



Seeking an anchor in an unstable world: experiences of low-income families over time

by Katherine Hill and Ruth Webber.

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We all want children to grow up in families where they can flourish. It's not right that many parents cannot afford to provide what their children need, or are constantly at risk of being swept into poverty. This report draws on the experiences of 14 low-income families over a five-year period ending on the eve of the pandemic. It identifies what helped families to keep afloat and what threatened to pull them under as they navigated through choppy waters.

Good jobs which provide a route out of poverty, a social security system people can rely on when they are struggling and decent, affordable homes provide the anchor that families need in an unstable world.

What you need to know

- Living on a low income involved precarity with ups and downs over time. While some families on low incomes were 'getting by', and managing to keep up with outgoings, they were often working hard to keep their heads above water, and risked being pushed into deeper difficulty. Over a five-year period, the 14 families' situations often fluctuated as changes in work, benefits, and family circumstances impacted on their ability to make ends meet.
- The factors most likely to help families get by or improve their lives were: steady work, two wages in the family, access to health-related benefits, reduced need for childcare as children got older, formal support and support from extended family. Secure and affordable housing also helped, with support towards rent from housing benefit crucial for those who were finding it hard to manage.
- Conversely, families were most likely to find it hard to keep afloat if they faced: unstable work, poor health, constraints balancing work and childcare, delays and difficulties with benefits, and high housing costs.

We can solve UK poverty

JRF is working with governments, businesses, communities, charities and individuals to solve UK poverty. *Seeking an anchor in an unstable world: experiences of low-income families over time* plays an important part in monitoring costs and living standards – a key focus of our [strategy to solve UK poverty](#).

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Executive summary

This report presents the experiences of low-income families in the UK over a period of five years. It is based on research that followed the lives of 14 families with incomes below the Minimum Income Standard – based on what the public thinks is an acceptable living standard. By interviewing parents in these families three times between 2015 and early 2020, the study gives a dynamic picture of how their lives unfolded. The research, completed just before the COVID-19 crisis disrupted life in the UK, demonstrates how low income makes families highly vulnerable to social and economic disruption and change; a follow-up study (reported separately) examines how COVID-19 has further affected their lives (Hill and Webber, 2021).

The research identified four broad groups describing the overall financial situation of families at different times. Those in the most favourable situation were ‘getting on’, living in relative security with a steady income allowing them to improve their living standard. Next were those ‘getting by’: keeping up with outgoings and managing to make ends meet with a little leeway in their budgets. Others were finding it ‘hard to keep afloat’, having to juggle budgets and make sacrifices, and becoming more dependent on borrowing. The greatest difficulties were felt by families ‘under increasing pressure’, in a more precarious financial situation; they risked going without basics, accumulating debt and needing help from others to get through.

An over-arching finding is that families on low incomes move frequently between these groups – almost none remained in the same situation, and most had been in the toughest group at least once over the five years. So while at any one time, some low-income families manage to get by, over time they are also susceptible to periods of more severe difficulty and have limited financial fallback to help when things go wrong.

The research looks at both the driving forces that affect families’ income, costs and financial situations over time, and the consequences for families.

Driving forces

A key factor influencing the income of these families was the stability of earnings from work, with a striking amount of change over a five-year period. Every family with someone working had experienced some change in work circumstances, including moves into and out of work; changing hours, roles or conditions; redundancy or lay-offs from temporary contracts; and setting up sidelines to earn extra money. Some led to an increased income, such as a promotion or increased hours, or involved a trade-off, for example reducing hours and accepting slightly lower disposable income to allow more time with family. In other cases, families had little or no control, including precarious employment, caring commitments and health issues – which could drive changes in working hours and restrict work opportunities.

All but one of these households had received income from means-tested benefits at some point over the five years; half were receiving health-related benefits by the end of the study. While the social security system brought essential support, participants experienced difficulty and stress when it did not provide the reliable backup they needed. This related to administrative problems and design features including the five-week wait for Universal Credit, and the low level of benefit being reduced further by deductions. Issues were also raised about the assessment system for disability benefits, under which some participants felt judged (having to ‘prove’ themselves) and a lack of understanding of their conditions.

Poor health not only restricted income, but also brought extra costs such as the need for specialist food, or requiring a car more to get around independently. Housing situations strongly influenced costs, which were lowest for families in social housing, and varied among private renters. Those in social housing greatly appreciated the security it offers compared to private renting, particularly because home-ownership was often seen as impossible. Some of those with mortgages felt locked into a high level of expenses that could not be reduced during periods when things got tough. Whether families could access outside support influenced both their income and costs, from formal services to help claim

benefits or access to a food bank, and extended family providing financial, practical and emotional support – though over time, support roles could change. Finally, changing family composition influenced household finances, for example becoming a single parent or re-partnering; as children age, the impact on work opportunities, needs and costs; and when older, on earnings and benefits.

The impact on families' lives

The consequences of living on a low income were also a moving picture. The extent of hard work required to keep up day to day, and to adapt to periods where costs were higher or income lower, was evident. Parents budgeted carefully, but ultimately had to make difficult decisions in prioritising expenses. Essentials like housing, utilities and food came first, and parents prioritised spending that affected their children's well-being, sometimes sacrificing spending on themselves, such as replacing clothing. In the toughest times, some parents had to visit relatives for a meal or use food banks, and used strategies to postpone the consequences, juggling expenses and borrowing, sometimes taking on expensive credit or debt. Conversely, where finances had improved, families had more leeway in their budgets, taking the pressure off and allowing parents to consider buying treats for their children or themselves, and to become less reliant on expensive credit.

Conclusion: what would help low-income families?

The central theme emerging from this report is the importance of stability to families – it could be central to improving financial well-being. However, families' lives are often marked by precarity and uncertainty, showing constant ups and downs over time.

Parents in this study commonly said that the biggest difference to their lives would be more secure work, with choices in working patterns to fit family needs. Other key changes could be:

- improving workers' rights to more secure employment
- creating a genuinely supportive social security system that treats them with more consideration and dignity, for example by communicating better and creating less stressful assessments; adequate benefit levels are crucial, as families found it increasingly tough to survive on benefits whose real value had declined
- better access to support services such as money advice
- access to more secure and affordable housing, particularly social housing, which could substantially improve their lives.

1 Introduction

This report is based on a qualitative longitudinal study of families on low incomes. By interviewing each family three times between 2015 and early 2020, the study sheds light on how the experience of living on a low income unfolds over time.

It is set in the context of a decade of austerity that has impacted heavily on families with limited means. Successive governments have pledged to help 'just about managing' families, seeking to ensure that working families in particular are not struggling to make ends meet. It is important, therefore, to understand the experiences of such families over this period: how they are managing, what makes a difference to their lives, security, and living standards, and the implications this has for policy.

Background context

The number of children living in families on low incomes has risen over the past decade, whether income is defined as 'low relative to the rest of population', or as 'falling short of what is required for an acceptable living standard'. On the first of these measures, the number of children in households below 60% of median income after housing costs rose from 3.6 million to 4.2 million, an increase of 600,000 (DWP, 2020a). Similarly, measured against the Minimum Income Standard (MIS), the number of children living below what is agreed by members of the public as a minimum acceptable standard of living rose by 700,000 between 2008/09 and 2017/18 (Padley and Stone, 2021). For both of these indicators, children are much more likely to live in low-income households than either working-age adults or pensioners (JRF, 2021).

While many long-term trends have contributed to this increase in low income, including more insecure employment and a rise in in-work poverty, public policies have also played a substantial part. The freeze on working-age benefits between 2016 and 2020, the introduction of the two-child limit in entitlements to some benefits, and the introduction of the benefits cap have reduced the value of the incomes of many of the UK's worst-off families. The introduction of Universal Credit (UC) has had mixed implications for entitlement levels, but UC has experienced difficulties and controversy around some of its features, in particular the delay between claim and first payment. Housing costs faced by families have been hit by a combination of market forces (rising purchase and rental prices) and policy-influenced developments (growing dependence on private renting linked to less social housing availability, and reforms to Housing Benefit that causes it more often to fall short of covering private rents). Conversely, some policies have helped improve families' incomes or helped them cover costs, including the introduction of the 30-hours subsidy for childcare, available for 3 and 4 year olds whose parents work, and substantial increases in the value of the minimum wage. There is ample evidence that households on low incomes are struggling to make ends meet. For example, research by the University of Birmingham has shown that three million people in the UK are behind with utility bills, rent, mortgage or Council Tax, and this includes six in ten of those in the poorest fifth of the population (Mackay et al, 2019).

Charting the issues that low-income families encounter over time brings into sharp focus the already difficult financial landscape that many families faced as they went into the COVID-19 crisis. While the impact of COVID-19 is far reaching, it is being disproportionately felt by those already financially disadvantaged in society; people in insecure, low-paid work, and in certain sectors, are more likely to have lost their jobs or been furloughed (Blundell et al, 2020). Furthermore, families with dependent-age children have also been particularly affected financially (CPAG, 2020). The temporary increase in UC and Working Tax Credit has been welcomed, but it is set against an erosion of the value of working-age benefits over the last decade, and is not available to non-working families still on the old (legacy) benefits system. And while the Coronavirus Job Retention Support (furlough) and Self Employment Income Support schemes have provided additional backup, it is estimated that up to 2.9 million people have missed out on such support (NAO, 2020), and there is real concern about further job losses and businesses closing as the crisis goes on.

This report provides important insight into the challenges that families face, including in building financial resilience that could help deal with financial shocks, as well as the factors that can help or make life more

difficult for those facing such situations. Key themes running through this research relate to financial and work insecurity, to interaction with the social security system, and to the changing context of people's health, family requirements and support networks. Understanding more about the challenges that low-income families face, and their experiences of managing and adapting to changing circumstances, is therefore crucial to understanding what support they will need during a further period of uncertainty. A separate publication (Hill and Webber, 2021) reports on the findings of a follow-up study conducted in September/October 2020, exploring families' experiences during the first six months of the pandemic.

Research aims and method

This research, funded by the Joseph Rowntree Foundation (JRF), comprised three waves of in-depth interviews approximately two to two and a half years apart with parents of dependent-age children across three areas of England. It developed from an original study that took place during 2015 with 30 families whose income (after housing and childcare costs) fell below MIS (Hill et al, 2016). This was followed up by two further waves of interviews, in 2017 (Hill and Davis, 2018) and at the start of 2020 on the eve of the pandemic.

The original study recruited participants with incomes between 10% and 50% below MIS, to provide insight into the experiences of families who are living on low incomes with less income than they need, but are not considered destitute. This focus complemented regular updates on the numbers of people living below the MIS level (Padley and Stone, 2021) by illuminating what this really means, as well as shining a light on the experiences of 'just about managing' families, including those in work who were the focus of political rhetoric at that time.

The study showed that while participants greatly valued stability, in practice for many their lives were marked rather by insecurity and precarity. Given the degree of flux and change that families on low incomes can experience (see also Asenova et al, 2015; Millar and Ridge, 2017; Shildrick et al, 2012; and O'Brien and Kyprianou, 2017), a fuller picture of their lives, particularly in turbulent economic times, can be gained by following them over a longer period. For this reason, the research was extended into a longitudinal study to provide greater insight into how low-income families experience and respond to change (Patrick, 2017). The first follow-up, in 2017, interviewed 18 families from the original study, and the early 2020 wave then talked to 14 of these families again.

Qualitative research provides the opportunity to focus on people's own accounts of their situations and their everyday experiences, for the voices of those with direct personal insight to be more widely heard (Daly and Kelly, 2015; Patrick, 2017). It can provide a fuller picture of life that brings out struggles and sacrifices missed in quantitative surveys (Hickman et al, 2015). Adopting a longitudinal approach provides more understanding about people's experiences over time, and how they manage and adapt to changing circumstances. It helps to gain insight into change and continuity, transitions or trajectories, hence moving beyond 'snapshots' of people's lives (Millar, 2007; Smith and Middleton, 2007; McLeod and Thomson, 2009; Neale et al, 2012).

The aims of the research are:

- to explore the interaction of economic, structural and personal factors (such as employment, access to benefits, housing, health and family situation); how changes affect families' financial situation, living standards and being able to meet their needs over time
- to understand the lived experience of managing on a low income over time, how changes are experienced and responded to, and what helps or hinders how budgets are managed over time
- to identify how economic and policy changes are affecting families living on low income, and how people cope and respond to changes.

Interviews

Of the initial 30 parents who were interviewed in 2015 (Wave 1), 26 were contacted a year later and were happy to continue with the study. In 2017, 18 interviews were completed, with three more participants agreeing to further contact who were unable to take part in an interview at that point (Wave

2). A further 14 interviews were carried out between January and March 2020 (Wave 3) – these interviewees had all taken part in Wave 2. A further four participants were contacted during this time, but were unable to take part in a full interview: reasons included poor health, extensive new caring commitments and pressures of work. All 18 of those contacted at this stage agreed to continue their participation in the study, should another round of research take place.

Most participants were mothers in the household (all of the lone parents in the study were female), although in one case a father was interviewed across all three waves. In a few of the couple households, both partners took part in the interview (across the three waves of research). Interviews were generally conducted in people's homes (or where they were living at the time) and lasted one to two hours. All but one of the interviews were conducted face to face, with one telephone interview at Wave 2. While the primary focus was about making ends meet, the interviews covered a wide range of intersecting aspects of people's lives that contribute to economic well-being. The interviews covered not only people's current circumstances, but also participants' reflections on their experiences over the previous two to five years, and their thoughts about the future.

Sample composition across the three waves of interviews

The key sample characteristics for all three waves of the research are presented in Table 1, followed by a brief commentary on some of the changes that lie behind these figures.

Table 1: Participant household composition

	Wave 1 (30 interviews, 2015)	Wave 2 (18 interviews, 2017)	Wave 3 (14 interviews, early 2020)
Family composition	16 couple parents 14 lone parents	11 couple parents 7 lone parents	10 couple parents (2 of whom were lone parents at Wave 2) 4 lone parents
Employment	22 with parent/s working 8 with no parent working	14 with parent/s working 4 with no parent working	10 with parent/s working 4 with no parent working
Tenure	8 owner-occupier 13 in social renting 8 in private rented sector 1 owner-occupier/renting (shared set up with family)	5 owner-occupier 8 in social renting 4 in private rented sector 1 owner-occupier/renting	5 owner-occupier 5 in social renting 2 in private rented sector 1 owner-occupier/renting 1 living with family
Age of children (living at home)	2 months to 17 years	20 months to 19 years	4 to 21 years
Number of children (living at home)	1 to 4	1 to 4 (plus 1 child's partner)	1 to 4 (plus 1 child's partner)
Number in receipt of means-tested benefits	25	14	8

There was a geographic spread across all three waves of the study, with families living in the north-west (urban area), south-west (city/town) and Midlands (smaller towns and villages) of England.

Changes in household composition over the course of the study included:

- partnership breakdown and formation, with households moving between being couple and lone parent families

- children living between parents in different households, and children of a new partner moving into the home
- older children moving out of, and sometimes back into, the family home
- partners of older children moving in
- in one case, a lodger moving in for a couple of years to help supplement income.

Some of the families, both couples and lone parents, had at least one person working, while others had no parent employed across the three interviews. Couples in work most often comprised a father in full-time and mother in part-time employment. Several mothers in couple households had moved from not working into working since the research began.

A greater proportion of owner-occupier households than renters remained in the study over the three waves. One reason is likely to be the comparative stability of home-owners (and hence the ability to keep in touch with participants), particularly in comparison to those privately renting. However, a decrease of two renters between Waves 2 and 3 was due to one family leaving private rented accommodation to become owner-occupiers, and another moving from a social rented home to live with relatives.

The low income (between 10% and 50% below MIS) used as the criterion for recruitment at Wave 1 continued for most participants as the study progressed, although the greater number of families who had grown-up children or had re-partnered by Wave 3 made this harder to measure. One good indicator of the limited incomes of participating families is that most received means-tested benefits such as Jobseeker's Allowance (JSA), Employment Support Allowance (ESA), UC or tax credits across the study.

The report structure

Given the longitudinal nature of the research, the rest of this report draws predominantly on the experiences of participants who took part in all three interviews (findings from Waves 1 and 2 have previously been published: Hill et al, 2016; Hill and Davis, 2018). Chapter 2 summarises how participants have fared over the course of the study, in terms of how well they are able to keep up with meeting their needs. The detailed evidence of the study is then presented in Chapters 3 and 4, looking at what influences families' economic well-being, and at the effects on their everyday lives, respectively. Chapter 3 covers six main areas that impact family incomes and family costs: employment, benefits, health, housing, family composition, and support from formal and informal sources. In each case it notes how these change over time to influence the stability or insecurity of families' economic well-being. Chapter 4 draws on participants' reflections about what their financial circumstances mean for day-to-day life over time – as situations have improved, deteriorated or involved ongoing 'everyday grind'. Chapter 5 brings together some conclusions and challenges for public policy, in particular drawing on what participants in this study said was important to them, and what they felt would help to improve their lives.

2 Changes in economic well-being over five years: overview of families' experiences

Over the course of this research, four broad groups were developed to help present participants' financial situations and how they were managing at each wave. Such groups can be useful in summarising the degree to which households are financially secure, and the extent to which they can meet their current and ongoing costs, and have control and choices within their budgets (see, for example, Kempson and Poppe, 2020).

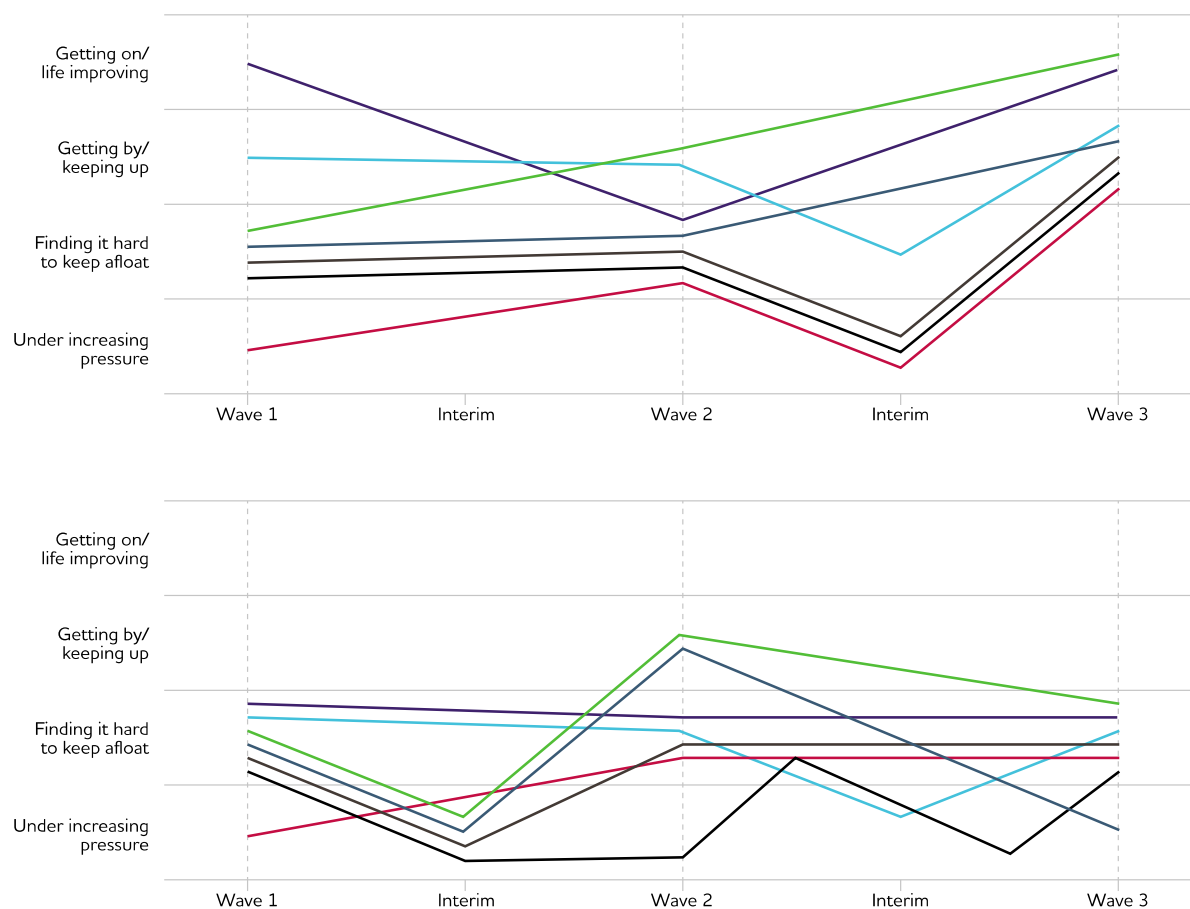
The groups identified in this study aim to help in understanding the consequences of being on a relatively low income. They are not necessarily rigid or clear cut, but reflect that participants' financial and personal situations are often fluid, commonly resulting in movement within and between groups. Hence they are not static in nature, but largely represent active processes such as working to improve the household finances or avoiding a crisis (see Chapter 4). The groups are:

- 'Getting on'/life improving: in a fairly secure situation with steady income that covers outgoings with room to spare. They felt in control of their finances, had cleared or reduced debts, did not feel under pressure, and were moving towards a better living standard.
- 'Getting by'/keeping up: making ends meet with limited funds, but some leeway in budgets. With careful management they could keep on top of bills without getting behind or taking on debt, and have some choice in spending.
- 'Finding it hard to keep afloat': just about making ends meet, but more of a struggle. This could involve making sacrifices, juggling budgets, experiencing stress, being more dependent on borrowing, and seeing no immediate way of improving their finances.
- 'Under increasing pressure': finding it particularly difficult to manage in a precarious or overwhelming financial situation, with little control over it. This could risk not being able to afford the basics, accumulating arrears and debt, and accepting help from others in order to get through.

Figure 1 summarises how the 14 participants who took part in all three waves moved between these groups over a period of approximately five years. This is based not only on the three interviews describing their situation at points in time, but also on accounts in these interviews about what happened in between (shown in the diagram by reversals in fortunes in between waves, in certain cases).

This diagram serves not as a statistical profile, but as a powerful illustration of how much change is typical in such families' experiences over a relatively short period. Only one of the 14 families shown remained in the same situation over the whole period, and most had experienced a downturn in their fortunes at some point. If we had looked at these 14 families only at Wave 3, we would have observed half of them at least to be 'getting by', but this would have hidden the fact that all these families had found it hard to keep afloat at some point in the previous five years. Note, however, that relatively few of the one third of families who were at least getting by in the original sample remained in the study; the diagram principally reflects on what happened to those who were finding it hard to keep afloat in 2015. It shows that while a number of these were 'getting by' at the end of the study, half had experienced some very tough times 'under increasing pressure', and only one saw life getting clearly better, and was 'getting on' by the end of the study. Thus, the fluctuations in family fortunes shown represent lives that are changing, but mainly remain challenging: they do not show low income or poverty as merely a transitory phenomenon for these families. Moreover, those who seemed to be 'getting by' at Wave 3 in early 2020 remained vulnerable to the impact of COVID-19 when it hit, against a background of precarity illustrated by the changes they had experienced over the previous five years.

Figure 1: Participants' financial situations over three interviews (2015–2020)



Note: each line represents a family.

Top: of the seven families who were at least 'getting by' in Wave 3, all had found it hard to keep afloat at some point in the previous five years.

Bottom: of the seven families who were, at best, 'finding it hard to keep afloat' in Wave 3, all but one had been 'under increasing pressure' at some point in the previous five years.

The following sections aim to draw out different experiences to provide an overview of participants' trajectories, what lies behind them – factors that make a difference to improve or have a detrimental impact on household finances, or indeed keep them in similar situation – and what this means for families' lives. It is important to reiterate the fluidity of peoples' financial situations, and that the descriptors here are used to highlight this rather than fixing people into categories.

'Getting on' – finances improving over time and 'clawing' your way up

At Wave 3, two families were 'getting on' but had experienced different paths to reach this stage over the course of the research. Both were couple households with two working parents, including a full-time earner who had remained in the same steady job, and they had both also received significant support from parents through loans and/or help with housing, which had reduced their outgoings over the years. Transitions in their children's lives (starting or leaving school, moving out) also impacted these families' finances. For one family, it had been a steady climb from finding it hard to keep afloat at Wave 1, to 'getting on' at Wave 3, with finances improving as the mother was able to move into work when their youngest child started school, and changing jobs to increase hours and pay over the five years. The earnings of the second couple had also steadily increased over time, with pay rises plus increased hours and promotion in the mother's part-time work. At the start of the study they were 'getting on' and positive about finances, but experienced a drop in income as tax credits were drastically reduced when

their older child left school. This set them back for some time, accruing debts, before getting back on track as their outgoings decreased when the child left home, alongside continued increased earnings. By the third interview, both families' incomes had risen to a level where they no longer claimed tax credits. These participants felt in a secure position, especially compared to past experiences of having to struggle – they were on top of their finances, not worried about bills, had money spare, and could afford to buy things to enhance their lives such as a second vehicle or holiday, and treat the children and themselves. While they did not take their current situation for granted, as they felt they had worked hard to 'claw' themselves up, they were looking ahead to things continuing to improve, and anticipated more future disposable income: either increased earnings, as one mother was about to move from part-time to full-time work; or decreased outgoings, as some old loan repayments were ending and housing costs were expected to reduce.

"We've ended up going on little breaks quite often, little weekends away and whatever, so then there's a bit of money there if we ever decide, or Christmas or birthdays. Rather than going to a catalogue or anything like that I've got a bit of money that I can dip into if I need it ... It's not there for anything in particular, just if we need something, it's there."

Couple household, full-time/part-time work, Wave 3

'Getting by' – with pitfalls and tough times along the way

Those who were 'getting by' at Wave 3 had generally experienced harder times over the course of the study. All five were couple families, and included working and non-working households. Key factors that helped were having at least one steady full-time earner, or where not working, receiving health-related benefits to bring incomes over the standard level. They had differing experiences of (in)stability. Two households with one full-time earner in continuous work had had relatively steady experiences over the course of the research: one continued to get by despite facing a temporary loss of income when the sole earner's employer was taken over; the other, who had been finding it hard to make ends meet in the early stages of the research, had experienced small increases in income from earnings and benefits, and by Wave 3 felt more on top of their finances. Both had, at some point, been helped by an occasional loan from family to deal with a particular expense. Other households had experienced significant drops in income and financial difficulty over the course of the study, which had now improved, resulting in them feeling better off than previously. This related to one of a couple having periods without work but by Wave 3, they had two full-time incomes and less outgoings than before due to housing support from family. Two households not in work throughout the study, who had been finding it 'hard to keep afloat', experienced drastic drops in benefits or tax credits resulting in severe hardship for an extended period. However, after their benefits were reinstated and they received additional health-related benefits, both felt in a better financial situation at Wave 3 than before their income drop.

For participants in this group, 'getting by' meant being able to manage their outgoings and make ends meet without depending on credit, which for some was a new experience. While budgets were still tight and involved careful monitoring, they felt in control, with some feeling that they were managing their finances better as time went on. Importantly, they had enough leeway to make some choices in budgeting, for example, overpaying a mortgage, saving towards Christmas or buying an appliance outright (resulting in less outgoings in loan or catalogue repayments).

Participant: "It is like I needed some new trainers about two weeks ago, I said to [my partner], can you order me a pair of trainers ... and I gave him the money back straight away."

Interviewer: "How is that different to how it would have been?"

Participant: "I would have gone without trainers, I would be wearing the same ones with holes in for another good few months, I would make them last if I can."

Couple household, not in work, Wave 3

For most of these participants, 'getting by' was generally about managing the present, rather than feeling that their current financial situation was on an upward trajectory. People welcomed the current breathing space in their budgets, with some expressing determination not to go back to harder times. However the extent to which they could further improve their income was often limited, for the time being at least, due to the parents' or their children's health restricting opportunities to increase hours or move into work, or a lack of better-paid or more secure employment. People hoped that they could continue to get

by, maintain any leeway in their budget and keep out of debt, but were often mindful that their benefits, work or health situation could change again and pull the rug from under their feet.

Struggling to make ends meet – the precarious path between ‘finding it hard to keep afloat’ and increased financial pressure

Participants in the final two groups typically were travelling a perilous road on which just keeping afloat could risk turning into serious financial difficulty with things getting worse. Participants who were finding it hard to keep afloat, at Wave 3 had all been in this situation at previous points over the course of the study – with some having had periods of ‘getting by’, but more often having experienced periods of increased financial pressure. Many in this group were in or had been in work over the five years, but earnings were low or had reduced by Wave 3, sometimes related to constraints such as health issues, caring responsibilities, the availability of secure employment and, for lone parents, being dependent on one income. This often meant relying on income-related benefits to supplement earnings or as a main source of income. Several had moved onto UC by Wave 3, but for some, deductions for advances or repayments reduced their monthly benefit income, the level of which was often seen as a cause of difficulty. Fluctuations in other sources of income also impacted on finances. Changes in child maintenance payments had both helped and reduced income levels for some mothers in this group – for one, the newly gained payment from an ex-partner was outweighed by the loss of valuable regular financial support when her mother died. High outgoings also contributed to strain on budgets – including for participants who were not receiving benefits – for example, on mortgages that were not covered by UC or Housing Benefit, and/or on credit or loan repayments, or the need to run a car. These ‘multiple stressors’ (Hickman, 2018) on both income and outgoings could combine to exert ongoing pressure on budgets over time.

A key issue is that those finding it hard to stay afloat were in a precarious situation, and had little resilience to deal with further knocks to their budgets, which pushed some participants into periods of more severe financial difficulty over the course of the research. This often related to a particular trigger or sudden drop in income, such as benefits or tax credits being withdrawn or reduced, delays in claims for UC, job loss, or relationship breakdown and becoming a lone parent. Sometimes pressure was compounded by other factors such as supporting older children with no income of their own, or being left with an ex-partner’s debts. This was harder to deal with when already struggling to make ends meet, and could have longer-term consequences even when a temporary crisis eased.

For those just about making ends meet, this meant the stress of constant juggling, difficulty keeping up with bills, and making sacrifices. ‘Choices’ here revolved more around which bill to prioritise or what to cut back on, as there just didn’t seem to be enough money to go around. Critically, with no leeway in budgets or savings to fall back on, when hit by large or unexpected expenses such as car repairs, a broken appliance or a tax bill, people often had to depend on borrowing or credit, or just manage without.

“I feel as if I’m just wishing my life away till every pay day. It’s like [my partner] gets paid one week, I get paid the next week so them two weeks are fine, and then the next two weeks we’re skint again ... It is not as if we have been going out every weekend and, you know, we have been buying flash watches or whatever, you know, I can’t really say that I have got anything to show for it.”

Couple household, both working, full-time/part-time work, Wave 3

Sudden reductions in income also strained budgets because of this lack of a fallback. Here, participants could face extreme difficulty and had to restrict budgets further, making tough decisions. This could mean going without essentials including food, clothes or items meeting health needs, as well as things for the children. When faced with such situations, some participants had got into arrears with bills, accrued debt, risked losing a home, had to depend on family, friends or a new partner for support, or used foodbanks to help them get through.

“I have been a bit overwhelmed I think a few times, panicking and I have gone through times, sometimes when there has just not been enough food and I have gave it the kids and not ate myself.”

Lone parent, working part-time, Wave 2

There was a lot of uncertainty among participants in these groups about their financial situation, even in the shorter term. This related to uncertainty around benefit claims, their work situation and sometimes health – issues that they often felt they had little control over. Often the emphasis was on the here and now, getting through day-to-day or week-to-week, rather than longer-term financial plans.

The picture presented in this chapter has been one of frequent changes and financial instability in family lives. The next chapter now looks in greater depth at the various factors and aspects of people’s lives that contribute to this overall picture.

3 Driving forces: factors that influence families' income and costs

This chapter describes families' changing experiences in six different aspects that influence overall financial circumstances and trajectories over time in both positive and negative ways. It starts by looking in turn at the two most important determinants of the incomes of these families: employment and social security. It then considers four further themes that can impact incomes as well as costs: health, housing, and formal and informal support. Finally, the chapter looks at how changing household composition affects the household's finances in terms of partnering, and the consequences of children getting older and moving towards adulthood. The combination of these various factors, how they intersect and are subject to change, highlights the complexity of families' lives and the fluidity in financial situations over time.

Employment and transitions around work

Work was an important source of income for most households in this study. While steady employment could be a significant factor in improving a financial situation, where work was low paid, part time and insecure, it could hinder financial stability. A key finding was the extent of changes in employment among households – all of those with one or more parent in work over the course of the research had experienced some form of change in their work circumstances during the five-year period. This included moves into and out of work; changes in working hours, roles or conditions; redundancy or being laid off from a temporary contract; and setting up sidelines to earn extra money. For some, these were chosen courses of action and seen as positive moves, but for others there was no choice, or 'choices' were constrained. Losing employment, hours and ultimately income could have severe financial implications, with work insecurity and instability being a key issue among families in the study. Some older children also moved into employment over the five years. This included moving from education into work, and having a part-time job while still at school or college.

The impact of stable or precarious work over time

There was generally a link between having stable or increased work and earnings, and finances improving for participants who were now 'getting on' or 'getting by'. This had made a huge difference, not only to being able to improve living standards or keep on top of finances, but also to people's sense of security and well-being. One couple who were now 'getting on' had increased their joint incomes from annual pay rises, promotions and increased hours over the five years – all within the same jobs. Financial stability and security had made a huge difference, as the mother explained:

"I'm probably more secure now than I have been for a while. Financially I think we're probably better off now than we ever have been ... I just think security is everything, like obviously job security. Just the way that everything has turned out, I feel a lot better."

Couple household, full-time/part-time work, Wave 3

Having a steady full-time income from one parent was crucial to a couple of families where the other parent was unable to work due to their own or a child's health (see 'Impact of ongoing health problems and changes in health over time' below). This contributed to them keeping on top of their finances over the course of the research and 'getting by' by Wave 3 – it provided a degree of stability in their lives that was important, given their reliance on one income.

Being in a job with the option of overtime if and when a family needed a bit extra money was also valued. One couple whose finances had improved saw this as a useful backup, for example to help with the extra costs of Christmas or a holiday. However, additional monetary features could not be relied on – participants noted that overtime may become unavailable, a bonus depended on not being off sick, and one household had lost a significant monthly travel allowance when it was withdrawn by an employer.

The difficulty was that for many families in this study, their working lives were not that stable. Several had experienced redundancy over the course of the research or not long before, and participants were often mindful that “no-one’s job is ever secure”. One participant had been working full time for the same company for over 15 years at the start of the research. Over the course of the study, she was made redundant, found another full-time job, then made redundant again, before taking on a part-time role – each time experiencing a significant drop in earnings. Insecure work was also an issue for those on zero-hours, casual or temporary contracts, or with an agency. This brought a sense of ongoing uncertainty where people did not necessarily know from week to week if they had any work. Financial precarity and periods of difficulty were associated with significant drops or fluctuation in household income when no work was available, and could mean depending on UC (see further below). Several participants spoke of the tremendous financial and also emotional strain after being made redundant or laid off.

“It was a bit of a bad time really ... We were struggling, yes we really was and I think it was affecting our relationship as well ... Even though he was applying to everywhere, we were waiting for the postman coming, you’re always waiting for emails coming you know, like, as soon as an email come through it was like oh, you felt sick thinking, has he got a job, has he not? So yes, it wasn’t a good time that, really.”

Couple household, full-/part-time work, Wave 2

Finding stable or ‘permanent’ work was not easy, and insecure work had multiple implications. Some of those who had changed jobs had found work via an agency or on a temporary basis at first, or taken on a zero-hours contract, often in the hope of it turning into a more secure job or regular hours. In several cases, this had led to a more permanent role, but others were still in the same insecure situation months or years later, which brought ongoing uncertainty.

“He is working for agency ... It is all full time yes, although mind you they keep mucking him about ... It is like he is given four weeks work, but then they might tell him by tomorrow that there isn’t any work Friday ... It is just completely up and down.”

Couple household, full-time (agency)/part-time work, Wave 3

One father had had several six-month contracts with the same employer, but with up to three months off in between. When in work the family finances were healthy, but it took a while to recover from spells on UC between contracts. This also led to frustration at not being taken on permanently.

“[At the moment we are] financially 100% better, you know it is not so much of a struggle. It is when I get laid off, that is when it can become a nightmare ... Now the contract is until March ... Tomorrow I am going in and I am going to pretty much sit down with the big boss men and say look, you know I have committed virtually three years of my life to this company and I am getting nothing back, I want a full-time job ... and put my foot down, or try to anyway.”

Couple household, both full-time work, Wave 3

Uncertainty around working hours can make it hard to plan, which can be problematic for parents with childcare to consider. A lone parent had changed jobs several times over the course of the study, with a need to fit in with school hours and, later, her health (see ‘Impact of ongoing health problems and changes in health over time’ below), most recently doing casual work in hospitality. She felt she had no choice but to take this type of work as “that’s what people are offering these days”, but identified the difficulty this had for arranging holiday childcare that needed to be booked and paid for when not knowing what hours she would be working: “What are you meant to do in that situation? That’s the bit I don’t understand.”

Even when in work with a permanent contract, sometimes with the same employer for years, there was still a sense of insecurity – this related to organisations restructuring, making cutbacks, being taken over or outsourcing work. Here the threat of redundancy, relocation or reduced hours loomed large, and could be a cause of anxiety. The thought of losing income was really worrying for one couple whose jobs were both under threat at Wave 3; they had already experienced redundancy between Waves 1 and 2, their finances were still very tight, and they now had a mortgage: “I don’t really know what’s going to happen.”

Changes could also have knock-on financial implications. A lone parent who was finding it hard to keep afloat was facing the prospect of having to travel a lot further to work when her office relocated, and was concerned about the impact on her child unless she bought a new car that she could not afford (when she was already overextended with credit).

“I have to get another loan because I need a car. My car is on its last legs. If I’m going to be working [further away], I have to be able to get there. I can’t be two hours on public transport getting to work, working an eight-hour day and two hours on transport back. I can’t leave my daughter alone at 11 years old for 12 hours a day when she’s only in school for six.”

Lone parent, part-time work, Wave 3

In some families, older children had also experienced difficulty in finding work after leaving education or training during the research. Here, parents felt that it could be even harder for their children given their age and lack of experience. One father noted how his son’s confidence was knocked when he struggled to find work, and the potential impact on young people’s self-esteem of insecure agency work.

“Basically you imagine it’s just rejection, isn’t it? You go to a job and then they get rid of you, then you’re being rejected ... It’s like you’re going out with a girl and you think you’re in a relationship, and then she chucks you away and basically your self-esteem goes.”

Couple household, not in work, Wave 3

Balancing work, family and caring responsibilities over time: constraining or enabling factors

For many parents, the ability to work, increase hours or improve pay can be affected not only by an insecure labour market, but also by an array of other factors that enable or constrain choices around family work transitions. Here decisions involve the nature of work, childcare arrangements, and how these fit in with family responsibilities and individual circumstances – all of which can change over time to limit or extend opportunities. A key theme emerging from the research was the challenge for parents in striking the balance between wanting or needing to work and the complexities of family life.

Moves into work or increased hours over the course of the study often related to children becoming older, and reaching certain milestones such as starting primary or secondary school, and decisions were interlinked with childcare needs and potential costs. The 15- or 30-hours pre-school provision had helped a few parents avoid childcare costs for younger children while they worked part time before their child started school, and informal support from parents or grandparents was also drawn on. However, others delayed returning to work as they felt it was wasn’t feasible, which limited the opportunity to increase income until that point.

There was a desire, especially for those with primary school age children to be able to work around school hours as far as possible. For example, one mother was not working at Wave 1 as she felt it was “not feasible” with paid childcare for three children including a two and three year old. By Wave 2, her youngest child had started school and she had found employment during the school day for six hours a week. She subsequently changed to retail work with increased part-time hours, but still within school times, and at Wave 3 was about to start a full-time job. She was hoping that help from friends and her secondary school age child with school drop-offs and pick-ups would enable the family to manage without the need for before or after school childcare.

There was a feeling that when children reach or approach secondary school age and they can get themselves to and from school, and potentially be left for a while or go to a friend’s, it opens up more possibilities for work and/or eases the logistics or cost of managing before- and after-school care. Managing school holidays could be difficult, depending more on others, having to take leave, or incurring the cost of holiday clubs. School holidays were noted as an issue even for older children, as leaving a child for a whole day was more difficult to manage than a few hours at a time. Children growing older and no longer needing childcare made a significant difference over the duration of the study, particularly for working lone parents. In fact, for some families, as children got older during the study, they could become a resource to provide childcare for younger siblings – looking ahead, several parents noted that this could help improve work opportunities, increase hours and, in turn, income.

Finding work to fit around children was not always easy – one parent talked about having to “beg and plead” with her employer to get the hours that she needed to work around her children, and a father had to negotiate with his employer to alter his shift times in order to be there for the children when his wife’s work changed to require her to work evenings. Work that involved evenings or weekends could be difficult to manage, and involved more juggling and help from others with childcare, especially as formal care was not available. Informal childcare from family and friends was a vital resource that could enable parents to take on or continue in work, which they may not have been able to do otherwise, and minimise childcare costs. However, access to such support was also subject to change over time (see ‘Formal and informal support’ below).

Balancing work and family life could be an ongoing challenge, with emotional as well as financial implications, especially for some lone parents and families with additional caring roles. Several lone parents who had worked full time reduced their hours over the course of the research – due to redundancy, or by choice. While financially they had less income, UC or tax credits had made up some difference. Although they continued to find it hard to make ends meet, they felt that their quality of life and the time this allowed with their child was enhanced by working fewer hours. Both had depended on formal before- and after-school childcare in the past, the cost of which ate into their earnings. They described life before as stressful, “a constant merry go round” of drop-offs, work, and back again, and “missing out” on time with their child in the past. Another lone parent had reduced her hours from full to part time in order to look after her grandchild one day a week, reflecting how care commitments can broaden, too, as children age (see ‘Formal and informal support’ below). Participants’ own health and caring for partners and children with health conditions was the main reason some parents were not working, and also related to changes in jobs or hours over time (see ‘Impact of ongoing health problems and changes in health over time’ below).

Another consideration in parents’ work decisions was the interaction of earnings with benefits or tax credits. Participants often noted the intrinsic value of work, for their well-being, social contact, to get them out of the house, feelings of independence, and to instil a work ethic for their children. However, families needed to know that working would be financially worthwhile. This meant weighing up the advantages and disadvantages of moving into work or changing hours for example, going from full to part time, and taking account of any tax credits and benefits including those going towards rent and Council Tax. Moving into work could also be a dilemma. A mother in one couple with a partner working full time started some casual evening work, initially cash in hand, but decided not to continue as she felt that working until midnight for £20 here and there wasn’t worth it, and didn’t want to risk losing tax credits if she was “put on the books”. Another couple who were currently unable to work due to health and caring felt that it would only be viable if they could both eventually move into work, which was some way off. One helpful factor for several moving into work from ESA or JSA was having a four-week Housing Benefit run-on to help bridge the gap until their first wages were paid.

The flexibility and attitude of an employer also made a difference over time to people’s ability to continue in a job and their feelings about work. Consideration for families’ needs was welcomed, for example adjusting hours to enable a parent to help with childcare where a partner’s health had deteriorated or their shifts had changed. Conversely, other employers were inflexible: insisting on hours that were problematic for childcare; not accommodating the needs of a parent of a child with a severe health condition to work closer to home or attend hospital appointments; or continual pressure to work overtime after a participant requested reduced hours. This made life more difficult, and in one case, contributed to a decision to leave work.

Given the constraints on work opportunities, an important factor in finding and securing work was social networks. Family or friends flagging up a job opportunity or putting in a word for them made a real difference. One mother had moved into employment for the first time in years after a relationship breakdown, but given her lack of experience and dyslexia was daunted by the prospect of job searching – she felt that a relative knowing the manager “gave her the chance” she needed, and wouldn’t have had otherwise. Contacts had been an important factor, too, for several older children who had moved into work by the end of the study, where jobs had been found via their parents or following on from an apprenticeship.

Dealings with the Jobcentre were mixed. Several parents stressed that they found it harder to access support from the Jobcentre when they were living with a partner who was in work, and a number of parents expressed that they did not feel supported in looking for work in their meetings, with one lone mother explaining how she felt her need for work to fit around childcare was not heard.

“I had one lady from there who wasn't my regular advisor, she basically turned around and said to me if you don't look for work we will sanction you ... Can you not see I am looking for the work? I have wrote it in my book that I am looking for work. 'You can work any hours'. Oh can I? Who is going to pay for my childcare? Who is going to look after my children up to ten o'clock at night?”

Lone parent, part-time work, Wave 2

There was a feeling among some parents that Jobcentre support was more focused on dealing with benefit claims, than helping people find suitable work. However, one parent had found Jobcentre support useful in gaining access to training that they would not otherwise have had.

Looking ahead, a few parents expressed optimism for their future work prospects – for example, undertaking training that could provide a skill to enable work that could fit in with health needs or, in one case, as a basis for moving abroad. Another had trained and was hoping to build up income from reflexology. While quite long-term plans, they were hoping to improve life for their families. Others were also looking ahead to improved work opportunities once children were older and more independent. For some, the feeling was that things were looking better, provided their work and income did not change too much, though this could depend on keeping a job or staying in good health. However, as described above, work situations could be very precarious, making it harder to think ahead – rather the hope was that life would become more stable.

“Hopefully my husband's job will go from strength to strength, and he'll continue earning and his health will continue to be OK, so he can ... even though things probably won't.”

Couple household, one parent works full time, Wave 3

Past experience of being at risk of losing a job, coupled with awareness that it might be difficult to find another and the fact that new jobs were increasingly insecure, meant that participants did not take for granted the stability of work, but tended to view the current labour market and potential opportunities as becoming more challenging over time. Uncertainty of work status left several participants expressing concern for the future.

Social security – an essential yet sometimes unstable lifeline

State support was an important source of household income for the families in this research. All but one had received income-related benefits or tax credits at some point during the course of the study, and half of the households were receiving health-related benefits (including for a child) by the third interview. These provided a valuable supplement to top up earnings, or a main source of income for those not in work. However, difficulties around benefits could have a serious impact on family income, and this was one of the key factors associated with participants finding it hard to keep afloat, or being plunged into periods of severe financial hardship. This related to the amount of benefits received, delays, and sudden stoppages or reductions in benefits causing instability and uncertainty in households' finances. Sometimes these issues related to changes in households' employment or family circumstances, but it was also associated with administrative difficulties and issues with the social security system, including UC. A key issue was that while changes to benefits and tax credits could make a huge difference to the financial situation of families, it was felt to be something that participants had little control over or warning about.

Transitions onto UC

The roll-out of UC had gained momentum during the five years of this research, and several participants had moved onto it during this time – through new claims when experiencing loss or reduction in employment, a change in household set-up, or 'managed' transition from an existing benefit. Difficulties were reported relating to the initial delay in payment, the amounts received and deductions, with mixed views about managing monthly payments. Factors that helped deal with the transition included being

confident in online application (though this hadn't always avoided problems), being used to receiving monthly income, and having a final month's wages to help manage a five-week wait and avoid taking the advance loan. However, difficulties were more often recounted, including:

- The delay in receiving the first payment. The five-week wait built into UC was extended to six or even nine weeks in a couple of cases, due to complications with claims or a system 'glitch'. This led to arrears on household bills, having to borrow money and using food banks. Rent was a priority, but the delayed start of UC means that rent had to be paid in arrears, and even with an advance loan, people couldn't cover these extended periods, which resulted in threats of eviction and huge anxiety. It should be noted that over the course of the research, participants had also experienced delays when claiming legacy benefits.

"I rang the Housing Association that I'm with and they turned round and said, 'I'm sorry but nine weeks is a long time to be in arrears and you're going to be in really bad arrears and you could lose your house'. So out of that money I paid a month's rent. Then when I rang the Universal Credit and said, 'Can I have a little bit more?' they said, 'Where's it all gone?' I said, 'I've paid my rent'. 'You shouldn't have done that, that's your problem' and that's it, no-one could help me."

Couple, not working, Wave 3

- The insufficiency of the amount that people ended up with. This related to the already subsistence-level of benefit being further reduced by deductions – for advance loans, repayments against budgeting loans, recovery of benefit overpayments, water rates and Council Tax arrears – that could take a substantial amount from a monthly UC payment. These issues were compounded by problems with claims that resulted in not receiving the full entitlement. In two cases, when moving from ESA, households did not initially receive the additional disability element, leaving them over £300 a month underpaid for months. Difficulties were also experienced where sporadic earnings from casual work were not deducted in real time, meaning a reduced amount the next month, but no earned income. Furthermore, a couple of lone parents with part-time earnings noted that they did not receive help with Council Tax support under UC, which they had when getting tax credits – this increased outgoings, adding to the strain of finding it hard to keep afloat.
- The combining of several benefits into one monthly payment in UC. This can be a change for those used to receiving weekly or two-weekly benefits, and one participant who had transferred from ESA found this a struggle. However, others who had been used to monthly wages felt that having a large lump sum helped them budget for already set-up monthly outgoings – in one case, having Personal Independence Payment (PIP) and Carer's Allowance paid separately was useful with interim costs, too.
- The requirement of a bank account and the internet to access UC. One participant experienced particular difficulties as they had to open a bank account specially, plus at one point they did not have the internet at home.

"I couldn't get on to my online account, they wouldn't speak to me on the phone, they couldn't deal with me when I went to my appointments in person. I had no internet at home, I had got no money to pay for my bill and pay for extra data or anything like that, it was an absolute nightmare."

Lone parent, not working, Wave 3

The range of issues experienced by these participants illustrates how peoples' circumstances are not straightforward, but this is life for many families. It shows that the UC system – by design as well as due to problems with particular claims – could exacerbate rather than alleviate financial strain, leaving people in more precarious financial circumstances and at times under extreme financial pressure ("it has been hell"). While circumstances could improve if an underpayment was rectified, the impact of advances was long lasting, with deductions having a detrimental effect on incomes for some time afterwards. The prospect of switching to UC was a concern among families on legacy benefits, with a particular fear among those not in work about the impact of the delay in the first payment, and having monthly rather than more frequent benefit payments. They often had finely poised budgeting systems (see Chapter 4) with no room for manoeuvre to cover a delay, and budgets organised on a weekly or two-weekly basis that would risk being thrown into disarray. Indeed, even in working families with monthly wages, people found that having additional benefits or tax credits paid weekly or fortnightly in between helped them to budget.

Variations in tax credits

Tax credits made an important contribution to household income for most families during the study, and for some they had been a crucial constant when other sources of income had fluctuated. However, two key issues emerged that impacted on family budgets bringing sudden drops in tax credits – overpayments and children becoming ‘non-dependent’.

Tax credits being calculated on a previous year’s income had caused difficulties when overpayments due to large amounts of overtime were clawed back the following year; this was more of an issue in the earlier and middle stages of research. The subsequent reduction or even withdrawal of an award for a lengthy period could drastically reduce a family’s budget – this included a lone parent whose tax credits were completely withdrawn in relation to the overtime her ex-partner did before the relationship ended. The difficulty was that it was hard for people to predict or calculate the financial impact in advance, creating uncertainty. This could put people off working overtime, and one family decided to stop their claim so that they could do overtime without worrying about it affecting their tax credits in the future. This is an area where, in theory, UC should help, as combining tax credits with UC aims to alleviate this year-to-year instability through more timely responses to income fluctuations.

The second key issue was the reduction or removal of tax credits when an older child left education. For some families, this had resulted in large drops in household income during the research, plunging them into more difficult times (and was combined with loss of Child Benefit). Added to this was that if their son or daughter was living at home, there was no corresponding reduction in household costs, and where the ‘child’ was not working or receiving benefits, they were unable to contribute to the household – in a couple of cases, this meant families having to use a food bank or rely on a new partner to survive.

Disability-related benefits

ESA or UC (with disability element) were received by all the families where no parents were working due to health or a disability. PIP and, in one case, Disability Living Allowance (DLA) for a child (which are not means tested) were received by a couple of families with one parent in work, as well as those not in work. It should be noted that other families also reported significant health problems, but did not receive health-related financial support.

New claims for PIP or DLA (for a child) and, for a few, a link to Carer’s Allowance over the course of the research had contributed to several families ‘getting by’ by the time of the third interview – giving some leeway in their budget when they had previously struggled. However, access to and stability of health- and disability-related benefits were not necessarily straightforward. Participants had encountered difficulties with the system, including navigating the application, assessment and appeals process. Where this had resulted in the reduction or withdrawal of benefits, it was linked to participants falling into periods of intense financial pressure.

Making a claim for PIP could be a daunting process. For some families who had made new claims for PIP or DLA over the course of the research, help with filling in forms or encouragement to claim had been vital. This included support from formal sources, such as Citizens Advice or Welfare Rights, medical professionals (see ‘Formal and informal support’ below), or from people in support groups who had experience of the system. Home visits by PIP/ESA staff also made a huge difference, for example, filling a PIP form in for someone who had difficulty writing for lengthy periods, or doing an ESA review for someone who could not deal with going to an office.

A key issue associated with health/disability benefits (both ESA and PIP) is the process of (re)assessment for eligibility and appeals with serious consequences riding on the outcome. The fact that many first claims for PIP are unsuccessful, with a higher success rate where a decision is appealed at tribunal (Disability Rights UK, 2019; DWP, 2020b), gives an insight into potential barriers to receiving health-related benefits. Indeed, for several participants, rejection of applications or reassessments and appeals was a complex, traumatic and draining process that impacted on their benefits and health over the course of the research. Participants spoke of feeling “judged”, having to prove themselves and “jumping through hoops”. Some felt that there was a lack of understanding of ‘invisible’ illness, especially mental health or

fluctuating conditions, for example where an assessment was on a 'good day', or amid other pressures on people's lives (such as family illness and bereavement).

"I did get quite poorly from about the middle of last year with my depression, and I just couldn't cope [with] going down there and him asking questions, because last time they told me that I was fit for work and I was too clean to be depressed, all things like that I think, yes if you're depressed you don't wash or something."

Lone parent, part-time work, Wave 2

Several had given up on PIP applications at times before reapplying, highlighting the need to be persistent. This however requires determination, energy and motivation that can be hard to muster, especially for people with mental health conditions or those without support. For one participant, the traumatic experience of an ESA assessment was a barrier to applying for PIP. It was often support that led to people reapplying or continuing through the appeals process, providing encouragement and practical help (see 'Formal and informal support' below).

"This time I have to find the strength to go to appeal because everybody I've spoken to at pain clinic and support group, they're like, you have to keep on with this, they just want you to go away and you have to badger them."

Couple, one full-time earner, Wave 3

Being moved out of the ESA support group had tremendous financial implications for several families who were unable to work due to health – not only could it mean a direct drop in income, but it involved further knock-on effects. Failing the ESA assessment resulted in being moved onto JSA and being subject to conditionality. Several participants were unable to meet the job search criteria due to their health, and their JSA was withdrawn for a while. For one lone parent this meant having to survive on tax credits, Child Benefit and PIP for four months, and relying on friends and the food bank for help.

"I went onto Jobseeker's Allowance and that lasted about six weeks, and I couldn't meet their criteria because of my illnesses ... The amount of hours to search for work, being able to make all of the appointments that were necessary, when you spend three or four days a week in bed with chronic migraine, an appointment at the Jobcentre was the last thing on your mind."

Lone parent, not working, Wave 2

Another family found that after being moved from ESA support to the work-related activity group, they lost the linked protection from the benefit cap – this meant that not only were benefits substantially reduced but they had to find an extra £89 a week to cover their rent. This caused tremendous financial pressure, having to make severe restrictions and cutbacks to avoid rent arrears for fear of losing their home. Participants noted contradictions in the system, as over the course of the study several were, at times, deemed ineligible to be in the ESA support group or claim PIP/DLA, while being signed off by their doctor as unable to work: "Nobody is going to employ me if the doctor is signing me off sick." These episodes caused periods of severe hardship and stress lasting from weeks to over a year.

Communication and administrative issues also caused or compounded problems. Paperwork and supporting evidence not being sent or received could jeopardise an assessment or appeal. In one case, this resulted in PIP being stopped, which not only reduced a participant's income, but potentially meant they could no longer have a Motability car, which was hugely important to their independence. Lack of communication about changes to benefits or the progress of a claim or appeal was a recurring issue, for example where people were not told that required documents were missing, or only became aware payments had stopped or been reduced after the expected money had not gone into their bank. This was a cause of frustration, as people felt left in the dark, but also unable to prepare (even if only mentally).

"It makes me angry inside talking about it because the lack of information, the lack of warning, you know just, like, basically you pulled a plug, right, you have got to put up with this now instead of this ... I didn't get a notification at such and such a time, you will be blah, blah, blah on such and such instead of that, you can prepare, you can prepare for it, it would have stopped my anxiousness."

Couple, not working, Wave 2

As discussed in the following section, tax credits and benefits related to health could make a huge difference in helping some families to get by. However, evidence on the experience of accessing these benefits has also shown that reliance on them could itself become a source of precarity, with disruptions and changes to claims difficult to manage, where these were unexpected and sudden. Withdrawal, delays and deductions (including on UC) could involve large and sustained drops in incomes, causing people to fall below even the basic benefit level, and at times risked families being able to afford essentials such as food or rent. This was something that participants felt they had little control over; lack of communication did not help, and people were sometimes unclear how or why changes had been made – there was a feeling of being at the mercy of the social security system. Furthermore, changing family circumstances, for example as children grew older, could also affect benefits and tax credits. In this context, even where benefits had increased and life had improved, people were aware that it could all still change and often there was little that they could do about it.

Impact of ongoing health problems and changes in health over time

In most of the families in the study, either a parent, child or both had ongoing physical and/or mental health issues. This had implications over time for families' work opportunities, income, and plans. Furthermore, poor health can bring additional needs and costs that impact on outgoings, to add further pressure to household budgets and the challenges of managing to make ends meet.

Impact on income – reducing earnings opportunities, increasing benefit entitlements

Changes in health and sustained poor health of parents and children impacted on household income by restricting work opportunities and, in some cases, by triggering access to benefits.

Poor health could constrain earnings over time by preventing parents from working, requiring them to change jobs or reduce their hours. The health conditions of parents in four households meant they remained out of work for the duration of the study. There was a strong feeling among these parents that physical or mental health issues would not be compatible with inflexible work patterns, as they needed to be responsive to how able they felt to manage on a particular day. The unplanned nature of poor physical and mental health, and the sense that you don't know what lies ahead, came through in several interviews.

Over time, parents with consistently poor or deteriorating mental and physical health that prevented work faced challenging financial circumstances. A couple household with one partner in work depended on this avenue of income to ensure they were able to stay afloat over time, with households where no parent was in work finding it harder to manage when depending on benefits.

Having to reduce or stop work due to ill health could make the difference between 'getting by' in one interview and being in a more difficult situation in the next, highlighting how circumstances can alter and impact household finances. One lone parent had left her role in care work as it became too physically demanding, leading to a substantial drop in hours and pay; this meant a change from 'getting by' in the second interview, to finding it harder to keep afloat by the third interview. However, the change provided benefits for her physical and mental well-being, as the lack of available hours in her new job provided the space and time she needed to rest. She explained that when work picked up, she would have to manage by taking painkillers.

Employment conditions could bring repercussions where people were not covered for sick pay. This meant that household income was significantly affected during periods of ill health, and depending on a partner's wage, meant managing on benefits, and drawing on loans and credit. Some parents felt unable to make alterations to their work situation or did not feel that their work environment was flexible and continued to work through managing their health conditions with medication.

A number of parents had a partner or child for whom they were providing care, with some parents unable to work as a result. They needed to be around to support their partners, to drive or accompany them to

appointments, and be available if called into school for children. These families were not able to improve their financial situation over time through taking on work, and given the nature or severity of conditions, few felt that their circumstances would change in the near future. Several had acquired Carer's Allowance by the final interview, which was felt to make some, but not a substantial difference. One parent had given up her job by the last interview to care for her partner, significantly impacting her financial circumstances over time, as the family were now dependent on benefits and feeling under increasing pressure by the final interview.

As noted in 'Employment and transitions around work' above, the flexibility of an employer could make an important difference in how parents were able to manage care commitments without negatively affecting their household income. Where one person had been able to adjust their hours to support a partner, it enabled them to remain in work and have one steady income. On the other hand, inflexibility could have financial penalties, such as having to use holiday or take unpaid time off to take a child to hospital appointments. The need for a high level of flexibility in the workplace was emphasised by most parents with caring roles. One mother's capacity to enter employment was made challenging by her daughter's increasing health needs. She wanted to work but stressed the difficulty of finding employment that would afford the degree of flexibility she needed, saying: "It's finding the right job because not everyone is going to give you certain times off, certain days off, certain hours". There was a feeling that this situation was unlikely to change until a child became more independent. Occasionally, care needs had reduced and meant that parents were able to increase working patterns. One child's difficulties with mental health had restricted a parent to working very minimal hours in the first phase of the study, but the child became increasingly independent and was in work themselves by the third interview. This enabled both parents to work full-time, increasing their earnings, and contributed to their transition from initially being under pressure to 'getting by' at the end of the study. The conflict between working and having the physical and emotional capacity to support partners and children was evident in that a caring role was more manageable for those who were either not in work or working part time.

Poor health brought uncertainty. Plans that some parents had for their employment at the beginning of the study did not turn out how they imagined, due to their own health or caring for a partner. Two mothers with fibromyalgia as well as other conditions who were unable to work had given up their jobs, one just before the study started, and another had to abandon plans to return to work when her child started school. Another mother had put off plans to start her own business as her partner's support needs had become more significant over time. Parents varied in their expectations about moving into work – some were more hopeful than they had been, with others less so over time. Several felt that working was unlikely for the foreseeable future, for example where managing severe anxiety and depression, or where conditions involved deteriorating mobility. However, one parent with considerable health issues had maintained the hopes for employment she expressed in the first interview, and by the end of the study was about to embark on a course that would help her find employment that she could do from home, to fit around her health needs:

"My biggest concern is any deterioration in my health. My biggest dream is to go back to work. That's my main goal."

Lone parent household, not working, Wave 3

Health-related benefits were felt to be important, especially for participants on benefits-only incomes, as the standard level of income-related benefits was seen as difficult to live on – in some cases this made the difference between struggling to manage and getting by. In principle, the disability benefits system distinguishes between benefits aimed at replacing lost income (notably ESA/UC) and compensating for additional costs (notably PIPs). Some of these benefits were used directly to help with health-related costs (which are discussed below), such as buying specialist food, getting a taxi, or to pay for extra activities for a child. However, it is notable that these benefits, especially PIPs, were valued to a large degree because the additional regular payments coming in provided some 'relief' with budgets. This could, for example, enable a family to buy outright household appliances that needed replacing, go to a charity shop to buy some new clothes when they felt like it, and say 'yes' to their children. The emotional impact of receiving PIP was also evident. One parent linked it to improved mental well-being, as he was less stressed and worried about money, and another to a greater feeling of financial independence. This was where a mother who was unable to work described PIP as 'her money', which she valued – she felt good about "having a little bit of money to myself" rather than relying solely on her partner's income.

This could, however, mean people relying on benefits that may not be secure over the longer term – whether to pay for general or specialised needs. For one lone parent with reduced mobility, the costs of her Motability vehicle, including repairs, were covered by PIP: this meant she could afford a reliable car that suited her needs and enabled her to get around, which would have been an issue otherwise. However, at the time of the third interview, her PIP had been stopped and she faced the worry of losing the car and her potential independence.

Impact on outgoings – additional needs and costs

Household outgoings were significantly shaped by ongoing health conditions and changes to health. Increased costs included food bills due to requiring specialist food; extra tuition; and uniform, as children with additional needs could require new clothes more regularly. Transport, and healthcare and prescription costs, were two of the most significantly affected costs over the course of the study.

A car helped some families to manage physical and mental health conditions, with several parents describing their car as their 'lifeline'; it enabled them to get around independently, do shopping or attend regular hospital appointments. Apart from where a car was covered through PIP's Motability scheme, they were a costly, yet important, outgoing. Several families had only been able to replace a car with the help of a loan or by being given it by family. One household had to change to an automatic car by the final interview because deteriorating mobility made it difficult to use a manual car, highlighting potential changing needs. However, options available in managing illness are limited for families on a low income, and the cost of buying or running a car was not always affordable:

"We would love to [have a car] but it is financial reasons ... It is not cheap to run a car at all. You're not just going to buy a car or have a car, then you have got your insurance, your tax, your petrol and everything else on top."

Couple household, not working, Wave 2

This had particular cost implications where people lived in a rural area and had to travel to shops, schools and services by bus. One couple's regular travel costs were reduced when the father received a free bus pass after being awarded PIP. But costs were compounded where health conditions made it difficult to use public transport. This included using taxis to get to appointments, paying delivery charges for online shopping, and giving friends money for lifts.

The cost of meeting health needs could have long-term financial impacts where the costs were not clear at the point of access. One mother received a period of care in her home during a challenging time with her physical health, but later faced having to repay unexpected charges, adding to pressure on her budget.

Prescription costs could be an issue for parents needing medication. Where eligible for free prescriptions, it alleviated this pressure: "I am on so many different tablets, I dread to think how much it would cost". However, parents who were not eligible for free prescriptions but were managing health problems talked of having to make choices and prioritise certain costs over others, including their health needs. This meant that, at times, parents' health needs were not met. One mother was no longer eligible for free prescriptions by the end of the study, and highlighted the challenges of managing her own health issues alongside costs associated with bringing up her son: "I have a prescription for my inhaler sat in the kitchen, it is about blooming £10 now, I can't justify that... I know that is my health, but it is not immediate". Doctors had been helpful in some cases, issuing several months' supply of medication on one prescription. Dental costs were also problematic where parents did not receive free dentistry, and the large fees involved could mean parents putting off going, even when they needed treatment. The importance of being able to access a GP and getting the right treatment was apparent where parents talked about how changes to medication had made a difference over the course of the study. This included managing mental health where coming on or off certain medication had enabled them to cope better with the pressures of life, including managing finances. Other ways of managing mental health and well-being were also important over time, but had cost implications. Going to the gym had been helpful for several parents managing weight loss and mental health; however, one had had to give it up, initially because of new work commitments, and later because they could not afford it. Several mothers also mentioned how they had embraced alternative therapies over time, which they felt had helped their mental health by the time of the third interview.

The narrative of making decisions around healthcare costs came through strongly over the duration of the study. Immediacy of need was an important component in these decisions, but with competing demands, it could sometimes be at the cost of parents' own well-being.

The overall impact of health

Overall, these findings on health show that managing health conditions played a prominent role in families' abilities to make ends meet. Sudden changes in health could derail a household's trajectory of managing their finances, bringing additional costs where these were not covered by benefits, and leaving them in a much tighter spot than they had been previously. While benefits like PIP could have a significant impact on household finances, not only could they not result in significant improvements in the long term, but also the possibility of failing reassessments meant parents recognised that this increased security could change very quickly. Parents' decisions regarding work and health often placed their financial and emotional well-being in conflict with one another. For some parents, this meant finding ways to continue to work despite worsening health. A greater level of in-work support, flexibility and security could ensure that parents struggling with changes to their physical and mental health, and those providing care for them, would be able to remain in work and make suitable adjustments to ensure that their household income was not impacted. Furthermore, access to such benefits proved difficult for several parents, and formal support provided a key avenue to successful application for PIP.

Housing – costs and security over time

The cost of housing – rent or mortgage – is often one of a household's main outgoings and can make a substantial difference to families' disposable income. All but two families who took part across the three interviews remained in the same housing throughout the study. Tenure could influence not only participants' housing costs, but also their sense of satisfaction and security about their homes. What also made a difference to families in their housing 'choices' and ability to make ends meet over time was the level of housing costs, and whether they had support to help meet or reduce costs – either from the state in the form of benefits, or from family through financial gifts or more direct help with housing.

Costs were lowest for families living in social rented housing (up to around £100 a week), with little change over the research period. Indeed, costs had been reduced where rent had been recalculated, and where the under-occupation penalty (often referred to as the Bedroom Tax) was no longer applicable as children got older. Rents varied considerably for participants in the private rented sector (PRS) and seemed to reflect the type of relationship with the landlord, not necessarily the accommodation. Where the landlord was a friend, the rent was at a similar level to social housing – this meant that when a participant reduced their working hours and claimed UC, the rent was initially covered. However for others, PRS rents were considerably higher – up to half as much again as those reported by participants renting in the social sector. The two families remaining in PRS by the third interview also experienced greater rent increases than social rented tenants. For one family (not claiming Housing Benefit) this added an extra £90 a month over the five years, despite the landlord's lack of maintenance of the property. The difficulty here was that although they were extremely unhappy with their property and rent level, options to move to a better quality or cheaper property were limited, given the deposit required to move within PRS, the risk it might be more insecure, and the small chance of being accepted for social rented accommodation: "You've got to be nearly in a B&B to get them nowadays".

Those in social rented accommodation valued the security it provided compared to the PRS, and were generally happy with their property and tenure. An exception was one person who wanted to move to a bungalow (within the social sector) because of their deteriorating mobility; however, they had been waiting some time as there were none available locally. The insecurity of living in private rented accommodation was a driving factor for one family who moved from this to buying their own property between Waves 2 and 3 of the research. This was made possible after receiving financial help towards a deposit from their family.

"As much as I loved the house round the corner that we were renting, but when it came to the renewal in April it was always like, is she going to decide to sell and there was always that worry."

Couple, full-/part-time work, Wave 3

There were mixed views about renting – on the one hand there was regret at ‘dead money’ being paid over the years in rent, but on the other hand there was some security in not having responsibility for large maintenance costs that their landlords dealt with – for example, a roof or new bathroom. Such costs were seen as unmanageable for participants who were renting, who were glad to be shielded against these often large and unexpected expenses.

Participant: “This is Housing Association yes, it is not my problem, at the minute that is the way I am looking at it, it is not my problem, this house is not my problem, they come out and fix it.”

Interviewer: “And how important is that for you?”

Participant: “At the minute it is massively important because I just don’t have that thing of, well, if something breaks down, how am I supposed to fix it? Especially on the income I have got coming in, I couldn’t physically afford to pay for a boiler if it was to break down. Or a new roof if that was to cave in.”

Lone parent, part-time work, Wave 3

There was also an awareness of the risk of losing a mortgaged property should people fall on hard times, sometimes from participants’ own or family members’ past experiences. One mother described how she had lost her house previously given that she did not receive Housing Benefit:

“When I had a mortgage, before that I didn’t get any help with my mortgage, that’s why I ended up losing my house. And I was a single parent then at the time.”

Couple household, full-/part-time work, Wave 3

Indeed, a crucial benefit of renting was access to Housing Benefit or UC, which covered all or part of the rent. This made a huge difference in helping to keep afloat families who were on benefits-only incomes and for some of those in work, and relieved pressure in hard times when people had experienced temporary job loss. However, the bottom line was that for most participants who were renting, there was very little choice in the matter – saving towards a deposit for their own home was seen as impossible, even for those in work, and the prospect was not a consideration for those on benefits-only incomes.

“We know we couldn’t get a house because to buy a house, you’ve got to save up between five and eight grand. If he loses his job like he did before, and then you’ve got the worry of losing it. What’s the point now we’ve already been here 15 years, that 15 years could have been in a mortgage.”

Couple, one full-timer earner, Wave 3

For home-owners in the study, mortgage payment levels varied and accounted for the highest and lowest housing costs. For one couple, low mortgage costs, combined with two incomes, contributed to their improved financial situation over the course of the study. Even with only one income, another couple was managing to overpay some of their mortgage with the aim of freeing up their income from housing costs more quickly. However, several had taken out mortgages when their circumstances were different, but changes such as a relationship breakdown and/or health preventing them from working, meant that their income had been substantially reduced. Meeting mortgage payments (in one case over £850 a month) could therefore put tremendous strain on a budget, with families only just managing, and at times risking being unable to make ends meet. A key issue was that in contrast to renters, mortgage holders cannot claim Housing Benefit to cover their housing costs if they fall on hard times. One participant had received support with the interest on their mortgage and later through a loan scheme, but was still liable for most of the repayments from their Income Support and tax credits. The strain reached crisis point for another lone parent who, after being made redundant, had moved from full- to part-time work and then lost tax credits, resulting in her income being less than her mortgage. She only managed to avoid losing her home when her new partner moved in. Pauses in mortgage payments had helped a few owner-occupiers when they had experienced financial difficulties, though this could add to their monthly repayments in the longer term. In this sense, being a mortgage holder on a low income could bring insecurity and worry, especially as with less state support than is available to renters, they are in a precarious situation should they experience sudden or unexpected drops in income. One participant

who was, at that time, finding it hard to keep afloat, noted that it was their children who would benefit most financially from them being home-owners. However, the advantage was relative stability compared to the alternative of private sector renting, and those close to paying off their mortgage (see below) could see the financial benefit coming to fruition earlier.

“We pay the mortgage and he works constantly to pay the mortgage ... There is times when we've thought of giving up the house ... but at the same time we sit there and we think about the future for the children, because like it's going to give them either a half decent deposit to buy their own house, or money to pay for their rent. Short term, it's not really anything for us but long term, it is for the children.”

Couple, one full-time earner, Wave 1

Home-owners also had the added responsibility and costs of upkeep and repairs. For those who were struggling or just about making ends meet, this was a source of worry as it could involve great expense. One participant had been facing the prospect of managing without hot water until her new partner stepped in to provide a new boiler, and another had had to take out a re-mortgage when they needed a new roof. Provision for such costs was also noticeable for a couple who moved from the PRS to their own home between the second and third interviews. They had hoped that their housing costs would be less than their private rent, but their mortgage was £70 a month more, and the extra costs of buildings insurance, life insurance and boiler cover added a further £40 a month. They were also repaying £175 a month for new windows. Despite receiving financial support from their family, their finances were just as tight as previously. The difficulty is that without savings or a financial buffer, finding the money for potentially large expenses means loans, borrowing or relying on others – especially if it involves essential repairs.

Occasionally, participants' parents had provided housing support through shared living arrangements – either jointly buying a property, or living with parents where 'rent' or mortgage contributions also included some bills, which further helped reduce outgoings. Both families felt that their current (in one case, recent) housing arrangements had been integral to improving their financial situation by the time of the third interview.

When times were tough, paying rent or a mortgage was seen as a top priority – “keeping a roof over your head” – with the feeling heightened by the responsibility of ensuring a secure environment for children. Nonetheless, several families had experienced rent or mortgage arrears over the course of the study, often related to changing work or personal circumstances, and delays or interruptions to benefits, but had managed to avoid eviction by negotiating with their housing provider or lender.

Looking ahead, for owner-occupiers there was the prospect of being mortgage-free in the future. Where this was looming, including with financial help from a parent, this brought a feeling of impending relief regarding the substantial drop in outgoings this would bring. However, there was some tentativeness about this possibility. Several had experienced challenging periods in the past, and while some felt they were in a better financial position than they had been, they were aware that their circumstances could change again in the future. One family was anxious about the security of their work, and therefore ability to continue to pay their mortgage, and another was aware that deteriorating health could mean having to move to a bungalow that would be more expensive than their current property. A couple of home-owners also talked about the possibility of moving nearer to a particular college or secondary school in the future, to ensure what they saw as a good education for their child. For participants in rented property, there was little chance of reducing housing costs in the future, and looking ahead was more about keeping up with the rent and hoping for security. While several wanted to move, to a bungalow or a better quality property, and in one case to somewhere with more work opportunities for older children in the future, this was not straightforward, given the cost of moving within the PRS and the limited availability of social rented housing.

Formal and informal support

Families' ability to cope with low income, and in some cases to generate income through work, can depend heavily on the support they receive, both formally from agencies and advisers, and informally from friends and relatives.

Formal support

Access to appropriate formal support was described by several households as a vital resource during challenging periods. Parents had mixed experiences of formal support and highlighted issues regarding access or knowledge about the availability of services. This section looks at the role of formal support in two key areas: claiming benefits and financial advice, and everyday necessities including food and housing.

Support in claiming benefits and financial advice

Having access to the right information and avenues of support could make a real difference to a household's financial situation over time. Formal support helped three households navigate the complex application process to successfully claim PIP during the study. Support helped with knowledge of and access to particular benefits, in a practical sense filling in the forms and knowing the best way to do this, and giving encouragement to keep going if not successful at first. For one household, their social worker put them in touch with Welfare Rights, who visited them and instigated an application for PIP, which they were aware of, but had been hesitant about applying for in the past. Having a service come to the home can be important for those struggling with their mental health or mobility needs, where having to travel elsewhere to access a service could act as a barrier. Another family who applied for PIP were only successful on a second attempt after they received support from Citizens Advice with filling in the forms – they felt that this had been crucial to their claim being accepted. Several participants had protracted experiences accessing benefits. One noted how much they appreciated having a doctor “in your corner”, which indicates the ‘fight’ that this could entail and the value of having support in this.

Another barrier to claiming benefits was not feeling entitled to benefits like PIP, or being reluctant to claim them. Formal support and recognition of a health-related need from medical professionals, social workers or Citizens Advice could help parents feel legitimised in pursuing claims. One parent only claimed DLA for her child after being pushed to do so by doctors.

Participant: “I didn’t think before, you think well kid’s ill, you deal with it, it is life isn’t it? But I thought, well, other people are doing it, and if they are telling me I should be receiving it and her specialist said you should be receiving that, you need to really look into it.”

Interviewer: “What difference did that make?”

Participant: “Probably made me think I wasn’t being money grabbing, because you don’t want to feel like you’re trying to rob the system ... I always think oh benefit fraud, dodgy, you know what I mean, you’re watching all of these programmes they are all claiming disability ... [But] people from high authorities who are earning thousands and they are telling you, you need it, you have got every right to take from the system because it is there for you and she is ill.”

Couple, one full-time earner, Wave 2

Parents struggling with their health were not always clear on what they could claim, or indeed how to claim it. Had those who were claiming PIP by the end of the study known earlier of their entitlement to claim it, and had the right support to do so, the financial difficulties they faced in the interim periods could have been alleviated.

More general support from a financial advice organisation also made a huge difference to one participant in a precarious situation from a UC delay and debts. She had initially come across it when visiting a food bank, and being able to just drop in and informally chat made it more convenient than, for example, trying to book an appointment with Citizens Advice. They not only helped claim a Discretionary Housing Payment to help with rent arrears, but also dealt with her creditors to secure manageable repayments. The fact that they helped fill out forms and provided some advocacy was important as she was dyslexic – and having them there provided an important point of contact and ongoing support, which she was able to draw on even after the extreme crisis point.

Support from formal organisations can be a lifeline with regard to food and housing costs

Food banks and help with housing costs could provide crucial support to parents, particularly during challenging periods where earnings changed, or when there were gaps in or delays to benefit claims. Food banks were used by some parents during the five-week or more wait before their first UC payment, during school holidays, or during longer periods of uncertainty and low income. Although this support is intended to be temporary respite, access to and availability of formal support over time ensured that during periods of hardship, these households were not sunk into deeper financial insecurity. Parents who used these services highlighted how much harder these periods would have been without this support.

Several parents described finding it hard to go to charities or food banks, attributing this to their pride and reluctance to admit they needed this level of support. One mother went with her sister, finding it easier to attend and accept help with somebody familiar there. However, all those who had used food banks highlighted how much they helped, both practically and emotionally.

“They’re not just there for the food, a cup of tea and a biscuit, just somebody to chat to and a box of tissues. It was the best thing I ever did. That first time was terrifying, but the fact was I swallowed my pride.”

Lone parent household, not working, Wave 1

“My sister rang up a food bank. I was in a mess. They were saying, ‘You can have this’ and I was a very proud person... It was really, really hard for me to accept it to be honest. My sister went with me and she did all the talking ... It was my worst nightmare. You see it on TV and you think I’ll never be in that situation, but I had no choice.”

Couple, not working, Wave 3

Formal support had sometimes helped parents in precarious housing situations, including when struggling to pay rent or a mortgage. This included support from the social housing provider to access Discretionary Housing Payments when people were waiting or had difficulty with benefits. Housing officers had also helped liaise with social services for one parent at risk of eviction, to ensure her and her family could remain in the house. A mortgage provider had helped another lone parent whose income was mostly from benefits to access a support scheme, which brought her monthly repayments to a more manageable level.

Accessing services

Formal services can provide a lifeline for low-income families, but sometimes access could be a challenge, in terms of parents knowing what support is available, getting in touch, and geographically being able to get to a service. Help with sorting out debt was sometimes described as a ‘minefield’, with several being unsure whether the organisations they had found, for example on Google, were reputable. Citizens Advice seemed to be the go-to service most mentioned. This had indeed been helpful, for example with benefit or debt problems, though some mentioned long waits for appointments. Some who had received substantial help with debts or claiming benefits from local support services had accessed them via an intermediary such as a social worker or a food bank, and would never have known about it otherwise. They felt strongly that such support should be more widely available, as other people could be missing out on services, advice or benefits, as one couple emphasised:

Participant 1: “Go to Welfare Rights.”

Participant 2: “Yes and get everything checked what you’re entitled to.”

Participant 1: “Because they don’t tell you.”

Participant 2: “A lot of people don’t know.”

Participant 1: “I recommend them to everybody. They’ll come out and they will tell you what you’re allowed because if you don’t know, then you don’t get ... The government won’t offer it, you you’ve got to go and get it.”

Couple, not working, Wave 3

Accessibility could be an issue. One person who wanted help with benefits found it “a nightmare” trying to get through to the DWP helpline, and then Citizens Advice: “I was on hold for 55 minutes before I got a human being”. The importance of face-to-face contact seemed important, and those receiving home visits found this useful. Getting to services could be an issue particularly for people living in more rural areas and without transport; for example, one couple were only able to go to a food bank when driven there by their social worker. The attitude of staff was important in making the experience less uncomfortable, especially for those using food banks.

Access to what is around

Access to shops for low-cost food, household items and clothes could significantly impact weekly household finances, and could reduce the family shopping costs dramatically. Several mentioned the benefits of using ‘outlet’ shops for children’s clothes or shoes, which helped keep costs down; shopping around ‘bargain’ stores for cheap toiletries; and using discount food supermarkets. Changes in access to local services were highlighted by several parents as an important factor in their increased ability to manage. A few families noticed the tangible difference that an Aldi being built locally made in reducing their food costs, in one case by around a third. The savings made by this family contributed to their budgets easing by the third interview, and them starting to get by rather than struggling to make ends meet, as they had done previously.

For those living within walking distance of local cheap shops, the proximity made the difference not only to saving on shopping costs, but also not having to pay for transport. However for others, access to such shopping meant either running a car, or using public transport or taxis – all of which incurred additional costs and, with their own cars, potentially large outlays. Options were particularly constrained for those living in rural areas, without a car, and/or who were unable to use public transport. Sometimes parents used online supermarket shopping, however this limited access to cheaper outlets such as Aldi or pound shops, which do not offer an online shopping and delivery service, so choices and savings were constrained.

Informal support through social support networks

The crucial role of support from family and friends has been evident across all three waves of the research. This has taken various forms: direct financial and material support, through gifts, loans and buying things for families; practical support with childcare, providing meals and even housing; and furthermore through valuable emotional support, and as a source of knowledge or contacts. Following families over five years meant that we could explore what difference such support could make to them over time, and how the type or extent of support might influence and react to families’ changing circumstances. Furthermore, it highlights that support from family and friends is subject to change over time, as they face shifts and changes in their own lives and circumstances.

Help to improve a situation

The two families who, by the third interview, were ‘getting on’ had received considerable support from parents, which had significantly influenced the improvement in their finances over time. In one case this was through a shared mortgage and informal loans, which provided security and kept costs down over the five years. The other family had received an ‘early inheritance’ between the second and third interview of several thousand pounds, which enabled them to pay off debts and free up over £200 a month from loan repayments. Another couple had received a sizeable lump sum from grandparents, which they used to clear credit card balances and for a mortgage deposit; while financially they were still just about making ends meet, they felt that their overall situation had improved as they had achieved their long-held ambition to buy their own house. More direct support with housing had also contributed to the improved situation of a family who had moved in with parents between the second and third interviews. They were paying ‘board’, but this included household bills, which reduced their outgoings. At the point of the third interview, their income had also increased as both of the couple were in full-time work; they were without debt and ‘getting by’ for the first time since the research began, and indeed in many years. All of these families had two working parents by the time of the third interview, but despite this had experienced difficulties over the five years. They acknowledged that their current circumstances would be different without these significant forms of family support.

Help to keep going

Many families described over the course of the research how support, in particular from parents or grandparents, but also siblings, friends or an ex-partner, had helped keep them on an even keel. While this didn't necessarily bring them into a more comfortable financial situation, it was vitally important as it could ease pressure, prevent them getting into difficulty or their circumstances deteriorating. This included direct financial help, from borrowing small sums here and there when something cropped up, or help with particular pressure points, to larger informal interest-free loans, for example to buy a car when one was needed. This avoided the prospect of large sums of high-cost credit (and in the case of a car, being without transport); participants spoke of flexibility in paying loans back if they were struggling, and sometimes not being asked to.

"[My brother] is a big help. If I need money, he's there ... Without him we'd have sunk a long time ago. Because I know if something cropped up and the money wasn't there, he would straight away have that money for me. I do pay him back ... He just keeps topping the loan up ... It's good because if he was a bank, I'd be owing a lot of interest and be getting some nasty letters."

Couple, one full-time earner, Wave 3

Being given goods such as appliances was helpful, again; for example, where parents had stepped in and bought a new cooker or washing machine, when one had broken and families could not afford to replace it. Occasionally participants had been given an old car by a parent or an ex-partner. Participants' parents also helped with things for their grandchildren: buying school uniforms, paying for a mobile phone, treats and activities, and providing holidays. These are things that would have stretched families' budgets otherwise, or might have been sacrificed where other 'essentials' took priority. Support with childcare from their parents, grandparents, friends or an ex-partner had sometimes enabled parents, in particular mothers, to work without incurring formal childcare costs, helping to maintain household income. Several mothers described how having a good network of friends had been crucial to them managing over time, through practical and moral mutual support. This included helping each other with school pick-ups, handed-down clothes and toys, sharing advice and tips to save money, cooking for each other and, in one case, sharing broadband with a neighbour. Moreover, the emotional support of friends was seen as hugely important – having people that you could call on, who understood, provided a feeling of being in it together and that they weren't alone in managing in difficult circumstances.

Help in a crisis

When finances had got particularly difficult, support from family and friends could be critical in helping parents with the essentials while they were in a crisis situation, and to support them in getting out of it. This tended to be when incomes dropped either through losing work, or problems and delays with benefits. This included a couple of families having meals at a parent's or grandparent's home to save money when they were struggling to cover their housing costs and bills after a redundancy or relationship ending. In another case, the new partner of a lone parent paid for a new boiler, and eventually moved in to support her when her income was reduced to less than her housing costs. One lone parent who experienced tremendous benefit and health problems over the course of the research was kept going by friends, who at one point put the family up and helped her get back on her feet when she was at risk of losing her home. She explained that the emotional support was just as important as the material help during this time of immense stress. Whether it was family, friends or an ex-partner, and whether it was to help with money or someone to talk to, just knowing that there was someone there for them was seen as a vital resource.

"You suddenly think, well, OK somebody does care, somebody does give a shit that I am struggling, and I am drowning in debt and depression, and the absolute despair ... It has changed mine and the kids' lives, it really has, I feel like a human being again, I feel like I am worth bothering with again."

Lone parent, not working, Wave 2

How support networks change

It is important to note that such support was not one-way, as parents in the study also provided a range of support to others, such as looking after children for friends or an adult child, and especially practical help for parents and grandparents. Over the five years there were noticeable shifts in the dynamic of these often reciprocal relationships.

Just as the lives of participants in this study changed over time, so did the lives and circumstances of those who made up their social networks. This could mean that someone might become more or less available to help with childcare – for example, in one case a participant's parent, who had been tied up with caring for her husband at Wave 2, had more time available by Wave 3 when he went into a home, and was able to have the children more often. In contrast, a lone mother's ex-partner who, at the beginning of the research, looked after their children while she worked evenings, was no longer able to provide this help as he now worked night shifts; this limited this mother's work options by the third interview. In a few cases parents' mothers, whom they had been close to earlier in the research, had re-partnered and moved further away.

The deteriorating health of some participants' parents changed the dynamic of their relationships over the course of the research. Several provided greater caring roles as time went on, including providing meals or lifts, and in one case to the extent of qualifying for Carer's Allowance for a parent. Several participants experienced bereavements during the course of the research – not only were they dealing with grief, but this could have implications if the family member had been a source of financial or practical support. One lone parent who drew heavily on her parents at Wave 1 was struggling with the loss of her mother just before the third interview, but also with the fact that she used to give her her disability benefit and pay for things for the children. Moreover, her father's health had deteriorated and where he used to provide help with repairs and DIY, she was now caring for him.

As the dynamics of a relationship changed, being able to reciprocate more over time helped several participants feel better about accepting financial support from family members: "It's a two-way street now". This involved providing support for parents whose health was deteriorating; or, conversely, providing childcare for grandchildren, enabling a daughter-in-law to work, reflecting the 'circularity of exchange' and interdependence of support (Daly and Kelly, 2015; Patrick, 2017).

It should be noted that not all parents in the study had family that they could draw on for support, for example where relationships were strained, their parents were not around or in a position to provide help, or they felt it inappropriate to ask.

"I don't want to put my family in that position where I'm using the last of [my mother's] savings for me when she could live another 20 years ... She's an old-age pensioner, I don't want to take her financial security away."

Lone parent, part-time work, Wave 3

Several parents spoke of how they felt uncomfortable about accepting help, in particular financial support, from others. This was particularly acute for a mother whose financial circumstances had become precarious, and her adult son who had just moved out at Wave 1 was now helping her out, running the car and buying her things: "I don't like taking money off him, it's quite embarrassing". In one case a couple whose situation had improved to 'getting by' expressed how good it felt to no longer have to go to her mother to borrow money.

Several parents with important friendship networks talked about how these had developed and strengthened over recent years: for example, where one got to know other parents since her child started school; or, in another case, where friendships became stronger after a controlling relationship ended. The role of providing help also extended over time for one parent who increasingly supported a friend with a child with health conditions over the course of the research.

From being able to follow the experiences of families over five years, the value of supportive social networks is evident; however, this is only one aspect of making ends meet. While it can provide an important lifeline, and sometimes could improve a situation, it presents as pockets of relief in a larger landscape of insecurity and precarity – more of a sticking plaster than a magic wand (Hill et al, 2020). As

such, it doesn't necessarily change people's income and work situations more broadly, with families' financial situations being more dependent on the adequacy of incomes achievable from employment and/or the state. Furthermore, given the susceptibility to change of the lives of those who may provide informal support, and that it is not something evenly distributed, it is not a resource that should be seen as a substitute safety net. Nonetheless, having someone to turn to, even to offload on when times were hard, was hugely important to many of those in this study.

Changes in household composition

A final influence on the experience of low-income families over time was that these families changed in their composition. Partnerships broke up and reformed. Responsibility for dependent children in separated families could change, too. And one inevitable 'compositional' change affecting all families is that children grow up. The needs of a pre-school child, a school age child and a young adult are all different, and this greatly affected the experience of living on a low income over time.

Changes in family set-ups

Changes over the course of the study in parents' relationships and responsibility for children reflected the complexity and fluidity of family composition, but also had an impact on household incomes.

Lone parents are more likely to be financially disadvantaged than couple households (JRF, 2021; Padley and Stone, 2021), and the experiences of two participants who had split from partners during or just before the research highlight the multi-faceted financial impact of becoming a lone parent. In both cases the initial financial fallout was severe: first because the partner who left was the sole earner, so incomes dropped drastically; second as, initially at least, the mother was unable to work and had to navigate claiming benefits; and third, in both cases, the mothers were left with debts accrued by their ex-partner. At these points both participants experienced severe financial and emotional pressure. On the other hand, one mother felt that where money had been an issue, having sole responsibility for the household finances since the relationship ended provided a greater sense of control.

The family situations that had most improved were couple households with both parents in work bringing in two incomes. In contrast the lone parents in the study had tended to move between finding it hard to keep afloat and coming under increasing pressure, despite the fact that most of them were in or had worked during the course of the research. Even working full time did not necessarily improve their overall financial situation, sometimes because there were other demands on income such as childcare, housing costs or loan repayments. This highlights the potential barriers to improving a financial situation for lone parents with only one income.

For some lone parents, changes in child support payments from ex-partners also impacted their finances and was another aspect of income over which they had no control, as payments could depend on the ex-partner's situation. Payments had been reduced or stopped when an ex-partner was out of work, had another child to support or chose not to contribute, adding further pressure when budgets were already under strain. In a few cases, participants had had child support payments awarded or reinstated, which significantly helped with costs. Some mothers had pursued claims via the Child Support Agency or Child Maintenance Service, but this tended to be seen as a last resort, with people feeling that going via official channels could 'get nasty' and have a detrimental effect on their relationship with an ex-partner, even where regular payments had dried up.

Two lone parents had re-partnered between Waves 2 and 3, which had mixed financial implications, given their different circumstances and other factors influencing their finances. In one case, the mother had given up her job to care for her new partner, moving onto UC, which involved a long delay and had plunged the family into financial difficulty. The other parent who was working part time had found herself in an extremely precarious financial situation after losing tax credits, and was unable to meet her mortgage costs. Her new partner helped financially, eventually moving in, providing another income and practical support that kept the family afloat. Even though finances were still very tight, this parent really valued having someone to share the worry with after spending years struggling to manage on her own.

"It is not a panic and it is only me and [my child] and I have got nobody else, it is just totally different ... [There is] less financial pressure just on me, yes definitely. There is still the same

financial pressure, it is just it is both of us, I mean in a sense we have got two cars to run now and two lots of car insurance, but it is that leaning on each other thing that really makes a difference.”

Couple, full-/part-time work, Wave 3

Changing family set-ups also involved children – for example, a partner moving in led to a two-person mother and child household becoming four, sometimes five, as one child moved in as well and another stayed at weekends. Hence while an additional wage was added to the household finances, there could be extra demands on space and budgets. In several families, partners of older children had moved in (and out) over the course of the study, adding to household costs (see below), but the impact on parents’ budgets depended on the extent to which these were offset or covered. One family could claim tax credits and Child Benefit as the new partner was still in education, which helped with costs, whereas another family whose child and partner were both working did not ask them for a financial contribution, as they saw this as their way of enabling the young couple to save up for their own place. In this case, the household finances improved when the couple eventually moved out.

Children’s changing needs, costs and roles over time

Children of different ages have different needs and costs, and this is recognised, for example, in how MIS budgets are calculated (Davis et al, 2020). The longitudinal nature of this study captured the ways that these needs changed as children grew older, and the impact this had on household budgets over time. Further to the issue of managing childcare on work and income, changing needs and costs associated with children’s transitions into primary and secondary school, different demands as they aged, and children’s increased independence and changing roles within the household, were key factors that could significantly affect families’ finances.

School transitions and children’s increasing needs and costs

As children became older and moved into primary and secondary school during the study, families discussed the increased costs these transitions involved – the difficulty being that this did not necessarily align with increased household income. These costs included uniforms, school trips, ingredients for cooking classes, food bills due to children eating more, and money for activities and entertainment. Clothing costs increased as children not only outgrew clothes more quickly, but also began to want more branded clothing as they got older, with other items such as mobile phones, laptops or tablets for schoolwork also becoming necessary as children aged. Most parents stressed the importance of ensuring their children could participate in all parts of school life alongside their peers and not feel left out.

Uniform costs could be a real pressure point on household budgets at certain times. This was particularly the case for secondary school uniform, which was considerably more expensive than primary school, and compounded where families had several children. Several parents described the cost of uniform stretching budgets beyond capacity, with one couple cutting back on their food at one point to afford uniform for three secondary school age children. Informal support from family members buying uniform, using hand-me-downs, clothes swaps run by schools and being able to pay in instalments helped. Shoes and additional uniform requirements such as PE kits could add a significant burden to household finances. One mother of a secondary school age child stressed:

“It is the school stuff that kills me because they have got to have a pair of football boots that they only wear for a few weeks and never touch again, a pair of shoes for the AstroTurf, another pair of shoes for something else, then he has got to have his school shoes, then he wants obviously trainers to run around in outside of school so size 11 now, five pairs of trainers, the cheapest I can get is £40, but football boots are in another league of their own...”

Lone parent, working full-time, Wave 2

The cost of school trips became more prominent in secondary school, with some parents finding it incredible that schools even offered trips costing thousands of pounds. While these were out of the question, more reasonable day trips and short residential stays were a consideration for primary and secondary age children, and could increase demands on household budgets over time. One parent explained how her children’s school requested that parents paid half of the full cost of a school trip in November, a very tight time of year given that parents were also having to plan for Christmas. Where

eligible for support from the school with these costs, it meant that children were able to participate alongside their peers, and parents whose budgets were already finely balanced were not having to make cutbacks in other areas. For others, it could mean children not being able to attend school trips. One couple described how they kept their children off school when others were on trips to reduce the impact of them feeling left out.

For parents who were eligible, support from schools towards the cost of uniform, trips and school dinners made a significant difference to these families' ability to meet these costs over the course of the study, and eased the pressure of these rising children's costs. However, the extent of support that parents received, across different schools and also over time, varied – while one family had extensive support without having to ask, another family noted that the school no longer provided a blazer when their second child started secondary school, or helped with trips as they had done for their older child. In cases where parents were not eligible for additional support, these expenses could be hard to manage, and priorities and cutbacks to things like food or parents' spending on themselves could have to be made to offset these costs over time.

Going to college also entailed costs such as for travel or equipment – for one mother, the worry about meeting such costs left her feeling trepidation rather than excitement about her son's forthcoming transition to college, expressing concern about the implications if she was unable to afford the additional costs.

In addition to costs associated with school, children moving into and through their teenage years over the duration of the study often brought extra costs to parents, who wanted to ensure that not only their children's needs, but also their 'wants', were met.

While this could include everyday products like more toiletries or particular make up, several parents described how over the study, their children's expectation had increased around birthdays and Christmas, wanting games, branded clothing or a particular mobile phone that their peers had, which were often expensive. Games consoles often required additional monthly subscriptions in addition to the initial cost, which had to be factored into households' budgets. Outlet shops, vouchers, eBay and sales were cited by parents as one way to manage this increased cost, and phones being handed down when parents replaced theirs. Informal support in the form of presents from family was another crucial resource that helped parents to manage these costs. A few used saving schemes to spread the burden and stress of Christmas over the year. Parents whose financial situations remained challenging throughout the study were unable to afford many of these escalating wants without making cutbacks elsewhere. The difficulty expressed by several parents associated with these more expensive demands was peer pressure on their children leading to a need to 'fit in', and the fear of their child being left out or bullied if they did not have certain items or were unable to participate in group online games. This was felt to escalate at secondary school age and put extra pressure on families, especially where they had several children around this age. While some parents resisted, others felt obliged to try to meet these costs, even if their finances were already extremely constrained.

"He'll get bullied if we don't get him the things that his mates are getting and then we feel really bad because we know he's going to get bullied."

Couple, not working, Wave 3

One factor that helped deal with these increased demands was the feeling among some parents that as they got older, children were much more aware of the value of money and, importantly, the household financial situation, than they had been previously. Several talked about the need to get across to children that 'money doesn't grow on trees'. For some this meant that children were now more accepting that they had to wait for things, and there were limits for Christmas or birthdays, but that the presents they did receive would have been saved for and what they wanted.

"It's better because they're more appreciative. Before it was, why don't we get this, Santa bought this for other kids, Santa has bought that but why ain't we got that? But now they know you get what we can afford. They're happy with what they had. You don't feel as guilty plus they're more grateful."

Couple, one full-time earner, Wave 3

For some parents, this meant being more open and able to discuss money issues with children as they developed more understanding. This included one lone parent who had experienced very difficult financial situations over the five years, whose children were teenagers by the third interview. She said:

“Obviously I wish that I could give them everything that they wanted, but I like the fact that they are facing the world, coming in to young adults knowing the truth about life, it isn’t rose tinted glasses, it isn’t easy, and you have to work for things and you have to save, and they know that.”

Lone parent household, not working, Wave 3

Becoming more independent: children’s changing roles within the household

As noted above, as children became older they could change from needing childcare to actually providing childcare and support for younger siblings, potentially increasing work opportunities for parents. Children’s transition out of school or education was another significant point in the financial well-being of several households over the duration of the study. Some children began working either part time while studying, or in full-time work during the study, enabling them to buy some of the things they wanted themselves, which could ease the financial pressures on their parents. Where children were working full time by the end of the study, they were able to contribute more significantly to household costs by paying board – this was in contrast to periods earlier in the study where parents had supported these older children between leaving education and finding work, which could put significant strain on the families’ budget. In a couple of cases, a working child had been able to help their parents during a challenging period in between interviews where they had experienced a significant drop in income. One had bought things for his siblings when their parents could not afford it – the mother now really valued having him as a ‘back up’. Parents with older children in work often expressed pride at their children’s achievements and attitudes towards work.

Children starting to earn could, however, add complications, as parents navigated expectations around their children’s contributions to the household finances. In one case, a decision was made to not ask their daughter for a contribution to allow her to save to move out (which she did by the third interview), whereas another couple felt that it was important for their child to contribute on principle, to instil that “he can’t just live here for nothing”.

Changes in income when children become non-dependent

When children leave secondary education or move out of their parents’ home, this triggers a loss of tax credits. This sudden drop in income saw things getting harder for some affected parents for periods during the study, leading to more use of credit or having to use a food bank, and for one participant, the risk of losing their home. In another case, a non-dependent working child ended up moving out when the parent moved from work onto benefits, as they had been told that the child living there would make them ineligible for Housing Benefit, and the mother felt unable to ask the child to pay the household’s rent. In several families an older child’s partner moved in between interviews, which increased household outgoings on food bills and heating, and saw household budgets having to stretch further.

Where parents had not been receiving board from older children, it eased budgets when they moved out. In one family the eldest daughter moving out allowed the parents to spend more money on their younger daughter, and on things that they had cut back on before, such as takeaways and a holiday.

Children’s transitions were not always smooth, and over the course of the research a couple of parents had experienced issues with teenage children, including the child not completing education, difficult relationships and concerns around mental health. Children getting the right support as they grew older was imperative for parents to feel positive about their transitions into older age. Two parents described their dissatisfaction with the lack of support their children’s schools provided with bullying.

Looking ahead, for parents with children who would soon be transitioning into adulthood, this could present new challenges and possibilities. For some there was concern, in particular where children had health needs, had faced difficulties in life, or felt let down by schools in the past; parents foresaw that their children might need their support for years to come. Others envisaged that their children becoming increasingly independent would take the pressure off their budget. Parents discussed their hopes and ambitions for their children. One mother shared her thoughts: “I want them to reach for the stars.

They're capable of so much more than I did". Her daughter's desire to go to Oxford University gave her hope for the future, although in the meantime her focus was on reinstating PIP through her tribunal, and ensuring they did not lose their house.

4 Managing over time: the impact on everyday life

Figure 1 in Chapter 2 demonstrates the ways in which the households in this study experienced significant fluctuations in their finances over five years. Managing to make ends meet is an active process, with parents constantly working to keep up over time, making use of all their available resources during what were sometimes periods of intense pressure. This meant dealing with changes in income and/or personal circumstances (as described in Chapter 3) that were sometimes unexpected or sudden, as well as the ongoing changes in needs, demands and support as children and other family members transitioned through different phases of life. Amid this, parents exercised as much agency as they were able to in the face of constrained choices to balance household budgets (Lister, 2004; Orton, 2009). The impact of low income on everyday life over the course of the study was evident in parents' accounts, as they discussed the realities of making ends meet – the hard work, prioritising, and cutbacks involved in managing to keep afloat or dealing with harder times, living with uncertainty, and what it meant for the family when times got tougher or if their circumstances improved.

Managing the household budget over time: working hard to maintain control

Making ends meet does not just happen. Parents described the ongoing hard work involved in keeping on top of budgets, or trying to balance finances with little money to go around. The constant effort of monitoring budgets, controlling spending, trying to eke out shopping costs, and working out which bill to pay first or negotiating delayed payments, was demanding. The everyday grind of making ends meet could be draining, and several parents noted the emotional toll of managing on a tight budget with little or no relief over time. As one mother put it: "I am like a swan, everything on the surface that you can see is fine, and underneath I am paddling like crazy." Participants drew on a range of methods to manage their money, from tracking budgets on a spreadsheet to having separate bank accounts for different income sources and outgoings. Some used direct debit, while others preferred to make payments when they chose to fit in with receiving benefits. Over the course of the study more parents had started to use banking and energy suppliers' apps, which were often helpful in providing instant access and helped to keep track of money. A key common element was the importance of maintaining control.

Another aspect of managing was getting the best out of the money that you have available, and parents used various strategies to stretch their budgets. This ranged from meal planning and bulk cooking, economising on gas or electric, using charity shops or eBay, shopping around different shops for the best prices, and timing shopping to get reduced items. Online comparisons and negotiating better deals, in particular for internet service and phones, as well as sharing subscription TV costs between households, were also used to save money. Over the five years people talked more about using various websites to buy cheap goods, but also for sharing tips and offers, for example on Facebook groups. One mother had got paint for decorating after putting out an appeal on Facebook, and another regularly did online surveys for money or vouchers.

"A lot of social media apps, mainly Facebook for me. I manage money that way, they will give me tips on how to do things and how to cut costs, even things like there's a slow cooker group and things like that. You can literally turn round and tell people on the internet I've got this, this and this in my fridge, what can I cook?"

Lone parent, part-time work, Wave 3

These strategies, and the effort and discipline that they involved, were felt to have paid off, with participants feeling that their methods had stood them in good stead over the course of the research, and could be critical when dealing with challenging periods or battling to keep afloat and avoiding finances spiralling out of control. One mother who had experienced several drops in income over the course of the research noted how her method of writing everything down and going around Aldi with a calculator helped in that, "It saves me getting in a bigger mess". The interviews highlight that even where

financial situations appeared to have remained similar or not improved, this could be in the face of multiple stressors. Hence the hard work and, often, time involved in keeping on top of things, managing or not building debts, maintaining the status quo while meeting the needs of a growing family, is often down to parents' skills, efforts and determination. Time and health could be an issue, for example being able to visit various shops to get the cheapest deals is more difficult for someone working full time or who is unable to drive or use public transport. One lone parent noted that she was able to devote much more time to maximising her budget since moving from full- to part-time hours. Nonetheless, parents could only spread their incomes so far, and no matter how skilled a money manager someone might be, when they were facing particular strains on their budgets and there is just not enough money in the pot, hard decisions and 'choices' had to be made.

Prioritising and difficult decisions

All parents described having to make difficult or 'pernicious' choices (Hickman, 2018) and decisions at some point during the study, particularly when they were finding it hard to keep afloat or experiencing periods of increasing pressure. Essential housing costs, gas and electric bills, and food were generally seen as crucial to prioritise. One lone parent described the process of making 'choices' about how to cut costs after leaving a job and facing a delay in receiving benefits:

"I had to get rid of Sky, I contemplated getting rid of the car, however I needed my car to get the kids to and from school, and now I need it again for work ... I basically just cut back on everything, absolutely everything, my kids were still well fed which was the main thing."

Lone parent, part-time work, Wave 2

Prioritising their children's well-being over their own was a common narrative among all the parents in the study, even if that meant compromising their own needs. Parents wanted to have healthy diets for their families, but the cost of doing so was sometimes an issue where budgets were really tight.

"When it comes down to it, if there is a choice of me eating fruit and me eating healthily or my daughter, I will eat the crappy, cheap snack that is not worth the nutritional value of actually eating it, and make sure the money is there to feed my daughter fruit."

Lone parent, working part-time, Wave 2

Drops in income or continued budget constraints meant that parents had to make spending decisions about what was essential, a need, or more of a 'nice to have'. Such discussions are behind the construction of Minimum Income Standards (MIS) budgets, which set out what the public think households need for a socially acceptable living standard (Davis et al, 2020). For many families in the study, particularly those finding it hard to keep afloat or going through times of increased pressure, their budgets did not stretch to things included in MIS, such as house contents insurance, a TV licence, or replacing worn out carpets. Items such as hairdresser visits or clothing for parents could be considered 'luxuries' and restricted. Spending on social activities such as trips out or holidays was also down the list of priorities when families' budgets were under pressure, despite parents often talking about how important these were.

Playing catch up and juggling: 'robbing Peter to pay Paul'

Several parents described the feeling of being constantly behind with outgoings, trying to catch up and having to make finances stretch as far as possible to afford the essentials. Juggling household costs was a crucial way to help manage finances and ensure they did not fall into more serious difficulty. However, this could be a tricky balancing act with competing demands on their budgets. Several parents used the phrase 'robbing Peter to pay Paul' to emphasise that they often had to wrestle with multiple different everyday costs alongside the more infrequent, unexpected costs such as household goods breaking or car repairs.

"It just needs a couple of new tyres and he said, well, it is going to cost you £300 ... He obviously needs the car in the morning so it is like, well, I still need a car. So when you're trying to get yourself straight and save a bit of money and that was £300 odd. And then again this month we're sort of like playing catch up and selling a lot of stuff on eBay."

Couple, full-/part-time work, Wave 2

Having at least some income coming in weekly helped some families to juggle their bills and outgoings, knowing that even when they had little left one week, more money would be coming in the following week. One family whose wages were paid monthly found that changing their tax credit and Child Benefit to weekly payments enabled them to manage better by the second interview. Conversely moving onto monthly UC payments proved harder to deal with for one mother:

“It was really difficult to get it right and it took me a long time to get used to the idea that OK, this is coming in here, and I still struggle with it now. £700 comes in and it is like OK, I need to do this, this and this, oh shit I have got another three weeks to go, what am I going to do now?”

Lone parent, not working, Wave 3

The difficulty for some was that managing and juggling was finely balanced, with little room for manoeuvre, and could be disrupted by alterations to income patterns, increased outgoings, or sudden large costs. With no leeway in the budget or savings to fall back on, this was where families could find themselves in even more precarious situations, and unable to meet all the demands on their income. This could mean having to depend on support from family, friends or others, running up arrears, using credit or loans to help manage, and going without.

Credit and debt – from spreading costs to budget-draining repayments

Despite the extent of budgeting, most of the parents in the study had encountered some form of credit or debt at various points during the five years. This included use of credit cards and overdrafts, catalogues, arrears on bills, loans such as bank and car finance, and doorstep or personal loans. These could be for specific costs or times of pressure, such as paying for new windows, a car or Christmas presents; as an ongoing form of budgeting; or for debts accrued during periods of reduced income. They were also sometimes related to historic debts or, in some cases, those left by an ex-partner.

As families in this study seldom had savings or leeway in their budgets to cover large expenses, loans or credit could help to spread the outlay and smooth costs over time. Hire purchase and catalogues were often how families could afford to buy household appliances or larger items of furniture. Some participants used loans in this way to help budget, and managed to keep on top of them. One couple was paying off several loans at the time of the third interview, including for a car and a holiday, but felt it was manageable as they had two steady incomes and their overall finances had improved in the previous two years. Another couple whose only income was from benefits regularly took out a social fund loan to help with Christmas and school holidays, and topped up with a doorstep loan for larger expenses throughout the year. They found it helpful that the social fund loan repayments came directly out of their benefits so they “don’t see it”. As their finances had improved between the second and third interviews through claiming PIP, their doorstep loan had reduced over time – they still used it as a back-up, but felt less dependent on it than in the past. While these families were managing to keep up with and reduce repayments, it was dependent upon their incomes remaining at their current level.

However, difficulty could arise where the cost of repaying loans or servicing credit became harder to manage if incomes dropped, the cost or extent of the credit increased, or both. Two mothers whose hours and income had reduced over the five years expressed concerns during the third interview. One, who at Wave 2 had shifted a credit card balance to a loan, was by the third interview still repaying the loan, but due to a series of repairs needed on her car, had accumulated the same amount of credit card debt as she had had previously. As a result, she continued to find it a challenge to make ends meet throughout the study, struggling to decrease her debts:

“I’ve got this credit card bill that’s just not going down: it’s just staying the same, every time I think I’m eating into it I’m not. It goes back up because of my car. It’s draining the life out of me. I have a loan and my credit card.”

Lone parent, part-time work, Wave 3

Another parent had avoided using loans or credit cards, but relied on her overdraft. However, after several redundancies her income had reduced over the five years, and she had just been notified that the overdraft charges were increasing, which she could ill afford from her budget:

Participant: "The banks have now started to up their interest on overdrafts and credit cards, so the fact that I live in my overdraft of £1,500 a month means that I am now going to be paying £50 odd a month extra out of my income..."

Interviewer: "How much were you paying before for the overdraft?"

Participant: "Between £12 and £16 a month... It is not great, but it is doable. But £50–60 a month now, and that happens in a couple of weeks ... I have got no options at all ... I can't [change bank] because I have got the overdraft, so how do I pay it off before I change bank? I don't have store cards, I don't have credit cards, I have lived hand to mouth. If I don't have the money in my hand, I don't have it, and now you're going to take that away from me as well?"

Couple household, full-time agency/part-time work, Wave 3

Parents often described how they felt they did not have a choice but to use credit and loans: "If my washer went, I can't pluck £300 out of the air". Several had talked at different times about their determination to reduce or keep out of debt, but this had not necessarily been borne out when faced with situations where their income couldn't keep pace with costs. One mother was strongly against the use of credit or getting into debt in the first two interviews. However, at Wave 3, she explained how she had ended up accruing arrears on her Council Tax and water bills during a period on low wages, topped off by a long delay in receiving UC, and compounded by credit card debts left by her ex-partner. This resulted in her receiving bailiffs' letters, which she had expressed considerable dread about in previous interviews. Another noted in the second interview how she was in a similar financial situation as she had been in previously due to her use of credit cards, after going through a difficult period where her partner had been made redundant:

"Especially with the credit cards ... I really didn't want to get back in that position again, but I feel as though I have had no choice... I have got back in this position again."

Couple household, full-/part-time work, Wave 2

Households that were finding it hard to keep afloat or under increasing pressure were often paying debt off monthly at some point during these more challenging times. The household incomes of these families were low in these periods, sometimes due to benefits being reduced, transitions to UC or a drop in income, but were reduced further by repayments of debts or loans. This 'double whammy' served to compound strain on household finances, and while credit cards or loans could be used to make a necessary payment, it could have the effect of 'kicking the can down the road', as parents felt the effects later on when they had to repay these debts over extended periods. One strategy for some parents who were dealing with multiple creditors was to consolidate various payments into one loan as it was felt easier to manage, though not necessarily reducing the cost.

A further issue for families in the study was that formal credit or loans often involved high interest rates, meaning they were paying back substantially more than they borrowed or more than an item cost. There was some mention of lower-cost options: using interest-free credit to buy household goods; using a social fund loan, which does not charge interest; and negotiating a low-rate bank loan. But often parents in this situation felt that their options were constrained if they were unable to pay for an item outright, with their past credit rating cited as limiting them to more expensive forms of credit. This included payday and doorstep loans, which were used by some families, avoided by others, and tended to be seen as a last resort. Participants were fully aware that the overall cost of particular credit or loans was high, and meeting repayments ate further into their already constrained budgets. However, they could feel that their hands were tied.

Participant: "My washer broke ... I went to Brighthouse and bought a new one."

Interviewer: "What sort of choice did you feel you had?"

Participant: “None, because I have got a bad credit ... It is costing me probably twice as much as it is worth, but at least I have got a washing machine to wash my kids clothes in.”

Lone parent, part-time work, Wave 2

“We borrowed from Provident ... They was the only people that would borrow us the money to pay everything else off. Because we got into the situation where we went everywhere possible and everyone kept saying no, and the only person that did was the one we’ve got ... And we’ve got to pay, it’s nigh on double back. So we borrowed, I think it were £5,000 we borrowed, and then we end up paying £9,000 and something. It’s really silly.”

Couple household, one full-time earner, Wave 1

Where a credit card balance accumulated, it became harder to pay back as the interest rate took a chunk of the repayments. This parent was in a dilemma as she had sought advice, but because she did not want to get an Individual Voluntary Arrangement (IVA) and affect her future chances of getting credit, she could not see how to get her debts down.

“So basically for this month the minimum payment I think it was £113, but interest takes £60. So I might pay £100 odd but then they stick £50 to £60 interest per month onto my card. If I made myself legally bankrupt today I’ve got six grands’ worth of debt that would be written off tomorrow. I’d have an extra £250 in my bank every single month it would literally all be written off. I would be better off financially every single month, but I also couldn’t go out and purchase a car because I have no credit. So I might be £250 a month better off, but I’ve still got no car.”

Lone parent, part-time work, Wave 3

The debts of some families had been reduced over the duration of the research. Help from a family member providing lump sums enabled a few participants to pay off debts, which in several cases had escalated over time – this provided a ‘clean slate’ and significantly contributed to their overall finances improving by the time of the third interview. Several households with benefits-only income had substantially reduced their credit card or Provident loan balances by the third interview. This had been achieved through gradually chiselling away at it: consciously taking more control of their finances, deciding not to renew loans and being helped by receiving backdated benefit repayments, combined with receiving disability-related benefits. Several participants had sorted out agreements or received formal help to get an IVA or Debt Management Plan to manage, reduce or write off debts. Having less income being taken up by repayments not only lifted a ‘weight’, but freed up finances to spend on other things such as children’s costs. Several parents were able to afford a holiday by the end of the study, which they had not been able to do previously.

“I have got nothing to worry about, everything is paid, and that is a big relief to know that I can go forward and everything is fine.”

Lone parent, part-time work, Wave 2

Looking ahead, several parents were hoping in the coming months or years to pay off or reduce debts including loans, credit cards, arrears on bills, catalogue balances, overdrafts and UC advance payments. These parents anticipated that this would take the pressure off their monthly outgoings, and they looked forward to the financial and emotional relief that they felt it would bring.

Finally, one method of avoiding irregular expenditures that could lead to debt was to insure particular appliances, for example a fridge, washing machine or cooker. These were things that people would not want to be without if they broke, but would find it hard to replace outright. Although the outgoings devoted to this could add up, it provided peace of mind that if anything went wrong, an appliance could be repaired or replaced without extra cost.

Changes in attitude or ‘getting used to it’

Changes in budgeting and attitudes towards money were felt by several parents to have contributed towards an improvement in how they managed their finances over the course of the study. Sometimes people’s financial situations had improved and for others, while not necessarily enough in itself to relieve

financial pressure, it could help them avoid falling into deeper difficulty. Participants talked about feeling more in control and on top of their finances, and sometimes about having a changed approach to budgeting and spending compared to the past:

"We just manage it better than we did before, we don't do silly things with it, do you know what I mean? It sounds really daft, but it is true, we are just more grown up. We know what we have got, we know what we can spend, we know what we can't spend and it is just, for me, now it is easier because we have got into that routine. So yes, I would say it is better now than it was two years ago."

Couple household, both full-time work, Wave 2

Several talked about learning how to budget better over the last few years or just simply "getting used to it". For some it was about starting to budget ahead more where they could: for example buying school uniforms a little at a time in advance, after struggling in the past to afford it all in one go; or setting up direct debits to ensure bills are paid, to avoid getting into arrears:

"Before I would wait until a bill dropped on the doorstep, and then if I had enough money I might pay it, now I pay them before they drop on the floor."

Lone parent, not working, Wave 3

Sometimes parents had put in place strategies to avoid past problems. Since the first interview, one mother has started paying into a Christmas club to avoid the stress of paying it off for months afterwards; another parent and her friend had swapped credit cards so they could not "spend [their] way out of depression". Changes in mental health were attributed by two mothers to feeling more in control of their finances between the second and third interviews, in one case coming off medication that lifted a 'fog' and, in another, starting medication to help with anxiety and depression. One noted that "I'm on top of that, and I think being on top of that puts me on top of everything else". Changes in dealing with finances could also be prompted by the everyday impact on the family of living in extremely precarious situations:

"I was sick of everything being so crappy and not enjoying life ... I never knew when that door is going to knock and it is going to be a bailiff, and I didn't want them to keep seeing that, so I decided that I was going to get my arse in gear and pay my bills and sort myself out, and we seem to be getting there."

Lone parent, not working, Wave 3

Parents in the study often stressed that they worked hard to instil in their children good budgeting techniques and attitudes towards money, which they sometimes felt they did not have when they were younger. One had taken her eight year old child around the supermarket, getting her to price up the items for her packed lunches to teach her how to do it more cheaply. Another parent spoke of trying to influence her older daughter who was setting up her own home:

"I've been onto [my daughter] quite a lot. When she was moving out, she got herself an Argos card and a credit card. So I'm onto her all the time, like, pay it off, pay it off, you don't want to end up like me and dad was, never having any money and having to borrow money to get by. So I think I kind of nag her a little bit not to get into debt."

Couple household, full-/part-time work, Wave 3

A number of parents spoke proudly of their children's awareness of the reality of their financial situation, highlighting that they were already saving for things they wanted to buy, and felt that this would stand them in good stead as they moved towards adulthood.

There was also a view expressed that attitudes have changed more generally over the last few years, with more openness about the need to budget as more people are "in the same boat". One parent spoke positively about this generating more understanding among other parents she knew regarding sharing hand-me-downs and vouchers, ensuring they did affordable activities and encountering less stigma around the need to economise.

"We're all in the same boat ... [My son] will wear hand-me-down stuff, I'll say that came from so and so and he's quite proud to wear it. But yes, he hasn't got that embarrassment factor

whereas I think probably years ago, if your mum was caught in a charity shop buying you stuff it were like 'Oh don't talk to her'. Whereas now everybody is doing it."

Couple household, one full-time earner, Wave 3

While budgeting techniques and attitudes towards money could help parents keep on top of what income they had, across the households who found things easier by the third interview, the crucial enabling factor was an increase in income. Therefore, while such techniques were one of a range of factors involved in the work of managing to make ends meet, parents needed sufficient income in the first place in order to manage.

Living with insecurity

The insecurity parents felt around their income could have a tangible effect on their everyday life and emotional well-being. For some this was intertwined with uncertainties around their health, or that of their children or wider family, and the implications that this may have. A key aspect of insecurity experienced around work and benefits was lack of control. While parents had to tightly control what income they had, there was often a sense, particularly for those finding it hard to keep afloat or under increased pressure, of having little or no control over their overall financial circumstances. Even those whose situations had improved were aware that their circumstances could change and impact their incomes, as this was dependent, for example, on keeping a job amid an insecure labour market, their health, potential disability-related benefit reassessments, and the education/work status of their children.

The impact of living with insecurity over time was evident, as parents described the experience of sudden changes in their income and falling into a much trickier financial situation between interviews. This related to waiting for decisions about benefits or for deductions to finish; not knowing if they had any work, and consequently how much earnings or UC they would get; and concern about redundancy or being laid off. This was a particular issue for those in zero-hours or agency work, who did not necessarily know from week to week or month to month if they had any work: "They could get rid of you tomorrow". Several parents had experienced redundancy in the past, and even for parents in 'permanent' jobs, there was uncertainty about where they might be in the future. Insecure work caused uncertainty even where benefits stepped in, as one person whose work had recently dried up and was facing reduced income noted:

"I worked through December [and] I've had the Universal Credit in January that's managed to pay for all the rest of the bills. So I'm actually afloat, but next month might be a different story which is actually quite worrying, but I can't do anything about it just yet. So I may as well just wait."

Lone parent, part-time zero hours, Wave 3

As outlined in Chapter 3, changes in benefits could happen without warning, so people are not prepared for a drop in income. Trying to resolve problems with claims or go through appeals processes was not only stressful, but steeped in the insecurity of not knowing what was going on, if and when they might hear something, and what the outcome would mean for their finances. This could make it very difficult to manage budgets, as one participant who had had a turbulent experience between ESA and JSA claims during the study explained.

"Every time I start to get a handle on it, it changes, so I don't have any control over it whatsoever. I can literally get a letter at any time saying the money is stopping so you just don't know, you can't plan anything ...I can't say to anybody, alright I get this money this week, I will pay you this then, because I don't know if it is coming or not. So there is no stability, no security in it, no nothing, so what do you do? You muddle on and keep your head down and hope that the door doesn't knock."

Lone parent, not working, Wave 2

Trying to manage on a constrained budget is challenging, and having control of your finances appears to be crucial to having some chance of keeping your head above water. Hence, insecure and fluctuating incomes compound the difficulties people are already trying to deal with and can upset a finely poised budget. People in this study seldom had savings or leeway in their budget to deal with sudden income shocks, which could result in getting into arrears with bills, rent or mortgage, and having to cut back or

borrow. Furthermore, insecurity added to the pressure and stress that managing on a low income could entail. One father who had experienced a severe drop in income when his disability-related benefit had stopped without notification, noted not only the stress of reduced income, but also the frustration of not knowing what was happening, and how this impacted his mental health.

“That has left me feeling worse than I was, it made me ill ... Because I panic about money and that is part of my condition, I get anxious and stuff like that, so it was worse.”

Couple household, not working, Wave 2

Some parents who had experienced insecurity in the past compared it to their improved current situations. One mother whose partner's job had become more secure spoke of the difference it made to them.

“He is not so worried ... He has been a bit up in the air for the last couple of years, ‘oh I hope my wages go in on pay day, oh I hope, oh I hope’, but he is a little bit more relaxed about it ... Morale-wise he is a lot happier, so that kind of takes a little bit of pressure off ... He feels a little bit more needed and wanted and worthwhile, so that is good for him.”

Couple household, one full-time earner, Wave 2

Being promoted and made permanent alongside a partner having a steady job had provided more stable work and income by the time of the third interview for one mother, which she felt had significantly reduced her levels of anxiety. Parents with a clearer sense of security going forward were often more optimistic and more able to plan for the future.

The uncertainty that loomed over some of the parents in this study who were finding it hard to keep afloat or were under pressure, could hold them back from being able to make plans: “I can’t plan for the future because I don’t have the finance to do it”. Parents spoke of the hope that they would get straightened out, or the pressure would relent, with a few looking ahead to, for example, life with a new partner, a potential inheritance, or moving into work in the future. Generally, however, their focus was concentrated more on managing day-to-day, given how quickly things could change. Several parents expressed that they could not anticipate what would happen in the future, but given their past experiences, observed that there were likely to be “hurdles” with a view that “you never know what life throws at you”. As one noted, it was best not to look forward too much in case “something happened”.

In certain scenarios, parents did foresee that their financial situations were likely to change, and not necessarily for the better. One couple whose income was from benefits, as both had limiting health problems, were well aware that their teenage son leaving education would reduce their income from tax credits – this had already happened for their oldest child. However, there was little they felt able to do about it.

“It’s all going to be changing again soon because [our second child] is going to be leaving school and my money will get stopped for him, and eventually it’s going to get stopped for [our third child] ...I know we’re going to struggle, I know that. I say take one day as it comes, that’s all you can do.”

Couple household, not working, Wave 3

Life in the toughest times

Over the duration of the research, each of the families who took part in the three interviews had experienced periods of finding it hard to keep afloat, with around half at some point falling into even tougher times of increased pressure. Participants shared their experiences of what these tough times meant for them and their families – from going without essentials, to not being able to provide what they wanted for their children, and the emotional impact that this had on them.

When times were difficult and there was just not enough money to go around, it could mean a lot more than just trimming the budget as, if budgets were already close to the wire, there was not much left to cut back on. For some parents who were plunged into difficult situations, this meant dipping into essential areas of need. It involved being unable to pay bills, having to borrow or use credit (see above), and going without. During these times, participants had sometimes accrued arrears – more often with water bills or Council Tax, which were deemed less of a priority to keep up with than gas/electric and keeping a roof

overhead. Several talked about doing without a cooker for periods of time when one broke and managing with a microwave, only using a car if really necessary and, in one case, being unable to visit a family member without asking them for money for petrol to get there. Food was something that parents also cut back on, in particular for themselves (as noted above), prioritising their children's needs, even if this meant having beans on toast or skipping meals.

"I was getting deeper every time ... There is days when there has literally been a tin of beans and a loaf of bread in the cupboard, and the kids have eaten and I haven't, you know?"

Lone parent, not working, Wave 2

Several had relied on food banks to feed their families – this was when they had experienced a specific period of significant income gaps, such as delays or loss of benefits. A couple of families mentioned going to relatives' homes to eat, as a way of feeding the family.

"We went for a lot of teas at our families' and they fed us a lot. We fell behind with the gas and the electric, they were ringing us, and then we started falling behind with the credit card bills and then they were ringing, and it got to the stage where you didn't want to answer your phone because you thought it was going to [be] someone mithering for money."

Couple household, full-time/part-time work, Wave 2

Throughout the interviews, parents expressed the importance of putting their children first and their determination to meet their children's needs. When this became difficult, it was particularly hard to deal with. One mother described making the tough decision not to have a child's birthday party after having to pay for dental costs: "We just can't do both". Several parents talked about feeling guilty because they couldn't give their children what others had, or felt like they were "letting [their] children down" as they were unable to work and provide a better income. While parents noted that they ensured their children's needs were met, they couldn't necessarily meet their wants in the way that they would have liked to – whether this meant new school shoes being part of a Christmas present, shopping at Primark rather than Next, not having a packet of chocolate biscuits because that money was needed for a loaf of bread, or being unable to take a child out for a treat.

"I can't take [my son] anywhere because I haven't got the money. I can't even take him on a day trip or trampolining. I can't do anything, which I'd love to do something just once a week, just me and him, but financially I can't do it so at the moment, we just sit here and watch a film with a bag of microwave popcorn from Aldi."

Couple household, not working, Wave 3

While making sacrifices themselves was almost routine during difficult times, it was "hard emotionally" when they felt that this affected their children. The stress of going through particularly tough times was also evident. Parents described the impact on their emotional well-being, when drops in income or unexpected costs could derail attempts to make ends meet and necessitate further debts and loans. This could be overwhelming. Some parents recounted how things had got on top of them, and they could not face looking at their finances at these difficult points. For several households, particularly those managing long-term health issues, opportunities to increase their income over time were not available, and so engaging with the reality could cause more stress.

"I think it was too much to be able to, you know, to see it all written down and just think oh my god, I can't cope with this, the outgoing was overtaking incoming, and I couldn't deal with that so I kind of stopped."

Lone parent, not working, Wave 2

Conversely, another mother felt that because she was now more conscious of debt, it made her "panic" when she was struggling to clear it, rather than in the past when she "didn't care".

Looking ahead, some parents anticipated that things would continue to be challenging, as they struggled to see a long-term way out of their financial difficulties. One mother remained between 'finding it hard to keep afloat' and being 'under increasing pressure throughout the study, and in the first interview articulated her desire for things to ease and no longer have to worry about money, without expressing any certainty that this would be the case:

“There’s got to be some sort of light at the end of the tunnel. We’ve got to come to the end of paying things off and being financially secure, you know? Just having a bit of not having to worry about money each month and thinking, oh well this month we can put so much away for a holiday, or something along them lines.”

Couple household, part-time/full-time work, Wave 1

However, another whose finances were under increasing pressure at the end of the study had some glimmer of hope as she was looking forward to her UC advance deductions ending, which would leave her with £106 a month more in her budget. She explained the difference this change would make to her and her family – she would no longer have to rely on food banks as she had been doing between the second and third interviews, and “We will be able to go and do something because at the moment, we don’t go anywhere”.

Life in improved times

Where financial situations had improved between interviews, participants spoke of the difference it had made to their budgets, their families and their well-being. As most of those whose situations had improved had generally experienced tough times in the past, they really noticed and valued the difference of having less financial strain.

Eased pressures: not having to budget so tightly, being able to ‘treat’ the family

Parents emphasised the feeling of relief when their financial situations either improved or abated between interviews, which eased pressure on their budgets. This meant that they were able to catch up or more easily keep on top of bills and everyday costs, rather than being behind or constantly juggling. Several parents mentioned a new or regained sense of control that this brought: “We are in control of it, it’s not controlling us no more”. Christmas and birthdays were often tricky times for parents, with some noticing the difference by the third interview where they had managed to put money aside for Christmas throughout the year. One noted how this enabled them to enjoy rather than dread Christmas, and one mother noted how she was now able to deal with birthdays more easily.

“It has made a really big difference, I could go out and say look, I have got the kids’ birthdays coming up, can we go and do some birthday shopping without getting ourselves in a state.”

Couple household, not working, Wave 3

Having more leeway in their budget also meant that parents were no longer having to prioritise or cut back quite as tightly as they had previously. A key marker mentioned by several parents was not having to constantly say ‘no’ to the children, and now being able to treat their children more regularly, as opposed to just at birthdays and Christmas.

“I do feel more in control. We’ve not got loads of money, but we can budget and everything, and the kids get a bit more when they want stuff and things like that ... Sometimes now I’ll say no to the children because I think they don’t need it, not because I haven’t got the money.”

Couple household, not working, Wave 3

Improved finances could also allow room in the budget for things that parents previously would have struggled to afford. As mentioned above, things that were deemed less essential, in particular spending on themselves, was often sacrificed when budgets were constrained. This was something that people highlighted as changing when they had more flexibility in their finances. It ranged from new clothes or trainers, to spending more on food, to ‘treats’ like having a weekend away, or an item of jewellery. Several had had or were planning holidays, and where they had not been able to do this previously it made a massive difference – time for them as a family “creating memories”.

Relieving the pressure to borrow

Another positive aspect of improved finances was the opportunity to curb the vicious circle that people could find themselves in through having to meet expensive credit repayments, which reduced their

disposable income and ability to afford things. Households whose financial situation improved between interviews had often reduced or eliminated their debts. For some this could release sizeable chunks of money into their budget. A few parents who had a bit more leeway in their budgets noted that they were now more able to deal with larger or unplanned costs, such as replacing a cooker or washing machine outright, which cost them less than depending on credit and didn't involve repayments.

“Before we would never entertain trying to find that money. But you still pay, you've got to pay it back tenfold. But now we haven't got that debt. So that's gone. We paid it straight and we got it half price instead of paying £300 for that washer because we could look in the sales, because we were paying cash.”

Couple household, one full-time earner, Wave 3

Reducing stress and improving well-being

The positive impact of having more leeway was stark in parents' accounts of the difference this made, including improved emotional well-being and reduced stress. Having more leeway took some of the pressures off their everyday lives, both financially and emotionally. A few parents had started paying into savings accounts, which provided an important cushion and could ease anxiety about dealing with an emergency.

“I have not long had myself a saving account and I am putting in like a few quid in it each week ... I put, at the moment, it is around about £15 in my one, and he has got about £300–400 in his one now ... if anything happens to the kids we don't have to worry where it is coming from ... It is just having that safety net in case anything does happen.”

Couple household, not working, Wave 3

Families experiencing less challenging times during the study felt more secure and less stressed, and were more able to enjoy their lives, using budgeting to manage their finances rather than to try and keep afloat. People talked about no longer “panicking” or “losing sleep” worrying about money. The father in one couple, who were both now working full time, had less housing costs, and whose children were becoming more independent, explained the difference this made:

“I think with now having money in the bank and not having to worry about what we are spending as such, it is like a massive weight being lifted off you ... We are more relaxed, not having to worry what bailiffs are coming to knock on the door or where we're going to get the next meal from ... That is all in the past ... I have had to do that and I never want to go back to it.”

Couple household, both working full-time, Wave 3

Paying off or reducing debts brought tremendous relief, being able to “breathe that bit easier, knowing that I don't owe somebody money”. One mother, who was finding it hard to keep afloat at the beginning of the study but was ‘getting on’ at the end, described the impact on her relationship with her husband:

“We used to worry really bad, and we used to argue because we were both feeling the pressure and it was just an awful time, but now we don't.”

Couple household, both full-time work, Wave 3

The difference made by having less financial stress also had a positive impact on a parent's health in some cases; this included reduced anxiety, improved eczema and feeling “stronger in myself”. One participant who was eating better had put on weight, which she was pleased about. Another felt that their improved circumstances could provide an option for her partner to reduce their working hours, which would benefit their health.

5 Conclusion and discussion: what would help low-income families?

By following the experiences of low-income families over a five-year period, this report has provided an insight not only into the extent of fluctuation in people's financial situations, but also into the factors that combined to help improve or, conversely, make it more challenging for them to make ends meet over time.

Above all, the report has underlined how important stability is to families, yet their lives were more often marked by precarity and uncertainty. Participants longed for financial security, and where this was achieved, it was central to improving financial well-being and building resilience.

Access to a range of economic, material and personal resources can provide stability to help maintain or improve a situation, or be drawn on as a lifeline if facing difficulty. This includes stable income from employment and/or the state, affordable housing, reasonable health and social networks. However, lack of such resources can mean ongoing constraints on budgets and limited fall-back if things go wrong.

Key events – 'turning points' or 'critical moments' (Thompson and Holland, 2015) – can bring significant positive or detrimental change not only to families' incomes, but also to their required outgoings. Positive experiences included: improved job options; receiving a lump sum from family; getting debts written off; and a child becoming more independent, which opened up job opportunities. Negative events included: job loss; problems with the social security system; health deterioration; a relationship breakdown; a bereavement; or a large bill, for example to repair a car. It is hard for families with already constrained budgets to prepare for changes in circumstances, sudden shocks or a series of setbacks that risk financial difficulty.

It was often an intersection of factors or events that made a difference to family circumstances in ways that compounded financial advantages or disadvantages. For example, the situation of a couple with two steady and increasing incomes, reasonable housing costs, and informal loans or gifts from family, contrasted starkly with those of a lone parent whose poor health inhibits work, is dependent on benefits that at times have suddenly been reduced, and is without informal sources of financial support to fall back on.

It can be hard for families in circumstances that constrain incomes to climb out of their situations enough to not have to worry about finances – indeed, for participants in this study who were now 'getting on', it was a longer-term battle, with difficult experiences along the way.

Even where there appears to be limited movement, this is a far from passive state. When faced with multiple stressors (Hickman, 2018) affecting income and outgoings, the ongoing challenge of getting by or keeping your head just above water can be immense. In this context, managing and adapting to everyday pressures or changes can be a constant and crucial 'fight' to avoid becoming overwhelmed or slipping into financial difficulty.

Drawing on participants' experiences at three separate points in time, as well their accounts of their experiences in between interviews, highlights how people's financial situations are not fixed: they are in the moment and, given experiences over the course of the research, likely to change again.

What would help: participants' views

Much has been said and written about the need for policies to help families on low incomes, and those who are 'just about managing'. But what do those in this situation think would be most likely to help them to get on, or ease the precarity often experienced in their lives? Participants in this research were asked what they felt would help them most going forward. They highlighted four themes in particular – the need for:

- better support in work, making it more secure
- a social security system that worked better for them
- improved access to information about support services
- help with housing security.

In discussing these issues, they felt that politicians did not understand what life was like for them, particularly the daily reality of what it means to manage on a low income. They felt this very strongly, and it resulted both in frustration and, commonly, in resignation:

“Live a day in my shoes. If these people had to live a day with what we go through, not only managing the money but managing pain, managing children’s expectations, managing a home with such a little income and such an unstable income, like I say not knowing whether the left hand is going to be robbing the right hand to pay Peter to pay Paul, or whether the money is going to be there, living in this cloud of uncertainty all of the time, it drives you nuts ... If they think it is possible, try it. ... The people that they are making these policies about and whose lives they are changing are the ones who are suffering. They are never going to have any idea what it is actually like to not know where the next meal is coming from, whether you can put clothes on your child’s back, whether they have got a roof over their head next week.”

Lone parent, not working, Wave 2

Tackling insecure work

Parents in the study identified the increased precarity of work, including zero-hours and temporary contracts, or agency work, as a key area requiring long-term change, because it led to their inability to plan, or to know whether they would be able to cover costs in the future.

“If I could change something, it would be these rolling contracts, because that has not helped a hell of a lot of people ... Companies now, they could say you are on a zero-hour contract and you work 6 months, full time, and then all of a sudden it is gone, I don’t think that is fair... If you have proved yourself after 12 weeks, you should get a full-time job. I know it is hard because of how things are, but it is just not fair on the average Joe that wants to go out and earn a crust and you can’t.”

Couple household, both full-time work (one temporary contract), Wave 3

Thus, the improvement of workers’ rights, starting with secure employment in the form of a contract, could significantly improve both the financial and emotional well-being of many households, given the increased sense of security that this could bring, enabling families to make short-, medium- and even long-term plans. Participants also expressed a need for flexible work to fit in with family needs, and more understanding from employers of parents’ commitments.

Supporting families in and out of work

Several parents who were in work felt that there should be more support for working parents. There was a feeling that they weren’t necessarily better off working and found it difficult juggling work with caring responsibilities. To improve their situation, they wanted better support through in-work benefits and help in accessing flexible childcare and employment opportunities.

“They say ‘we’re going to give tax credits’, but then they cut the tax credits. Or, ‘we’re going to let you earn this amount, but then we’re going to take it from something else’. So it’s like you work your backside off and actually you either get taxed really high or you lose other benefits. It’s still easier not to work and have quite a good life ... and it shouldn’t be like that.”

Couple household, full-time/part-time work, Wave 3

While supporting families in work was felt to be something that had been promised but not fully delivered, there was a strong feeling that the social security system was systematically neglecting families when they were out of work. Participants in this research expressed the desire for the social security system to be more supportive, recognising the challenges in their lives.

As a starting point, participants advocated greater recognition and support for those who are not working. They perceived a lack of policy interest in this group.

“[Theresa May] goes on about these just about managing families, but she is on about the working ‘just about managing’ families, she is not on about the not-working ‘just about managing’ families, we’re like a shadow underneath them ... When you don’t work you’re forgotten about, you don’t count as much.”

Couple household, not working, Wave 2

Several participants also perceived societal prejudices against benefit claimants, noting that they didn’t set out to be in this situation, and they had worked in the past before their circumstances changed. They also thought that performing caring roles (for a parent or children) should be recognised.

There was a strong feeling that the social security system could be improved, both in design and the adequacy of what is paid. Participants felt frustrated by its operation, citing the multiple stresses it brought, from aspects such as: long waiting times on the phone; lack of information and communication; the assessment process for disability-related benefits; and the difficulties encountered in the transition to UC, especially the initial delay in payment and consequent deductions. They also felt that the amounts paid were simply too low:

“The transition was an absolute nightmare, obviously going from being weekly, four weekly and biweekly paid to all of a sudden everything is monthly was like, wow OK, what is going on?”

Lone parent, not working, Wave 3

“Universal Credit needs to be a lot quicker... Nine weeks without any money, so I had an advance payment, so every month they take £106 off me for that advance payment.”

Couple household, not working, Wave 3

“I’m getting a round figure £1,000 a month, but out of that I’ve got to pay over £500 in rent and Council Tax, you tell me, how that’s going to last a month? Because it isn’t. It’s not.”

Lone parent, part-time zero hours, Wave 3

“When I’ve gone for my [PIP] assessments I don’t feel like a person.”

Couple household, one full-time earner, Wave 3

These perspectives point above all to a desire for a more ‘humane’ social security system providing more consideration and dignity, designed to avoid the sudden interruptions of benefit and lack of communication, particularly around disability-related benefits, that create stress and even exacerbate ill health. In the context of the underlying theme of this report of the need for stability, families need to see the system as providing a timely backup when things go wrong, creating incomes that they can rely on rather than being delayed, disappearing or being reduced without warning or clear explanation.

More information and easier access to support services

The third strand of ‘what would help’ identified by the participants in this research highlights the fact that support services can provide vital help to families, and for some was crucial in accessing additional benefits to improve their finances. However, sometimes parents could find information harder to come by. Types of service that parents said they would find useful to know about and have access to included support with mental health, benefit claims, accessing food banks, and money and debt advice. Such accessibility included not just the knowledge that services exist, but also the ability to access them and sometimes overcoming the stigma around using them. It was suggested that a single point of contact would help those who find it difficult to navigate the different types of support available.

“I do think there should be more help and how to access it ... I know there's shortages everywhere, but if you had, like, a key worker you could go to and they could tell you that there were different things out there to help you for the mental health, or this is where you go if you did need to use a food bank. Because people especially when you've got mental health, a lot of people that are not really worldly or struggle because they've got a different disability. I don't even know where to start with things or how to get help.”

Lone parent household, part-time work, Wave 3

A particular concern for some participants was to improve measures to avoid problem debt. Those who were using expensive forms of credit often felt there were limited other options available to them, and also highlighted the problem of companies encouraging people to get over-indebted. Sometimes participants referred to their own past experiences of difficulties with debt, and suggested that information about money management and the dangers of debt should be more widely available, with the message reiterated from a younger age.

“Stop waving loans in people's faces ... There's too many temptations where loans are concerned ... It's like hold on a minute, it should be advising you how not to do it in the first place, how not to get into loans, more practical things like for doing things yourself. It's way too easy to get into debt, way too easy.”

Couple household, not working, Wave 1

“I don't really know what they do in school. But I don't think it would do any harm to understand how a bank account works and understand that if the money is not in there, it doesn't get paid. You can't just ignore that, to me that's a really big thing.”

Couple household, one full-time earner, Wave 3

Secure and affordable housing

Participants valued the security that social housing brought, and felt that it should be more widely available, especially where they felt 'stuck' in expensive or poor-quality private renting.

“It would be nice to get in [social rented] housing as some friends have been in it years ... That's social housing, isn't it? You have to go on a list and get points ... We had a look into it and it just didn't seem plausible, I don't know how people get them ... Once people are in them they don't kick them out ... It is [good] for them in them, but it's not for anyone that wants to get one because you'll never get one.”

Couple household, one full-time earner, Wave 3

Buying a property seemed out of reach for many participants, but was also recognised as problematic if people fell on hard times, as they do not get Housing Benefit like in the rented sector. It was suggested that there should be more help for people struggling to pay their mortgage in this situation.

“If you're a homeowner and you are on your own, there is nothing ... What if you are suddenly faced with, whether it is a redundancy, whether it is loss of partner, whether it is sudden illness and you have dropped your income ... If I had six months of help say, or maybe they offer it for a year, but it allows you to then foresee the vision of right, how am I going to get out of this mess? ... What would happen is I would then be on the council, on their list and they would have to house me and at the same time they would start giving me everything for free, so the cost to the council becomes massive when they could have given me maybe £100, £200 a month and saved themselves that cost, and helped me ride through a difficult situation.”

Couple, one full time (agency), one part time, Wave 3

Implications for COVID-19

This report is based on research that was completed just before COVID-19 led to the first UK-wide lockdown in March 2020. The issue of COVID-19 was not raised by participants, even those interviewed towards the end of fieldwork when it was starting to be reported. At that time, it had not directly impacted participants' lives, and it was hard to imagine what the pandemic would mean for daily life. The evidence presented here therefore relates to how families' lives unfolded in the five years before the

pandemic, and the situation they found themselves in as times were about to change. The impact of COVID-19 on these families' lives is the subject of follow-up research (Hill and Webber, 2021). However, the findings presented here are highly relevant to the current situation. They show first how precarious lives have been, and how vulnerable this can leave people to the impact of sudden changes; and second, how those who are already on low incomes, struggling to manage, are less able to cope with the further reductions of income that many have felt during the pandemic, as unemployment has risen and earnings have been interrupted or reduced. Some, but not all, of this has been mitigated by the additional financial support available (such as the Job Retention Scheme and a temporary increase in UC). Families have experienced many other strains, including children not being in school, adapting to working from home, having to shield, and changes in support structures, for example where grandparents have had to stop providing childcare. The follow-up research explores what happened in 2020 for the families taking part in this study, relating the consequences of COVID-19 to the previous challenges of living on a low income described in this report.

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Acknowledgements

Most importantly, we would like to thank all the people who took part in interviews over the five years of this study, who so generously gave their time and shared their experiences with us. At CRSP we are grateful to Abigail Davis and Donald Hirsch for their involvement, and to Lisa Jones and Nicola Lomax for their administrative work on the project. We thank the Joseph Rowntree Foundation for their ongoing support with the project, including Adél Schofield and, earlier in the study, Katie Schmuecker and Ilona Haslewood.

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The Joseph Rowntree Foundation has supported this project as part of its programme of research and innovative development projects, which it hopes will be of value to policy-makers, practitioners and service users. The facts presented and views expressed in this report are, however, those of the authors and not necessarily those of JRF.

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First published March 2021 by the Joseph Rowntree Foundation

PDF ISBN 978 1 91158 190 1

Cover image: Tommaso T / iStock

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