine experiences serve to

discredit or denigrate the identities of those living on low incomes as being less valued members of society. Cohen et al (1992) observe that participants reported feelings of stigma, as a result of their daily interactions, as well as the experience of accessing benefits and services – in particular the experience of claiming had made them feel ‘like a beggar’ due to the suspicion they felt surrounded them. Thus stigma is generated by the norms and values of the ‘non poor’ which view the ‘poor’ without empathy, as a ‘burden’ on society and as ‘undeserving’ of state assistance (Reutter, et al., 2009). Hooper et al. (2007) identified several sources of stigma evident in the accounts of low income households, these did not always solely relate to low income and some participants faced multiple forms of stigma relating to time spent in local authority care as a child, mental health problems, or personal histories of alcohol/drug dependency (see also Conolly, 2008; Reutter, et al., 2009; Ridge and Millar, 2000). Therefore, in order to understand the ways in which stigma is produced the interrelationships between low income and forms of exclusion must be explored in more detail.

Research has detailed the specific instances where stigma is manifest for those on low incomes. A recurring theme within the literature relates to the stigma that results for children from not ‘fitting in’ with peers when they cannot afford designer clothing/trainers (Daly and Leonard, 2002; Elliott and Leonard, 2004; Green, 2007; Ridge, 2002; Walker, et al., 2008). Moreover Hooper et al.’s (2007) study demonstrates parents understanding of the pressures on their children to ‘fit in’, but these pressures appear to have been more acutely felt by low income families living in more affluent areas. Within the context of close knit rural communities fears amongst participants existed that the struggles of coping on a low income would be made visible to the whole community (Ekos, 2009; Fahmy and Pemberton, 2008) and this stoicism ‘*might be substantially influenced by an underlying feeling of social stigma and fear of embarrassment*’ (Ekos, 2009: 20). In contrast, participants in Hooper et al.’s (2007) study suggested that those living in a low income community drew comfort from the fact that they knew others in similar situations. Yet, the flipside of living in a clearly identifiable low income neighbourhood appears to be the external perception of such communities, which serves to create perceptible ‘postcode stigma’ (Hooper, et al., 2007; Lupton, 2003: 210). Participants in Lupton’s (2003) study discussed the impact of these processes on the ability of these communities to access job opportunities, as well as the corrosive effect on younger participant’s confidence, particularly when they moved beyond the security of their own communities. Research conducted by the Young Foundation, gave clear examples of this process, whereby interviewees acknowledged the stigma surrounding their area, Merthyr, as the ‘sick note capital’ or ‘benefit scrounger hotspot’, and which they likened to being “told you are rubbish” (Watts, et al., 2009: 171).

Disrespect

An associated process that operates alongside 'stigma' is that of disrespect whereby those living in poverty are not treated as citizens of 'equal worth' (Lister, 2003: 121). Indeed, as Lister (2003: 121) notes 'respect does not easily transcend the boundaries of inequality'. This would appear to be confirmed in the empirical studies included within this review. The principal site through which these studies identified disrespect to be practised was the welfare state – although, it should be noted that in other areas of their lives, particularly the low waged labour market some participants viewed their treatment as equally 'degrading' (Nicholas and Jeanbaptiste, 2001: 305). For many, the welfare system represents a bureaucratic machine through which they are "processed" without real recognition of their situation and views' (Fahmy and Pemberton, 2008: 6). Thus for many in receipt of benefits the welfare system can prove to be a 'degrading, devaluing, dehumanising and belittling' experience (Fahmy and Pemberton, 2008; McIntyre, et al., 2003: 304-5; Nicholas and Jeanbaptiste, 2001). These experiences seem to largely relate to the attitudes and treatment to which benefits recipients and service users are subject to, by those who work within the welfare system. As Daly and Leonard (2002:173) note in their study of Irish families, participants' accounts were 'not always clear whether such criticism was directed specifically towards staff or the system as a whole'. Yet, these comments most commonly cited dealings with staff, as they tended to be the point of contact with the system and it is through these exchanges that participants 'were made to feel like recipients of charity' (ibid:173). Indeed these findings are echoed in the UK study by Hooper et al (2007: 24), participants 'complained of being made to feel small and of feeling degraded or disrespected in their interactions with benefits offices', noting a lack of empathy and understanding, particularly in relation to issues such as unexplained late payments. For lone mothers in the Nicholas and JeanBaptiste (2001: 305) study, although older than some of the benefits officers, they reported being 'talked to as if they were children' which was compounded by the fact that their own children often witnessed these exchanges – serving to heighten feelings of humiliation . These experiences seem to contribute to the apparent reluctance of benefits recipients to share their experiences of services with non recipients due to the perceived lack of empathy, which limits the opportunity to express 'anger and frustration' at their treatment compounding feelings of isolation (Nicholas and Jeanbaptiste, 2001: 305).

Shame

Existing research demonstrates that the internalisation of disrespect and stigma by those living on a low income is likely to result in feelings of guilt, shame and humiliation. Unpacking the internalisation of stigma, and the forms of shame that result, is a particularly complex task. From the studies reviewed, it would appear that the nature of shame felt and its intensity is determined by a range of factors, such as age, ethnicity and gender. For example, studies that have explored ethnicity

have demonstrated how specific cultural values can serve to intensify feelings of shame when individuals are either unable to discharge expectations as dictated by their faith (i.e. charitable giving or remittances, (Chouhan, et al., 2011)) or, being made to feel 'guilty' as a result of a complex interaction of religious doctrine and treatment by social security staff (Cohen et al 1992). Moreover, some participants experienced feelings of guilt rather than describing themselves as feeling shamed Macintyre et al (2003: 325). Thus, the emotions that result from the internalisation of stigma are perhaps best viewed in terms of a continuum from guilt at one end through to more severe forms of self judgement such as shame at the other. From the following examples drawn from the literature these forms of self judgement manifest themselves in a variety of instances.

First, several studies highlighted that individuals living on low income perceived themselves to be a burden on family and friends (Fahmy and Pemberton, 2008; Hill, et al., 2007). Indeed for those who perceived themselves to be a burden this evoked feelings of guilt. For example, older people interviewed in Hill et al's study (2007: 14) took care not to become a burden on family members 'who had their own lives to lead', as a result these participants expressed reluctance to request help and were eager to be seen to reciprocate through provision of childcare, etc. Second, guilt and shame appear to result when individuals are unable to perform socially prescribed roles, such as gendered or parenting roles. Thus, in Hooper et al's (2007: 21) study unemployed men demonstrated a greater sense of 'failure, guilt and weakness for not fulfilling a provider role than women'. Similarly, for parents in low income households numerous studies have identified the worst aspects of their poverty to be the inability to provide their children with the opportunities that their peers enjoy, which causes considerable feelings of guilt (Athwal, et al., 2011; Ridge, 2002). Third, shame can result due to the receipt of benefits or services, particularly for those individuals who receive means tested support. For example, some older people in Hill et al's 2007 study had refused to claim for any additional support, deterred by the application process seeing it as 'degrading' and by the belief they would be 'judged for not handling their finances well during their earlier life, or simply seeing it as not the done thing' (Hill, et al., 2007: 19). However, when such assistance is requested and refused by agencies this can have equally deleterious consequences, with individuals reporting feeling 'humiliated' by these decisions (Power, 2005).

The available evidence suggests that those living on low income appear to draw on societal norms and stigmatising discourses to evaluate themselves and others living in poverty. Thus it is common for the biographical narratives of low income participants to become framed within a discourse of personal failure and inadequacy (Dolan, 2007). For example, Cohen et al (1992: 60-62) found that *'most claimants shared the common perception that being unemployed or, more generally on benefit meant that they were intrinsically of less value than others in society...claimants*

often shared the negative attitudes to being on benefit as those in work – a reflection of the regard in society which the values of self reliance and economic independence are held'. Moreover, studies such as Naji and Griffiths (1999: 116), report participants to have internalised negative social attitudes to the welfare state, with references to not wanting to 'sponge' from the state. For some living on a low income these discourses are utilised to critique fellow claimants who they view to be 'undeserving' (Flaherty, 2008a), or, by the 'working poor' to evaluate others for 'their dependency on benefits and reluctance to find work' (Crisp, et al., 2009: 17). However, it is more often the case that these norms are deployed to self censor and self critique. Thus, in Flint's study (2010), breaches of self restraint, such as treats or going out, provoked considerable guilt around perceived 'extravagance' or 'luxuries' that are likely to be viewed widely within society as 'necessities'.

In many respects the process of internalisation, is one whereby the 'poor' are not passive but should be viewed as active subjects. In many instances, individuals seek to 'manage' their identity in order to avoid or minimise the negative emotions that result from 'othering'. The literature identifies a variety of responses to manage shame. First, individuals may seek to '*conceal*' aspects of their poverty from the 'non poor' (Nicholas and Jeanbaptiste, 2001; Reutter, et al., 2009) or to present alternative identities, such as mothers trying to as a positive role model to their children (Davidson, 2009). Second, '*withdrawing from social relations*' with the 'non poor', to avoid embarrassing situations when one cannot afford to participate in social activities (Reutter, et al., 2009). Third, through making '*comparisons*' between yourself to others who you perceive more readily to display the outward appearance of low income and, therefore, denying your 'membership' of this group (Crowley and Vulliamy, 2007; Flaherty, 2008a; McIntyre, et al., 2003: 322). Finally, some participants seek to '*distance*' themselves from others living on a low income by identifying themselves as 'deserving' and therefore, distinguishing themselves from the 'non deserving poor' (Reutter, et al., 2009).

Self esteem

Evidence exists to suggest that the process by which individuals feel shame due to their material circumstances is closely related to the erosion of self esteem in many instances (Bashir, et al., 2011a; Batty and Flint, 2010; Flint, 2010). It appears that low self esteem results from the internalisation of a personal critique and 'a sense of not being clever or resourceful enough to manage on a low income' (Bashir, et al., 2011a). As Flint's (2010) research notes many of these personal accounts are framed in a discourse of personal failure which neglects the structural constraints that provide the context for individual's daily struggles on a low income. Naturally, the impacts of deprivation on self esteem vary considerably. Batty and Flint's (2010) study demonstrates that participants view the impact of their circumstances on their self esteem differently according to whether they adopt an individualised or structuralist framework. Those who managed to minimise the impact of poverty on

their self esteem appeared to understand their situations within a narrative of structural constraints (Batty and Flint, 2010).

In contrast, drivers of self esteem appear to be drawn from aspects of people's lives that remain separate from their individual's financial circumstances. As Bashir et al (2011a) note the factors that determine and lead to self esteem are complex in nature and on the basis of this review, remain under researched. However, existing research points to the sense of achievement derived from gaining educational qualifications or completing work based training courses (Bashir, et al., 2011a) and being engaged in productive and rewarding paid work (Athwal, et al., 2011). Similarly lone mothers in Nicholas and JeanBaptiste's (2001: 306) study, talked about the pride they drew from motherhood and 'the sense of purpose' it gave to their lives. Ultimately, from these accounts self worth and self esteem appear to be closely related to the perception that one is making a positive contribution to society, yet such feelings are too often frustrated by the experience of life on a low income (Batty and Flint, 2010).

Aspirations

It is often assumed in political rhetoric that 'the poor' or a significant section of this group are guided by different aspirations to those held by 'mainstream' society. Some studies reviewed refer to a 'poverty of aspiration' (Watts, et al., 2009), however a greater body of evidence exists that paints a more nuanced picture of aspirations. Indeed for many living life on a low income their aspirations would appear to coalesce with those held by 'mainstream society'. This point is well illustrated by the conclusion drawn from Kempson et al's (1996: 163) study: '...they have aspirations just like others in society: they want a job, a decent home, and an income that is enough to pay the bills with a little spare'. It certainly is true that those who endure persistent low income may be forced to recalibrate their aspirations as their lives unfold and the reality of their situation takes its toll on their hopes for the future (Willow, 2001). It should be made clear that the lowering of aspirations is something which is often begrudgingly done. Thus, for the lone mother's in Nicholas and JeanBaptiste's (2001: 306) study, they reported 'sadness about the outcome of life' when it became apparent to participants that the 'dreams of family togetherness, a meaningful, enjoyable job as a nurse, and comfortable income to enjoy some of the nice things in life, like a vacation every year' would not be realised. Moreover, the loss of aspirations is likely to relate to the erosion of self esteem described above, particularly for those who experience poverty over a long period of time – a relationship that requires further research to be properly understood.

Whilst for some parents their aspirations may wither with time, evidence suggests that they hold high aspirations for their children (Parish, et al., 2008; Seaman, et al., 2006). For the majority of parents interviewed in Daly and Leonard's (2002: 113-116) study, their hopes and aspirations for their children appeared to be framed

within a notion of social mobility, that ‘their children would do better than their parents’. Indeed for many children in this study obtaining a good education and qualifications were perceived to be key to their future mobility (Daly and Leonard, 2002; Harris, et al., 2009). However, the capacity to fulfil such hopes, especially educational ones, relied on knowledge and resources that many parents lack (Seaman, et al., 2006). The impact of the reality of material constraint for low income families may lead to ‘adapted’ aspirations, whereby children frame their expectations according to the social capital and opportunities afforded by a low income (Ridge, 2002). This is a complex interplay of factors which are difficult to disentangle, but it does not appear to be the case that low aspirations are transmitted from one generation to the next. Supporting this contention is Parish et al.’s (2008) US study of lone mothers living on low income, who actively discouraged their children to avoid teenage pregnancy and to remain in school which is in stark contrast with cultural explanations of poverty.

Powerlessness

For many living on a low income their lives are characterised by a state of powerlessness, whereby they experience or perceive themselves to have little control over the choices and decisions that affect their lives (Smith, 2005). This point is encapsulated in the findings from Cohen et al.’s (1992: 81) study, ‘...*permeating the conversations we had with these claimants was the sense that they found their choices in many areas of their lives severely limited and felt, to varying degrees, a lack of power and control*’. An obvious manifestation of powerlessness is the ways in which low income serves to undermine our autonomy and agency. For example children from low income households report the constraints on personal autonomy that result from a lack of pocket money (Ridge, 2002). The flipside of diminished autonomy for those living on low income would appear to be structured dependence on others through informal familial or friendship networks, community organisations and the state, in the form of the benefits system and welfare services (Hill, et al., 2009). It is important to note that such dependence is not reported in positive terms, quite the opposite, this serves to heighten feelings of insecurity that support may be taken away at any point with little or no prior notice (Dean, 2007; Fahmy and Pemberton, 2008). Moreover, as Kempson (1996) notes participants report a strong desire to work and dislike of the enforced dependency on state welfare that unemployment precipitates.

Primarily reduced autonomy appears to be felt through the constraints that low income imposes on people’s choices. Cohen et al. (1992: 82) refer to the ‘illusory’ nature of choices on a low income, which mean people are reduced to decisions to spend on ‘eating or paying bills’. This illusion of choice is acutely felt in the context of modern consumerist society. As reflected in the study by Fahmy and Pemberton (2008: 6) participants perceived their material circumstances to restrict their ability to act on the life decisions they make, as one participant remarked ‘*I have got no*

decision really have I? In as much as I can do what I want, but I don't have the funds to do it!' The choices and freedoms presented by contemporary consumer society can have an especially debilitating impact for those who cannot afford to enjoy them.

Insecurity

Feelings and experience of insecurity would appear to be closely related to powerlessness. Most commonly, this is expressed through experiences of the welfare system, whereby often arbitrary decisions are made in relation to individuals benefits that lend credence to the sense of insecurity and the lack of control many have over important decisions impacting on their lives (Clavering, 2007; Naji and Griffiths, 1999). More broadly, the fragility and unpredictability of low paid work and benefit payments, would appear to engender feelings of unease, anxiety and insecurity and for participants in many studies it was evident that their financial status generated very high levels of stress (Batty, et al., 2011; Flaherty, 2008b; Gloster, et al., 2010; Green and Hickman, 2010). As Smith (2005) suggests, pervasive insecurity is a central feature of social exclusion resulting in an inability to achieve constancy in one's material environment and working life, a lack of control and autonomy. Emerging from our review of the literature are numerous examples of the aspects of low income that generate heightened feelings of insecurity.

Study participants expressed concerns regarding financial insecurity (Collard, et al., 2009; Scharf, et al., 2006), particularly in terms of the impact of the current economic recession (Batty, et al., 2011; Dearden, et al., 2010; Green and Hickman, 2010). Dearden et al (2010) draw attention to certain risky points in people's lives in terms of debt acquisition such as the late teens and early 20s when unsolicited offers of credit cards, loans, overdrafts and mobile phone contracts are taken up. This was a time when most participants had low or unpredictable incomes and little experience or understanding of managing their finances, but the decisions they made at this time had a huge impact on their lives in the longer term.

The impact of labour market insecurity and trajectories through low paid work are considered, with Ray et al (2010) looking at how people respond, and their ability to respond, is enabled or constrained by range of factors, including their prior experiences, resources and circumstances. Studies consider the various negative impacts of short-term, casual, temporary contracts, seasonal jobs, redundancies, or people being laid off following an illness or accident (Green and Hickman, 2010; Ray, et al., 2010) on finances, health and well-being (physical, psychological and emotional, and social).

The uncertainty of life on benefits, in particular, where changed circumstances, mistakes or disputes can lead to a sudden change in income is noted (Hooper, et al., 2007), with some participants highlighting the adverse impact of a lack of control over their own destiny (Nicholas and Jeanbaptiste, 2001). The complexity and lack of clarity of the benefit system, together with the arbitrary nature of rules regarding

discretionary welfare payments are cited as considerable sources of anxiety (Daly and Leonard, 2002; Elliott and Leonard, 2004; Parish, et al., 2008). Corden et al (2010) note the positive impact of claiming Disability Living Allowance (DLA) for some families enabling them to afford to pay for necessities such as fuel, but also facilitating social participation. However Preston (2005) also describes how the sudden loss of benefits such as DLA, for example, due to changing eligibility criteria, can plunge families into financial crisis. Benefit recipients' fears and concerns for their own and their children's future are documented (Ridge, 2002), together with uncertainties about how they would cope without tax credit entitlement (Ridge and Millar, 2008).

Personal financial insecurity appeared to sit alongside a host of concerns and anxieties that low income households reported. As noted above there were fears that vital local services would be curtailed, particularly in the context of the current economic climate (Batty et al 2011). Living in insecure housing had a major adverse impact on quality of life (Fletcher, et al., 2008; Green and Hickman, 2010; Scharf, et al., 2006) and for participants living in deprived communities anti-social behaviour is reported as being a major issue. Acts such as joy riding, consumption of drink and drugs, vandalism and threatening behaviour are cited, with the behaviour of some young men viewed as particularly problematic by residents, who reported increasing levels of anxiety and feelings of being unsafe (Athwal, et al., 2011). A significant number of research participants revealed that they had been victims of crimes or suffered other personal tragedies and these traumas were understandably a disabling force which undermined people's attempts to change or improve their situations (Athwal, et al., 2011). Similarly some older people living in disadvantaged areas reported a fear of crime or being attacked in their neighbourhood (Scharf, et al., 2002) as do women living in deprived inner city areas (Davidson, 2009; Gosling, 2008; Power, et al., 2011). Concerns for the safety of children growing up in deprived neighbourhoods were expressed by parents, in particular from gangs and the violence associated with them and these anxieties resulted in restricted movement and use of public space (Hooper, et al., 2007; Seaman, et al., 2006). Ultimately, feelings of insecurity were a recurring theme within the literature and appeared to impact dramatically on the quality of life of those on a low income, as well as providing the 'lens' through which they viewed the world.

Conclusion: Implications for future research

Before summarising our findings, the review has where appropriate, sought to comment on recent policy debates in relation to the issues of the culture of 'worklessness' and 'dependency'. It should be noted, that we found little evidence within those studies included in the review that support these ideas. In many respects the studies reviewed suggest otherwise. Thus, the notion that amongst those living on a low income is a subculture that rejects both the values and aspirations of mainstream society is problematic. Our review of the available qualitative evidence suggests that the values of those living on low incomes appear to be little different from those held by wider society – a secure and fulfilling job, to enjoy an annual holiday and the occasional treat, and an income that offers financial security are equally prized. Moreover, there is evidence that many living on low income have drawn on the notion of the work ethic as a framework to critique their own perceived failings. Similarly the aspirations expressed by those on a low income appear to be very similar to those in mainstream society. We have noted the complexity of aspirations for those living on low incomes and how these may be reduced by the impact of persistent poverty and the associated erosion of self esteem. Yet, it is clear that those living on a low income have high aspirations for their children, even if they have been forced to recalibrate their own. For the remainder of the review, we consider the themes that emerged from our analysis of the literature. In particular, our aim is to highlight areas where gaps in the evidence base exist and accordingly identify issues for future research to consider.

Research methods

The evidence base is largely based on accounts that have been collected through semi structured interviews. Future studies may wish to consider the impact of using interview methods alone – particularly in terms of generating accounts where participants locate their own situation within a discourse of personal failure – which could be argued to be a result of this data collection strategy. Indeed, group methods are important to give participants the opportunity to explore the shared experiences of life on a low income. In doing so, the commonalities identified may provide greater opportunity to explore structural factors that have impacted on their situations and prospects. Similarly, life histories and longitudinal studies have been used sparingly, which means that numerous studies provide 'snap shots' of peoples' lives that are fixed at one point in time, rather than a cross section of time or allowing participants space to reflect on life events. Therefore, it is difficult to understand trajectories into/out of poverty/exclusion, but also how 'resilience' to poverty is influenced by the time one exists on a low income. Indeed the interplay between resilience and coping strategies could be better explored through these methods,

insofar as the continued strain of 'getting by' exhausts the ingenuity and emotional resources of those who live on low incomes, thus weakening individual's resolve.

Coping strategies

There is extensive literature that demonstrates the budgeting strategies adopted by those who live on low incomes to manage their scarce financial resources. In recent years, interest in the notion of resilience has emerged as a means to explain why some households appear to manage low income more effectively. From the literature reviewed it is not clear why some people would appear to be more 'resilient' to these processes than others. To some extent, as our review demonstrates, being able to 'cope' over a period of time is reliant on our access to informal social networks. The research on 'resilience' often fails to specify the relationship between resilience and the persistence of poverty. 'Resilience' perhaps may be better framed as a finite resource that is exhausted the longer one is forced to manage a low income. Whilst the work on 'resilience' signals an attempt to acknowledge the agency of those living on low incomes, our review suggests that 'resilience' is not necessarily an innate character trait, but largely dictated by the social circumstances in which individuals exist – in particular, the availability the statutory services and community organisations and social networks that mitigate the more insidious aspects of life on a low income. Moreover, there are few who could remain resilient in the face of persistent deprivation and its corrosive impacts on self esteem and worth, notwithstanding, more fundamental questions about the moral basis of the 'resilience' discourse, whereby individuals are required to cope within societies that are marked by significant inequality.

Relational dimensions of poverty and exclusion

The literature details the many relational aspects of poverty and exclusion, including stigma, shame, disrespect, humiliation, suspicion, self esteem and powerlessness. To some degree these dimensions can be divided into a set of external or internal processes, however, the literature lacks clarity about the connections and interrelationships between these processes. Therefore, it is not always clear, often due to the complexity of these phenomena, how external processes of stigma or disrespect come to be internalised. The current research base demonstrates greater understanding of the negative interactions with welfare state and at the interpersonal level and how these are internalised. Yet, we know less about the role that political/media rhetoric plays and the extent to which this is internalised. There are a number of issues related to this point that require further attention, the extent to which feelings of shame and guilt intensify at times when political and media rhetoric surrounding welfare claimants increase. Moreover, to what extent does the 'suspicion' of welfare claimants that is generated through media stories and political speeches, impact on those claimants, through their treatment by others and their own internalisation of these discourses.

We still know little about the more 'positive' emotional responses of individuals to their situation. For instance, the extent to which people draw pride or a sense of achievement from managing a budget or parenting in such challenging circumstances is rarely explored in detail. In part the fixation of analytical attention on 'coping', neglects less passive forms of adaptive response to low income. Thus, to what extent does anger or resentment of persistent inequality, serve to motivate, prompt resistance or provide the basis of collective action, or fuel social conflicts? In asking these questions, we may begin to be able reframe often negative and stigmatising interpretations of the behaviours of the 'poor' in more nuanced and sophisticated sociological analyses.

Increasing importance of insecurity

Emerging from this review is a tentative picture of the ontological insecurity experienced by those living on a low income. From the evidence presented insecurity appears to result from a combination of factors: the fragility of budgeting on a low income; the precarious nature of low paid work; and the uncertainty of a welfare state characterised by conditionality. It would appear that the anxieties generated through these social relations shape the perceptions of other social risks. The accounts of those living in low income neighbourhoods are characterised by insecurity, with references to fear of crime, anti social behaviour and racial harassment. Thus the accounts of those living on low income commonly refer to a host of fears and anxieties. Further research is required to understand how this pervasive sense of insecurity impacts on the behaviours and attitudes of low income households, particularly in relation to the transition from benefits to work. Moreover, it is unclear if these feelings will be intensified and the forms that insecurity will take as the recession and public spending cuts continue to unfold.

Appendix one: Methodology

Review Stage 1 – Bibliographic searches and hand searches

The initial review stage was designed to provide an extensive trawl of the available literature published as monographs or through peer reviewed journal articles. A series of searches were conducted of the principal social science bibliographic databases: *Web of Knowledge* (including *Index of Theses*, *Zetoc*, *Copac*); *British Library*; *ASSIA*, *IBSS*, *Social Services Abstracts*, *OpenSIGLE*; *Google Scholar*. The following search terms were developed and used in searches run through these databases:

“experience” or “experiences” or “first hand” or “first-hand” or “qualitative perceptions” or “perceptions” and poverty or deprivation or “material deprivation” or “social deprivation” or “multiple disadvantage” or “multidimensional disadvantage” or “multi-dimensional disadvantage” or “ low income” or “living standard” or “living standards” or resources or “material hardship” or “social exclusion”

“experience of” or “experiences of” and poverty or deprivation or “material deprivation” or “social deprivation” or “multiple disadvantage” or “multidimensional disadvantage” or “multi-dimensional disadvantage” or “ low income” or “living standard” or “living standards” or resources or “material hardship” or “social exclusion”

These search terms were combined in various different ways, depending on the parameters of the search engine or database, to maximise our ability to obtain all relevant evidence. These searches all used a date range from 1999 – 2011. An Excel spreadsheet was used to record details of all searches undertaken (database searched, search terms used and number of hits) in order to provide information that would allow our searches to be further refined. The members of the literature review team (Eldin Fahmy, Simon Pemberton, Eileen Sutton) met periodically to review results of the initial (and subsequent) searches, in particular the number of hits obtained and samples of studies retrieved were scrutinised. Search term combinations were then subsequently amended to target literature most useful in meeting the review aims. Bibliographic information for materials retrieved as a result of the final revised searches was entered into an Endnote database in preparation for Stage 2 of the review process. These searches generated a large number of hits (513 in total), with varying degrees of success according to the specific database (see Table 2).

In order to supplement the database searches and to identify studies not retrieved in the original database searches, a series of 'hand searches' were conducted of the core social science journals. These searches were intended to identify articles that fell outside of our search terms, yet were relevant for the review. Studies were identified through a review of the table of contents for each journal issue from 1999 onwards. Hand searches generated a total of 74 hits (see Table 2). A list of the journals comprising these searches is provided in Appendix 1.

Table 2: Search type/number of hits

Database\Search method	No.
Web of Knowledge (all databases including Web of Science)	33
ZETOC	72
COPAC	57
British Library	10
Index to Theses	4
Open Sigle	0
ASSIA,IBSS, Social Services Abstracts, Sociological Abstracts	30
Google Scholar	307
Hand searches	74
Total from searches	587
Rejected- screening and duplication	542
Total included from searches	45
Citation tracking, expert review	57
Total included in final review	102

Review Stage 2 – Initial review of materials

As detailed above, Review Stage 1 generated a total of 587 hits. Filters were developed to remove from the endnote database studies without primary qualitative data and non English language studies. It should be noted at this stage a decision to include existing literature reviews was taken, in order to provide a means to triangulate the results of this review and to act as a resource for the citation tracking process. Title and abstract details of all the studies in the Endnote database were screened as part of this process by two reviewers from the team (SP and ES). The remaining studies were then subject to a quality appraisal framework, adapted from

the Cabinet Office REA framework for qualitative studies. This framework was constituted by the following criteria:

- Design (clearly focused research questions, appropriate methods selected to answer questions, appropriate sample design and ethical recruitment);
- Data collection (data collection strategy detailed and rationale provided);
- Analysis (analysis detailed and rationale provided);
- Reflexivity (awareness of the limitations of study design/methods and implications for findings).

For each category, studies were rated either 0 (failed to meet criteria), .5 (partially met criteria), or 1 (fully met criteria), meaning that studies were assessed out of a total of 6 points. An inclusion threshold of 4 was set, so that the studies included in the review would be required to meet most aspects of the appraisal framework to ensure the studies' rigour. An initial sample of papers was graded by the two reviewers to test 'inter-rater' reliability. Reviewers then each graded half of the papers. Reasons for rejection were recorded, the most common reasons included:

- A purported mixed method approach that was predominantly quantitative
- A lack of detail provided on the study's sample/data collection
- A lack of reflexivity - a failure to reflect critically on the study's methods and findings

Studies subsequently identified through the later stages 3 and 4, were all subjected to the same quality appraisal framework.

Review Stage 3 – Initial data extraction and further citation tracking

Key aspects of each study's methodology and findings were summarised in data extraction sheets. The data extraction sheet recorded important details of the study: method (data collection/analysis) and sample (number and key characteristics of participants). Three thematic categories were used to extract information from the findings of each study: 1) impact of low income, deprivation and exclusion on lifestyle; 2) strategies deployed to adapt 3) nature and effects of poverty persistence. Initially data was extracted for the 57 papers included in Stage 2 of the review process by SP and ES. During this process, further studies were identified through a process of citation tracking. Whilst citation tracking served to identify studies that had fallen outside the parameters of our bibliographic and hand searches, it was also the principal mechanism through which we were able to determine key studies published prior to 1999. Studies obtained via citation tracking were screened as above and data extracted. To ensure consistency within the extraction process, all studies included within the review have been read by one assessor (SP).

Review Stage 4 – Expert review and key organisation searches

The final stage of our search strategy was designed primarily to ensure comprehensive coverage of the 'grey literature'. A request for further relevant studies was circulated to members of the PSE Advisory Groups, as well as amongst the members of the project team. In the latter part of the review, we conducted a series of searches of stakeholder websites, to identify recently published reports not captured through the earlier searches. Searches included government departments (DWP, DoH), research funders (ESRC, JRF), research centres (CASP, CRSP, PFRC), NGOs (CPAG, NSPCC, Oxfam, Save the Children etc.).

Review Stage 5 – Thematic analysis

The analysis of the selected studies was split into three stages. The first stage generated a thematic framework through which the analysis of the studies could be arranged. These themes emerged from the data extraction process and were guided by the review's key aims. These themes were identified as the common recurring issues that emerged from the literature. Therefore, the review is structured around four key themes: i) Material and Social Psychological Impacts of Poverty/Exclusion; ii) Coping Strategies; iii) Routes In and Out of Poverty/Exclusion; (iv) Relational Aspects of Poverty/Exclusion. The second stage provided a descriptive level of analysis. This was achieved through summarising the information contained in the data extraction forms into tabular form for each of the above thematic categories. The final stage entailed a deeper level of explanatory analysis, this involved providing a narrative review which sought to understand and explain the patterns within the tabularised data. Particular care was taken to avoid generalising from a small number of case studies. Where there appeared to be gaps in the evidence base on a particular issue or aspect of the experience of poverty/exclusion, this was noted in the discussion of the findings. Similarly, the review has sought to evaluate the research methodologies deployed in these studies in order to identify such gaps and omissions within the literature and to allow reflection on the knowledge claims emanating from these studies.

Appendix Two: Study Details

STUDY	MAIN METHOD/SAMPLE/RESEARCH LOCATION
Cohen R et al. <i>Hardship Britain</i> , 1992 London: CPAG	Semi Structured Interviews Merged sample from two studies (45 families and 91 individuals (35 from BME communities) UK
Kempson, E., A. Bryson, and K. Rowlingson, <i>Hard times? How poor families make ends meet</i> . 1994, London: Policy Studies Institute	Semi-structured interviews 72 Families UK: North and East London, West Midlands, Manchester
Middleton, S., K. Ashworth, and R. Walker, eds. <i>Family Fortunes. Pressures on parents in the 1990s</i> . 1994, Child Poverty Action Group: London	Focus groups 200 mothers and 130 children UK
Kempson, E., <i>Life on a low income</i> . 1996, York: Joseph Rowntree Foundation	Literature review 30 qualitative studies UK
Beresford, P., et al., <i>Poverty First Hand: poor people speak for themselves</i> . 1999, London: Child Poverty Action Group	Participatory research. Group discussions based on a semi-structured schedule 20 group discussions with people who had current or previous experience of poverty UK
Naji, A. and N. Griffiths, <i>Rural perceptions</i> . 1999, Citizens Advice Bureau: Swindon	Group discussions and individual interviews 201 participants; 57 male, 141 female; age 12-80+ UK: 6 villages in Kennet
Dearden, C. and S. Becker, <i>Growing up caring: vulnerability and transition to adulthood - young carers' experiences</i> . 2000, National Youth Agency and the Joseph Rowntree Foundation: Leicester	Semi-structured interviews 60 young people; 36 aged 16-18, 24 aged 19-25 UK
Page, D., <i>Communities in the Balance: the reality of social exclusion on housing estates</i> . 2000, Joseph Rowntree Foundation: York	Focus groups and community workshops Groups of unemployed or economically inactive participants and service providers UK
Ridge, T. and J. Millar, <i>Excluding children: Autonomy, Friendship and the experience of the Care System</i> . Social Policy & Administration, 2000. 34 (2): p. 160-175	One to one informal interviews 16 children and young people who had experienced Local Authority care 9 female, 7 male; aged 11-19 years UK
Scott, E., A. London, and K. Edin, Looking to the future: Welfare reliant women talk about their job aspirations in the context of welfare reform. <i>Journal of Social Issues</i> , 2000. 56(4): p. 727-746	Semi-structured interviews 10-15 'welfare reliant' participants from each neighbourhood US: Cleveland and Philadelphia.

STUDY	MAIN METHOD/SAMPLE/RESEARCH LOCATION
Millar, J. and T. Ridge, <i>Families, Poverty, Work and Care. A review of the literature on lone parents and low-income couple families and children.</i> 2001, Department for Work and Pensions. Leeds	Literature review UK and international
Nicolas, G. and V. Jean Baptiste, <i>Experiences of Women on Public Assistance. Journal of Social Issues,</i> 2001. 57 (2): p. 299-309	Focus groups 8 women; average age 37.5 years All had been receiving public/ government assistance for up to 9 years. US: New York
Willow, C., <i>Bread is free: Children and young people talk about poverty.</i> 2001, Save the Children: London	17 Discussion groups. 106 children and young people; 59 female, 45 male UK: Midlands, South, North
Daly, M. and M. Leonard, <i>Against all odds: family life on a low income in Ireland.</i> 2002, Dublin: Institute of Public Administration. Combat Poverty Agency	Qualitative interviews. 30 families; 78 individuals; 28 children, 50 adults Ireland
Dean, H. and A. Shah, <i>Insecure Families and Low-Paying Labour Markets: Comments on the British Experience.</i> Journal of Social Policy, 2002. 31 (01): p. 61-80	In depth interviews 47 participants, 26 lone parents and 21 partnered, with a sample drawing from BME groups and range of age groups. All participants were recipients of family credit or WFTC UK: Luton
Richardson, L. and J. Le Grand, <i>Outsider and Insider Expertise: The Response of Residents of Deprived Neighbourhoods to an Academic Definition of Social Exclusion.</i> Social Policy & Administration, 2002. 36 : p. 496-515	Two focus groups 1) 1998: 20 resident representatives. 2) 2001: 8 resident representatives UK
Ridge, T., <i>Childhood poverty and social exclusion: from a child's perspective.</i> 2002, Bristol: Policy Press	In depth interviews 40 children and young people; 19 girls, 21 boys; aged 10 - 17 UK: Bristol, Bath and rural Somerset
Scharf, T., et al., <i>Growing older in socially deprived areas. Social exclusion in later life.</i> 2002, Help the Aged: London	Discussion groups, survey, in depth interviews. 7 discussion groups with participants identified by relevant local agencies. 130 semi-structured interviews UK: Liverpool, Manchester and London
Watson, A., et al., <i>Hunger from the inside: the experience of food poverty in the UK.</i> 2002, London: Sustain	Phase 1: Community mapping. Evaluating participatory appraisal methods. Training and involving people in PA methods. Phase 2: Maps, charts, timelines, matrices, Venn diagrams, role play. UK: Leicester, Brighton, Coventry (Phase 1), Rochdale, Barrow-in-Furness, Islington, South Derbyshire (Phase 2)
Backett-Milburn, K., S. Cunningham-Burley, and J. Davis, <i>Contrasting lives, contrasting views? understandings of health inequalities from children in differing social circumstances.</i> Social Science & Medicine, 2003. 57 : p. 613-623	Semi Structured interviews, observational methods 35 children UK: Scotland

STUDY	MAIN METHOD/SAMPLE/RESEARCH LOCATION
Lupton, R. <i>Poverty Street</i> , 2003. Bristol: Policy Press	Mixed Methods: Secondary data analysis and semi structured interviews 291 interviewees (20 low income residents) UK: 12 disadvantaged areas
McIntyre, L., S. Officer, and L.M. Robinson, <i>Feeling poor: The felt experience of low-income lone mothers. Affilia-Journal of Women and Social Work</i> , 2003. 18 (3): p. 316-331	Face-to-face semi-structured interviews Lone mothers Canada
McKendrick, J.H., S. Cunningham-Burley, and K. Backett-Milburn, <i>Life in low income families in Scotland</i> 2003, SESR: Edinburgh	Focus groups 18 focus groups with 99 participants UK: Scotland
Mumford, K and Power, A. <i>Eastenders</i> . Bristol: Policy Press	Semi structured interviews 100 families with children UK: London
Percy, M., <i>Feeling loved, having friends to count on, and taking care of myself: minority children living in poverty describe what is "special" to them.</i> Journal of Children and Poverty, 2003. 9 (1): p. 55-70	Semi Structured interviews, using photo elicitation methods. 20 children (10 boys and 10 girls). 8 were Mexican American and 12 were African American. US
Elliott, R. and C. Leonard, <i>Peer pressure and poverty: exploring fashion brands and consumption symbolism among children of the "British poor"</i> . Journal of Consumer Behaviour, 2004. 3 (4): p. 347-359	Exploratory interpretive study. One to one interviews. Informal and unstructured. 30 children (18 girls, 12 boys) aged 8-12 who had been referred by Social Services UK
Wright, F., <i>Old and Cold: Older People and Policies Failing to Address Fuel Poverty</i> . Social Policy & Administration, 2004. 38 : p. 488-503	Interviews 64 older householders (58 homeowners, 6 private renters) aged 60-90 (over 50% 75 or over). UK: England, Scotland, Wales
MacDonald, R., et al., <i>Growing up in poor neighbourhoods: the significance of class and place in the extended transitions of "social excluded" young adults.</i> . Sociology 2005. 39 (5): p. 873-891	Qualitative in-depth interviews. Follow up to earlier studies. Longitudinal research 34 people aged 23 – 29 (18 female, 16 male) from original studies. UK: Teeside
Power, E.M., <i>The unfreedom of being other: Canadian lone mothers' experiences of poverty and 'life on the cheque'</i> . Sociology-the Journal of the British Sociological Association, 2005. 39 (4): p. 643-660	Semi structured interviews – 1998/1999. 15 lone mothers recruited varying from late teens to early 40s, with primary responsibility for children, all under the age 13 Canada: Nova Scotia
Preston, G., <i>Helter Skelter: Families, disabled children and the benefit system</i> 2005, STICERD	In-depth semi - structured interviews with families. 20 mothers 26 non-disabled siblings (17 girls, 9 boys (21 months – 17) UK: Inner and outer London boroughs
Scharf, T., C. Phillipson, and A.E. Smith, <i>Multiple exclusion and quality of life amongst excluded older people in disadvantaged neighbourhoods.</i> 2005, Centre for Social Gerontology, Keele University: London	Survey. Qualitative in-depth interviews with a sub-sample of 93 older people. Report focuses on interviews with 32 people and presents 10 case studies of older people experiencing multiple forms of exclusion. UK: Liverpool, Manchester, London Borough of Newham
Smith, D. <i>On the Margins of Inclusion</i> , 2005, Bristol: Policy Press	36 interviews, using biographical approach UK : A London estate

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Attree, P., <i>The social costs of child poverty: a systematic review of qualitative evidence</i> . Children & Society, 2006. 20 (1): p. 54-66	Systematic review UK
Coulter, A. and H. Dean, <i>Work-Life Balance in a Low-Income Neighbourhood</i> . 2006, STICERD	In depth interviews 47 participants, 26 lone parents and 21 partnered, with a sample drawing from BME groups and range of age groups. All participants were recipients of family credit or WFTC UK: Pride Fields estate, London
Dominy, N. and E. Kempson, <i>Understanding older people's experiences of poverty and material deprivation</i> . 2006, Department for Work and Pensions: Norwich	Focus groups and in-depth 6 focus groups, 7-12 members. 42 depth interviews. Age range 60-89 (two fifths aged 70 or over) UK – urban and rural locations (not specified)
Fodor, E., <i>A Different Type of Gender Gap: How Women and Men Experience Poverty</i> . East European Politics and Societies, 2006. 20 : p. 14-39	Qualitative Interviews with 27 low-income households (48). Hungary: Urban district in Budapest and a village in the North East
Orr, S., et al., <i>When ends don't meet: assets, vulnerabilities and livelihoods. An analysis of households in Thornaby-on-Tees</i> . 2006, Church Action on Poverty and Oxfam	Initial questionnaire and in-depth interviews using "sustainable livelihoods" approach 33 adults (15 men, 18 women); couples with children, lone parents, single adults, older people UK
Saunders, P., et al., <i>Experiencing Poverty: the voices of low-income Australians. Towards new indicators of disadvantage project. Stage 1: Focus group outcomes</i> . 2006, Social Policy Research Centre: Sydney	Focus groups with service users and service providers 71 agency clients and 27 agency staff. Australia: New South Wales and Victoria
Scharf, T., et al., <i>Necessities of life: Older people's experiences of poverty</i> . 2006, Centre for Social Gerontology, Institute for Life Course Studies, Keele University: London	Group discussions and individual interviews with older people. UK
Seaman, P., et al., <i>Parenting and children's resilience in disadvantaged communities</i> . National Children's Bureau.2006	Discussion groups with parents and young people 231 parents and 259 children completed questionnaires; 17 discussion groups were held with parents and 16 with young people; 84 individual or couple interviews took place with parents and 60 with children. UK: Glasgow
Clavering, E.K., <i>Enabling carers to care: processes of exclusion and support for parents of young disabled children</i> . Benefits, 2007. 15 : p. 33-44	Observations of family events, support groups and direct engagements with professionals. In-depth ethnographic interviews with parents followed up to three times (over 6-24 months) 93 in-depth interviews, 55 observations. 3 focus groups with health, social work and education professionals. UK: Yorkshire and North East England
Crowley, A. and C. Vulliamy, <i>Listen Up! Children and Young People talk about Poverty</i> . 2007	Discussion groups 100 children aged 5-16. Equal numbers of boys and girls. 9% BME. Wales: City; rural areas; Valleys; North Wales coastal belt

STUDY	MAIN METHOD/SAMPLE/RESEARCH LOCATION
Dean, H., <i>Poor parents? The realities of work life balance in a low-income neighbourhood</i> . Benefits, 2007. 15 : p. 271-282	In-depth interviews with economically active working-age parents London, UK
Dolan, A., "Good luck to them if they can get it": <i>exploring working class men's understandings and experiences of income inequality and material standards</i> . Sociology of Health & illness, 2007. 29 (5): p. 711-729	In-depth semi-structured interviews. 22 men (11 from each area) UK: Coventry (one affluent and one non-affluent working-class ward)
Green, M., <i>Voices of people experiencing poverty in Scotland. Everyone matters?</i> 2007: York	Focus groups. 10 first stage, 1 second stage group First stage: 61 adults, 51 children. No focus group with Black or minority ethnic people other than refugees and asylum seekers. UK: Scotland
Hill, K., et al., <i>Understanding resources in later life: Views and experiences of older people</i> . 2007, Joseph Rowntree Foundation: York	Qualitative longitudinal design. In-depth interviews 91 people. Demographic spread of age (65-84), gender, household type, income, urban/rural UK
Hooper, C., et al., <i>Living with hardship 24/7: the diverse experiences of families in poverty in England</i> . 2007, NSPCC: York	Qualitative interviews (caregivers and children) and focus groups (professionals) 70 families, 32 living in areas of high deprivation and 38 in more affluent areas. 9 Bangladeshi families and 18 further BME families. UK: London and Yorkshire
Horgan, G., 'They are not looking at the cost of living': <i>a study of income adequacy in Northern Ireland</i> . Benefits, 2007. 15 : p. 59-68	Qualitative interviews 72 mothers; Most aged 30-50 (Range 20-61) UK: Northern Ireland
Horgan, G., F. Joseph Rowntree, and C. Save the, <i>The impact of poverty on young children's experience of school [electronic resource]</i> . 2007, Joseph Rowntree Foundation: York.	Group interviews 220 children aged 5-11; equal numbers of Catholic schools and state (Protestant) schools, 2 integrated (mixed-religion) schools. Teachers and parents also interviewed. UK: Derry-Londonderry and in rural areas of Northern Ireland.
Millar, J., <i>The Dynamics of Poverty and Employment: The Contribution of Qualitative Longitudinal Research to Understanding Transitions, Adaptations and Trajectories</i> . Social Policy and Society, 2007. 6 (04): p. 533-544	Semi-structured interviews 1 st round: 50 lone mothers and 61 children. 2nd round: 44 mothers and 53 children UK: urban/rural areas.
Power, A. <i>City Survivors</i> . 2007, Bristol: Policy Press	Semi structured interviews 200 interviewees, 24 families UK: Urban
Ridge, T., <i>It's a family affair: Low-income Children's Perspectives on maternal Work</i> . Journal of Social Policy, 2007. 36 (3): p. 399-416	Interviews. Longitudinal research. 1st round: 61 children; 31 girls and 30 boys UK: areas in the North, Midlands and Southwest
Sutton, L., et al., <i>A child's eye view of social difference</i> . 2007: York	Participatory research 4 or 5 sessions over a year. Group sessions using a range of methods, including drawing, mapping and writing activities, games and role play "Estate children" - 19 (all white); (older 11-13) (and younger 6-10); private schoolchildren – 23 (3 from BEM groups); older (11-13) and younger (8-10) groups. UK

STUDY	MAIN METHOD/SAMPLE/RESEARCH LOCATION
Ureche, H. and M. Franks, <i>This is who we are. A study of the views and identities of Rrom, Gypsy and Traveller young people in England</i> . 2007, The Children's Society: London	9 focus groups and 8 one-to-one interviews + questionnaire (self-completion and completion via interpreter), street survey 201 children and young people from five cultural groups: English/British Gypsies, Roma, Irish Travellers, other British Travellers, New Travellers 59% female 41% male. 16% married Mean age of main survey 13.89 years (7-30). Half lived in a van on site. Father's employment was main source of income for two-thirds England: including London, West Midlands, Cheshire, South West England, Yorkshire and East Midlands
Wager, F., et al., <i>Serving children? The impact of poverty on children's experiences of services</i> . 2007: Edinburgh	Focus groups and interviews; photo-elicitation 56 children; 49 in initial focus groups, 46 in subsequent individual interviews; primary 6 classes (10/11 yrs) and those in S3 in secondary school (13/14 yrs). 3 opted out after focus group and a further 7 recruited to take part in interview phase Scotland
ATD Fourth World. <i>Voices for a change : a participatory peer research project finding solutions to the experience of poverty in London</i> . 2008, ATD Fourth World: London	Qualitative interviews by 12 trained peer researchers who worked in pairs 31; 19 from a Black or minority ethnic background; 8 male; 7 in some form of employment; 3 under 20 yrs; 2 over 60 yrs; 8 lone-parent households London
Becker, F. and S. Becker, <i>Young Adult Carers in the UK. Experiences, needs and services for carers aged 16-24</i> . 2008: London	Five focus groups with 29 young carers (16-17) (18 girls, 11 boys) In-depth interviews with 25 young adult carers (18-24) (18 female, 7 male) UK: North Staffs, Brighton, Lincolnshire, Glasgow, Bridgend, Nottingham, Rhonda and Taff Ely.
Burchardt, T., <i>Time and Income Poverty</i> . 2008, Centre for the Analysis of Social Exclusion, London School of Economics: London	Semi-structured interviews 11 participants – 10 female, 1 male; age 20-40; 8 couples, 3 lone parents UK
Conolly, A., <i>'Have you seen the people who just stand outside of MacDonalDs? I am one of those people'. 'Socially' excluded girls and their experiences of exclusion</i> . 2008, Surrey	Task-based individual interviews: Drawing timelines – major biographical events. Social activity sheets. Sentence completion tasks. Photo elicitation. Follow up session where sheets, photos etc discussed. 31 young women aged 12-16 England - Midlands, South East
Fahmy, E. and S. Pemberton, <i>Show and Tell: Multi-Media Testimony on Rural Poverty and Exclusion</i> . 2008, University of Bristol, Rural Media Company and Big Lottery Fund.: Hereford	Video testimony. Follow-up qualitative interviews. 33 people experiencing low income Herefordshire
Flaherty, J., <i>"I mean we're not the richest but we're not poor": discourses of "poverty" and "social exclusion"</i> . 2008, Loughborough University	In depth semi-structured interviews and focus groups. Photo-elicitation techniques were initially used but not found to be helpful. 34 people in 4 Focus groups (32 women, 2 men, all parents) 7 women, 5 men interviewed (2 not parents); age – early 20s to mid 60s All respondents in receipt of social security benefits and some receiving tax credits UK: East Midlands

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Flaherty, J., <i>Getting by, getting heard: poverty and social exclusion in the borders. Listening to the voices of experience.</i> 2008, Report for the Scottish Borders Commission on Poverty and Social Exclusion: Glasgow	Group interviews, workshops and individual interviews 15 groups, 19 in-depth interviews, 3 telephone interviews and a number of shorter interviews UK: Scottish Borders area
Fletcher, D., et al., <i>Social housing and worklessness: qualitative research findings.</i> 2008, Department for Work and Pensions: Norwich	In-depth interviews 107 interviews with people living in the social rented sector. 30 interviews with private tenants. UK: Derby, Islington, Peterborough and Sheffield
Gosling, V.K., <i>'I've always managed, that's what we do': Social capital and women's experiences of social exclusion.</i> Sociological Research Online, 2008. 13 (1-2)	Initial stage: Participant observation. Preliminary focus group. Interviews with women attending local community groups and community workers Main stage: Semi-structured interviews with women 21 women aged 18-80 (main stage) UK: North of England
Parish, S.L., S. Magaha, and S.A. Cassiman, <i>It's just that much harder - Multilayered hardship experiences of low-income mothers with disabilities.</i> Affilia-Journal of Women and Social Work, 2008. 23 (1): p. 51-65	Focus groups 35 participants in 6 groups; non-Latina white (16), African American (65) and Latina (29): mean age 40 US: Wisconsin
Ridge, T. and J. Millar, <i>Work and well-being over time: lone mothers and their children.</i> 2008, Centre for the Analysis of Social Policy, University of Bath. Department for Work and Pensions: Norwich	Longitudinal qualitative study Interviews with mothers and children – interviewed on the same day but separately. Siblings interviewed together 50 women and 61 children (Wave 1); 44 and 51 (Wave 2); 35 and 37 (Third wave). Interviews from 2002 – 2007 (3 interviews); lone mother With at least one child aged 8-14 Receiving Working Tax Credit and Child Tax credit UK - South West England and Yorkshire including urban and rural areas.
Walker, J., K. Crawford, and F. Taylor, <i>Listening to children: gaining a perspective of the experiences of poverty and social exclusion from children and young people of single-parent families.</i> Health & Social Care in the Community, 2008. 16 (4): p. 429-436	Semi-structured interviews and focus groups. 40 semi-structured interviews 4 focus groups. Two-parent families: 4 focus groups Older children/young people: younger children UK: 2 LAs in the North of England: urban (high level of deprivation and poverty) and rural; SE of England: urban “large city” and rural “highest levels of social deprivation”.
Women's Budget Group. <i>Women and Poverty. Experiences, Empowerment and Engagement.</i> 2008: York	Small group discussions, external speakers, and visual and artistic activities. 50 women UK: Birmingham, Cardiff and London
Collard, S., A. Finney, and K. Crosswaite, <i>Facing the squeeze: a qualitative study of household finances and access to credit in a 21st century recession.</i> 2009, PFRC/ECOTEC	Face to face interviews 35 UK: Cardiff, Glasgow and Leeds
Crisp, R., et al., <i>Work and Worklessness in deprived neighbourhoods.</i> 2009	Interviews; case study approach JRF – “Living through change in challenging neighbourhoods” 30 – first wave (2008). 20 – second wave (2009). Further 10 in 2010.UK: Amlwch (Ynys Mons/Anglesey in North Wales), Hillside (North Huyton estate, Knowsley, Merseyside), Oxgangs (Edinburgh), Wensley Fold (close to Blackburn, Lancashire), West Kensington (Fulham, London) and West Marsh (Grimsby, North East Lincolnshire)

STUDY	MAIN METHOD/SAMPLE/RESEARCH LOCATION
Davidson, R., <i>More than just Coping?: The Antecedents and Dynamics of Resilience in a Qualitative Longitudinal Study</i> . Social Policy and Society, 2009. 8 (01): p. 115-125	Qualitative interviews. Four researchers undertook the interviews annually over a 7 year period (1999 onwards) 100 families living in two neighbourhoods in East London UK: London
EKOS Limited and Scottish Government Social Research <i>The experience of rural poverty in Scotland: qualitative research with organisations working with people experiencing poverty in rural areas</i> . 2009, Scottish Government Social Research: Edinburgh	Literature review and review and national level consultations with nineteen public and voluntary organization representatives 13 workshops across Scotland 84 participants UK: Scotland
Harris, J., N. Treanor, and N. Sharma, <i>Below the Breadline: a year in the life of families in poverty</i> . 2009: Ilford, Essex	Semi-structured interviews with parent(s) in each family every two months and a financial assessment 16 families; 21 adults (15 female, 6 male; 26-47 years); 42 children (28 female, 14 male; 0-17 years); 10 families White British; 6 from minority ethnic groups UK
Hill, K., L. Sutton, and L. Cox, <i>Managing resources in later life: older people's experiences of change and continuity</i> . 2009, Centre for Research in Social Policy: York	In depth interviews. Follow-up, longitudinal study 78 interviews (of 91 original participants); older people UK
Horgan, G., <i>Speaking out against poverty: voices of children living in disadvantaged areas</i> . 2009, University of Ulster. Save the Children: Belfast	Small group interviews with children 70 children aged 6-11; 40 young people aged 12-18; Protestant and Catholic, urban and rural UK: Northern Ireland
Lee, J., M.J. Katras, and J.W. Bauer, <i>Children's Birthday Celebrations From the Lived Experiences of Low-Income Rural Mothers</i> . Journal of Family Issues, 2009. 30 (4): p. 532-553	Semi-structured interviews 128 mothers; mean age 30.27 years (17-58) US: rural areas across 17 states
Lindsay, C., <i>In a Lonely Place? Social Networks, Job Seeking and the Experience of Long-Term Unemployment</i> . Social Policy and Society, 2009. 9 (01): p. 25-37	Structured face-to-face 220 claimant unemployed in two areas of Glasgow; 80% men, 20% women UK: Glasgow: Pollock (South West); Springburn (North)
Muschamp, Y., et al., <i>"Nothing to do": the impact of poverty on pupils' learning identities within out-of-school activities</i> . British Educational Research Journal, 2009. 35 (2): p. 305-321	In-depth interviews with 55 children. Combination of mapping, audit and in-depth semi structured interviews. Each child asked to map out a typical week of out-of-school activities in a diagrammatic format before the interview. Interviews lasted approx 45 minutes Children drawn from two school year groups: Year 6 pupils aged 11, and Year 9 pupils, aged 14. 25 were receiving free school meals (FSM) South of England

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Reutter, L.I., et al., <i>Who Do They Think We Are, Anyway?: Perceptions of and Responses to Poverty Stigma</i> . Qualitative Health Research, 2009. 19 (3): p. 297-311	Individual and group interviews, telephone survey 59 personal interviews 34 group interview participants Canada: Toronto and Edmonton
Wikeley, F., et al., <i>Educational relationships and their impact on poverty</i> . Education, Citizenship & Social Justice, 2009. 5 (2): p. 103-116	In-depth interviews 55 children drawn from two school year groups: Year 6 pupils, aged 11, and Year 9 pupils, aged 14; 25 were receiving free school meals UK: South of England. Urban and rural
Young Foundation, T., <i>Sinking & Swimming: understanding Britain's unmet needs</i> . 2009: London	Various methods including semi-structured interviews. UK
Anderson, W., V. White, and A. Finney, <i>"You just have to get by" Coping with low incomes and cold homes</i> . 2010, Centre for Sustainable Energy: Bristol	Follow up qualitative interview. Respondents from the NatCen consumer omnibus survey. 50 participants living on an equivalised income, before housing costs, of less than 60% of the UK median income UK
Batty, E. and I. Cole, <i>Resilience and the recession in six deprived communities: Preparing for worse to come?</i> , in <i>Poverty and Place Programme</i> . 2010, Joseph Rowntree Foundation: York	JRF Poverty & Place Programme. Face-to-face interviews with residents, personal diaries, audio-visual representations and community focus groups UK: The <i>Hillside</i> area (part of a larger housing estate in North Huyton) in Knowsley, Merseyside; <i>Oxgangs</i> , which is a suburb to the south of Edinburgh city centre; <i>West Marsh</i> , to the west of Grimsby town centre in North East Lincolnshire; <i>Wensley Fold</i> , a residential area close to Blackburn town centre, in Lancashire; the <i>West Kensington</i> estate in the Earls Court area of West London; and the small town of <i>Amlwch</i> , Anglesey/Ynys Mons, in a semi-rural setting
Batty, E. and J. Flint, <i>Self-esteem, Comparative Poverty and Neighbourhoods</i> , in <i>Living through Change in Challenging Neighbourhoods</i> . 2010, Joseph Rowntree Foundations: York	See Batty & Cole (2010)
Bullock, K., et al., <i>Educational Relationships in out-of-school-time activities: are children in poverty missing out again?</i> International Journal of Inclusive Education, 2010. 13 (4): p. 377-393	In-depth interviews. Combination of mapping, audit and in-depth semi structured interviews. Each child asked to map out a typical week of out-of-school activities in a diagrammatic format before the interview 55 children drawn from two school year groups: Year 6 pupils, aged 11, and Year 9 pupils, aged 14; 25 were receiving free school meals UK: South of England. Urban and rural
Corden, A., et al., <i>The Impact of Disability Living Allowance and Attendance Allowance: Findings from exploratory qualitative research</i> . 2010, Department for Work and Pensions. Research Report 649, Norwich: TSO	Group discussions 6 group discussions with professionals and advisers; qualitative interviews with 45 recipients of DLA and AA; half of the interviewees were with adult recipients (10 male, 5 female) (6: 30-49 years; 4: 50-64; 5: 65 and over) and half with parents of child recipients (9 male, 6 female) (7: 2-9 years; 8: 10-15 years) UK
Dearden, C., et al., <i>Credit and debt in low income families</i> . 2010, Joseph Rowntree Foundation York	This study used a flexible longitudinal qualitative design. Initial one to one interview (57) Case Studies – face to face interviews every 2 months (12 households) Regular follow-up – telephone interviews (Remaining 45) Checkback discussion groups. UK: Derby, Nottingham and Leicester

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Flint, J., <i>Coping Strategies? Agencies, Budgeting and Self-esteem amongst Low-Income Households</i> 2010, Joseph Rowntree Foundation: York	See Batty & Cole (2010)
Gloster, R., et al., <i>Lone Parent Obligations: early findings of implementation as well as experiences of the Income Support and Jobseeker's Allowance regimes</i> 2010: Norwich	Qualitative interviews. Case study methodology 203 interviews with 4 groups of Jobcentre Plus lone parent customers; most lone parents female and predominantly White British; age range under 20 – 50s 75 staff interviews UK: Birmingham and Solihull; Edinburgh, Lothian and the Borders; Lambeth, Southwark and Wandsworth; South East Wales; North East Yorkshire and the Humber
Green, S. and P. Hickman, <i>Residents' Stories from Six Challenging Neighbourhoods</i> , in <i>Living through Change in Challenging Neighbourhoods</i> . 2010, Joseph Rowntree Foundation: York	See Batty & Cole (2010)
McQuaid, R., V. Fuertes, and A. Richard, <i>How can parents escape from recurrent poverty?</i> 2010, Edinburgh Napier University	Face to face interviews with disadvantaged parents (33) Focus groups with practitioners (3) 33 parents, 31 were former Working for Families (WFF) participants recruited through WFF staff. Recruitment criteria: parent must be main carer of at least one dependent child and must have been in and out of jobs more than once in the recent past UK: Scotland (urban and rural)
Ray, K et al, <i>Better Off Working?</i> 2010, York: Joseph Rowntree Foundation	Longitudinal Secondary Analysis and semi structured interviews 58 participants across 2-3 waves and 27 low skilled workers interviewed UK
Stewart, T., <i>Addressing financial exclusion among families living in poverty</i> . <i>Journal of Poverty and Social Justice</i> , 2010. 18 (2): p. 185-192	See: <i>Below the Breadline</i> (Harris et al 2009) and <i>Counting on Credit</i> (Stewart 2009)
Athwal, B., et al., <i>Recession, poverty and sustainable livelihoods in Bradford</i> . 2011: York	In-depth interviews with people living in poverty – using household mapping and timeline tools completed by community researchers. 14 interviews with key informants – policy makers, service providers. One focus groups with participants from Bradford Immigration and Asylum Support Advice Network Telephone interviews with staff at infrastructure support agencies. Street research – stall in local streets. Workshops in local community centres to feed back and verify research findings. Community forums. 39 in-depth interviews, 14 key informant interviews UK: Bradford
Bashir, N., et al., <i>Living through change in challenging neighbourhoods: thematic analysis</i> , in <i>Poverty & Place</i> . 2011, Joseph Rowntree Foundation: York	See Batty & Cole (2010)
Bashir, N., et al., <i>Families and work: revisiting barriers to employment</i> . 2011, Department for Work and Pensions: Sheffield	Re-analysis of interview data from previous study. Additional interviews: 12 repeat interviews with original study participants. 38 new respondents interviewed. 50 interviews i UK: Derby, Islington and Sheffield

STUDY	MAIN METHOD/SAMPLE/RESEARCH LOCATION
Batty, E., Cole, I. and Green, S. <i>Low Income Neighbourhoods in Britain</i> . 2011, Joseph Rowntree Foundation: York	See Batty & Cole (2010)
Chouhan, K., S. Speeden, and U. Qazi, <i>Experience of poverty and ethnicity in London</i> , in <i>Poverty and ethnicity</i> . 2011, Joseph Rowntree Foundation: York	Focus groups Participants from three ethnic groups (Somali, Bangladeshi and White British) UK: London boroughs of Tower Hamlets and Haringey
Power, A., H. Willmot, and R. Davidson, <i>Family Futures: childhood and poverty in urban neighbourhoods</i> . 2011, Bristol: Policy Press	Semi-structured interviews, observation and semi-structured questionnaires. Longitudinal (1999-2006) 200 families UK: Hackney (West city) and Newham (East Docks), Leeds (The Valley) and Sheffield (Kirkside East)
Ridge, T., <i>The everyday costs of poverty in childhood: a review of qualitative research exploring the lives and experiences of low-income children in the UK</i> . Children & Society, 2011. 25: p. 73-84	Narrative review of qualitative research including in-depth interviews, focus groups, case studies, participatory workshops and action research UK

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Athwal, B., Brill, L., Chesters, G. and Quiggin, M. (2011) *Recession, Poverty and Sustainable Livelihoods in Bradford*. York: Joseph Rowntree Foundation

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