

*Daily lives and challenges of **families** who are coping with material hardship and the ways in which they manage to survive...*



Just Coping

A new perspective on low-income families

About SILK

The Social Innovation Lab for Kent was set up in 2007, with two central tasks. First, to provide a creative, challenging environment for a wide range of staff to work together on some of the toughest challenges the county faces. And second, through drawing upon cutting edge practice in the sectors of business, design and the social sciences, SILK set out to embed a way of working across the council that puts people – citizens – at the centre.

By starting with people rather than existing services, and by bringing diverse teams together, SILK's approach ensures that new solutions improve outcomes for the citizens of Kent. For more information please contact Emma Barrett at silk.team@kent.gov.uk – 01622 (69) 4639.

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This project was co-developed with Engine Service Design
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Published July 2008
Printed by Kent County Council
Available in other formats on request

Just Coping

A new perspective on
low income families

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Foreword

This book provides an insight into the daily lives and challenges of families who are coping with material hardship and the ways in which they manage to survive.

It highlights the social, cultural and environmental factors that combine to make life so difficult for these families, but also demonstrates the levels of resourcefulness and ingenuity that parents develop in order to provide for their families. It frequently challenges the commonly held assumption that these families lack financial acumen and shows that this is far from the truth. The level of financial awareness shown during the investigations demonstrates how good these families have become in managing their resources.

I recommend that all agencies working with children and their families either by providing services or supporting them in a voluntary capacity should read this book, to see the world from their perspective, so that they can provide relevant and appropriately targeted support.

I would like to thank all those involved in this project, particularly the families who allowed a team of researchers to have unfettered access to their lives. We must all ensure that the honesty and openness of those involved is rewarded by improving the support we give them so they have a safer and brighter future, and the hope of better life chances for their children and future generations.

Graham Badman
Managing Director
Children, Families, Health and Education
Kent County Council

About this report

One windy autumnal day in Maidstone, a group of officers at Kent County Council (KCC) met to discuss the council's approach to 'dysfunctional' families. Around the table there was an impressive mix of expertise – from social workers to teachers, from senior policy officers to heads of services. What quickly emerged is that although everyone agreed that much more needed to be done to support these families, and to close the gap between their experiences and wider society, there was little consensus about how best to tackle the associated issues.

Having agreed that this lack of consensus grew out of a patchy understanding of how the world looks and feels from the perspective of the families themselves, the group decided that the first step in the project was to commission some deep qualitative research, using trained anthropologists to work with the families, not only asking them what they wanted and needed, but also observing their everyday lives over a number of days.

Alongside this research, the team worked together to complete a number of interviews and conducted visits with those workers who deal with the types of families we wanted to understand. The team visited a range of people including children's centre staff, police officers and housing officers in order to try and understand more about their perspectives on what was going on.

This report is the culmination of that research. It also brings together the results of an intensive two-day ideas-generation workshop hosted by the Social Innovation Lab for Kent (SILK). The report is made up of three

sections. First, a brief outline of the policy context, and some analysis around the two key themes of the report – family policy and approaches to poverty. The second section introduces the families, and is organised by a number of key themes. These chapters are broadly descriptive in their nature, aiming to illuminate daily life ethnographically rather than through lifeless statistics. The third section outlines the opportunities and the system challenges identified through the workshop. This section is essentially a set of proposals and recommendations for what KCC could do next to support these families and improve the life chances of the parents and children alike.

At an early point in the project the team decided to focus in particular on families who might be best characterised as ‘just coping’ or ‘breadline’ families. These are not the families who have experienced total breakdown; they are those families living on often distressingly low incomes, but nevertheless coping with limited intervention from government agencies. Their situations are precarious: it was clear from the research we did with the families that it would take little more than one trigger event to tip them into a situation where they would require much more intensive formal support.

Section two of the report outlines in much more detail the experiences of the families. These are some of the key characteristics of ‘just coping’ families:

- They are teetering on the edge of financial disaster much of the time – it is almost always a very real possibility.
- Interventions by social workers, bailiffs and police are occasional rather than a fact of life – and families are usually seeking to stay just beyond the scope of them.
- They are often single parent families, usually with two or more children living with their mother, and with complex relationships with any extended family.
- Realistic, reliable opportunities for self-generated income are often a distant possibility, although one to which people aspire, if not for themselves, then for their children.

- Diagnosed and undiagnosed mental health issues are likely to be present in both children and adults.
- Geographical isolation and/or a lack of access to transport is a marked feature of where these families live.
- Social networks are limited; genuine friendships even more so.

Often these families remain invisible to the state by virtue of their situation: they are not always in contact with social services, for example. This invisibility was often compounded by the families themselves, who were keen to hide the true extent of their social and financial difficulties in a bid to avoid labels such as ‘dysfunctional’ and ‘chaotic’. This project not only uncovered how often professionals see people living in poverty as ‘other’, but also how families in poverty themselves created an ‘other’ category to distinguish themselves from being poor, with all the negative connotations that such labels bring.

This invisibility makes it difficult to quantify exactly how many families in Kent may be experiencing the kind of life that this report outlines. Some basic analysis using ACORN and Mosaic variables suggests that as many as 30,000 children (of 205,000 in Kent) may be living in the kinds of conditions our ethnography uncovered. Households are concentrated in Gravesham, Dover, Canterbury and Swale, although there are notable numbers elsewhere too. Clearly, developing smarter preventative strategies that help families to stay on the right side of coping would not only significantly improve life for the families themselves, but also represent considerable potential savings for KCC and its partners.

To truly build new approaches that will work, this report underlines the huge importance of shifting mindsets as well as concentrating on direct service provision. Our team all struggled – and were not alone in doing so – against powerful cultural assumptions about people living in poverty that ultimately risk limiting the kinds of solutions and strategies that are imagined as possible. Far from treating such families as at best passive, and at worst feckless, strategies and services need to pay attention to what resources

families themselves can bring to the table. As section two shows, these resources are not inconsiderable. The final section of this report provides some rich material that demonstrates what this shift in mindset might look like in practice.

This report is intended to be read alongside a series of six short films we have produced to share our findings with the families we worked with. The next phase of work – developing some of the opportunities into pilot projects and new initiatives, and working with central government and other partners on some of the system challenges – will be driven by the feedback from the families themselves.

We would like to thank everyone who made this project a possibility. It goes without saying that we are deeply grateful to all the families who allowed us to work with them and so generously shared their lives with our team. Thanks also go to the Chief Officers' Group at KCC and the Innovation Forum for supporting and funding the work in the first place. We are indebted to our diverse and thoughtful core team and the time and commitment they so willingly gave amid so many other priorities: Joy Ackroyd, Carrie Brentnall, Paul Brightwell, Paul Denman, John Fowler, Nazeya Hussein, Mark Lemon, Molly Norley, Ann Saunders, Peter Welsh, Marisa White and Valerie White. Thank you also to those people who worked with us to identify families to work with including Simon Bescoby, Carrie Brentnall, John Fowler, Nazeya Hussein and Ann Saunders. Finally, special thanks go to Caroline Toher for a stellar piece of project facilitation, Emma Barrett for endless levels of energy and commitment, Katie Harris at Engine for the thought and care that went into the design and publication of the document and Vicky Butler, whose dedication and organisation was essential to keeping such a dispersed team going. As ever, all errors and omissions remain our own.

Sophia Parker and Robin Pharoah
May 2008

Section one

Policy context and analysis

The new frontier of the welfare state: family life

Approaches to supporting families

From passive recipients to active contributors

Towards a 'social model' of family support

The new frontier of the welfare state: family life

Never before has parenting practice enjoyed so much public attention. From *Supernanny* to *Wife Swap*, from ‘naughty steps’ to healthy school meals, family life and childrearing is under the microscope, and opened up for public judgement in unprecedented ways. We are bombarded with a host of ‘how to’ guides in books, TV programmes and magazines and, as a result, mothers and fathers are increasingly pressured to bring up their children ‘in the right way’: 42% of parents now report feeling responsible for ensuring that their child succeeds – five times as many as those who saw their child’s success or failure as being the result of an unfair society.¹

So it seems that, despite regular proclamations that the family is in terminal decline, the aspiration to be a ‘good’ family is in fact stronger than ever. People are worried about ‘getting it wrong’ in the context of ever more evidence about what constitutes good parenting practice. The levels of concern people report about their family life are far higher than their concerns about the health service or crime in their local area.

The new focus on the role of parenting in shaping children’s lives has also filtered into the arena of policy. In early 2007, the Treasury published *Aiming High for Children*², which set out a raft of initiatives around supporting paid work and childcare, and the provision of services. More recently, one of the founding principles of the Children’s Plan of 2007 was the idea that “parents, not government, bring up children – so government should help parents and families”.³

This renewed focus on the way in which parents themselves are essential players in achieving the government's ambitious outcomes for children is backed up by a wealth of evidence. One study has argued that "there is consensus among investigators that warmth, regulation, and respect for the child's autonomy are important parental characteristics in achieving optimal outcomes for children".⁴ We also know, for example, that parental involvement in a child's education has a bigger impact than anything that happens in the classroom and that poor parenting is one of two key predictors for future offending.⁵

So there are many factors pointing towards a legitimate role for state intervention in family life. However, a long-standing nervousness about 'the nanny state', coupled with a modern conception of the family as a private sphere, a 'haven in a heartless world', makes family life a controversial issue for public policy. Does the state have a right to tell people how to parent? Or, to compel them to carry out their parenting activities differently? If so, how can government at all levels gain the legitimacy required to reach into people's homes and influence what goes on in them, or in people's relationships with their children, parents and partners?

Approaches to supporting families

Despite this nervousness about the legitimacy of government playing a role 'behind the front door', the growing body of research hinted at here has meant that there is now an expectation that family policy can and should focus on improving parenting as well as welfare reform. New commitments reflect a major expansion in support for parenting. For example, the Children's Plan promised two expert parenting advisers in every local authority (there are now 900 schools with parenting support advisers). A £25m parenting fund was also established in 2005 to support third sector projects in this area.

But such a focus on actively supporting parenting is not straightforward: in many ways, the government has displayed an ambivalent relationship towards families. Alongside supportive measures such as the parenting fund, other initiatives take a more punitive approach to tackling perceived poor parenting. Fines for children missing school, parenting orders, and the establishment of the Maintenance and Enforcement Commission in 2006 all underline the fact that the state expects adults not only to work, but also to take full responsibility for their parenting duties. Only then will they be rewarded with expanded provision of childcare and improved services in local areas.

In the light of such ambivalence and nervousness about an overbearing state, it has proved easiest to make the case for public intervention with families 'in crisis'. There has recently been an increased focus on 'whole family' approaches for such families, such as the Dundee project.

Over the forthcoming spending period £13m will be invested in trialling new models of whole family support, from Family Intervention Projects to Family Nurse Partnerships.

This will certainly be valuable work, but it will need to be coupled with an equally strong emphasis on prevention to truly make a difference. And it is in the nature and effectiveness of preventative strategies and interventions that the questions remain. How should the state respond to the families we have worked with during the preparation of this report – those who are not in crisis, but are only just coping with the challenges of life on a very low income? What can and should government do to support these families? What is an appropriate level of intervention, and what form should it take?

Connecting family policy and poverty policy

Understandably, much of this government's initial energy was devoted to closing the gap between those families on the lowest income and the highest income. This approach has been given added impetus by recent studies showing that the UK has the worst levels of child poverty in the EU, bar Spain, Portugal and the Slovak Republic⁶. Despite the fact that 700,000 children have been lifted out of poverty since 1998/9 (a reduction of 23%), 22% of children continue to live in low income households, and 13% of children are living in persistent poverty (where there is low income for three out of four years)⁷.

Much of the momentum around eradicating child poverty has focused on paid work as a route out. This is reflected in the long-standing policies on the provision of tax credits – which currently support six million families – coupled more recently with the introduction of a national minimum wage, and a series of New Deal initiatives, such as the New Deal for Lone Parents, which has helped 485,000 parents back into work. According to the Department of Work and Pensions (DWP), there are now 443,000 fewer children living in workless households.

Although this is a considerable achievement, having a working parent or parents does not necessarily mean that a family escapes from poverty; nor does it mean that parents successfully hold down the job. Since 2007,

through the Freud Review⁸ and the DWP, the focus has shifted to job retention and progression, skills development and support in response to these remaining challenges. Rather than focusing on the binary of someone being in work or not, the task is now to find stable, sustainable employment for parents and new ways of helping them progress in the work place.

Our own research has reiterated the shocking material hardship that many families continue to live with, even if parents are in work. Nearly half (48%) of children living in poverty have at least one parent in employment; 8% of children living in households where two adults work remain in poverty.⁹ According to the evaluation of the New Deal for Lone Parents in 2005, 29% returned to benefits after 12 months¹⁰ – many of them felt that the small amount of additional income generated through employment was not sufficient to be worth the emotional costs and practical challenges of dealing with complex childcare arrangements and not being able to care for children themselves. It is clear that much more needs to be done to extend the tax credit system, increase the national minimum wage, and provide more affordable, high quality childcare for those families whose parents can work.

The combination of a robust evidence base about the role of parenting practice in improving children's life chances, with a growing set of questions about whether work alone is enough to lift children out of poverty, marks something of a crossroads in our understanding about the government's role in family life. The very creation of a new department – for children, schools and families – in 2007 demonstrates that we are entering a new era where support for parenting is as important as 'welfare to work' in tackling questions about how to improve the life chances of all children.

From passive recipients to active contributors

These shifts have been taking place within a wider context of an ambitious programme of public service reform and transformation. One of the most significant shifts in this agenda has been the recognition by central and local government alike that formal services alone will never deliver the kind of outcomes that we now seek. The behaviour of individuals – as citizens, consumers, parents, students and patients – and the shifting economic and social contexts of the society in which they find themselves have just as much influence on those outcomes as anything the state does.

In the jargon of policy and think-tanks, this new understanding has been called ‘co-production’. If the agenda of joined up services was about personalising a range of services that were previously disconnected and impersonal, then the co-production agenda is about helping people to help themselves, and creating an infrastructure of support that is based on the state and citizens working *together* to achieve positive outcomes, rather than those outcomes emerging from the state as a fixed set of services to passive recipient families.

We remain in the midst of this reorientation of public services, and it has thrown up a complex and controversial set of issues, beset by inconsistencies in both the legal framework of children’s rights, and in the professional mores of people working with families across different public services.

But the research that forms the basis of this report underlines just how

important this new relationship between state and families will be in the future. If we accept that the state has a legitimacy to intervene in families in a way it has not done before, then our research here indicates that the most successful interventions will be those that start with the resources of the families themselves, rather than seeing them as empty vessels to be filled – as people rather than problems and needs.

The best services will be those that tap into the positive forces that exist in family life – good relationships, love, nurture – while minimising the negative ones such as low income and mental illness. It is a significant challenge for public services that are grappling with a legacy of paternalism; but it is essential that this challenge is met if government is to have any hope of making a positive difference to people's lives.

Towards a ‘social model’ of family support

In many ways, pursuing arguments about cause and effect is something of an intellectual cul-de-sac. Too often, these debates seem to focus more and more on ‘*who* is deserving of help’ rather than showing a clear desire to alleviate or combat poverty. The real issue is not so much about measuring and defining *who* is in poverty, or whether it has a greater impact than parenting practice on child outcomes; we need to consider *how* that poverty is experienced, and then *what* the state might do to positively support parents in their aspiration to give their children the best possible start in life.

This is important because when it comes to improving outcomes for children, current approaches to working with families living in poverty are not simply a function of the increased emphasis on a co-production model. They are also conditioned by some deeply ingrained ways of understanding and thinking about poverty. Such mindsets can be extremely destructive, narrowing the spectrum of possible solutions and creating policy frameworks that rest on a set of assumptions that, on further investigation, have little or no basis.

A leading professor of family policy, Ruth Lister, developed a ‘wheel of poverty’ that illustrates this point. At the hub of the wheel sits material hardship. But equally important are the surrounding spokes, which illustrate how poverty is experienced in terms of disrespect, stigma, shame, denial of human rights, lack of voice and powerlessness. She argues that these issues combine to create a situation whereby ‘the poor’ are seen as ‘other’ – deserving of either our pity, or our fear.

This 'othering' is reinforced by the language used to describe such families, defined by a checklist of risk factors. 'High harm, high cost families', 'families at risk', 'chaotic families', 'families with multiple and complex problems': all of these terms may describe some kind of truth, but they do not capture the wider social, economic and cultural barriers that shape the experiences of families living in poverty.

Our own research in Kent shows how powerful these modes of thinking are. Even those families who were unquestionably living in poverty themselves, also created an 'other' category to distinguish themselves from the negative connotations of being poor. Furthermore, our work with forward-thinking practitioners revealed that even those who respected the families they were working with still battled with long-held assumptions about the links between poverty and criminality, fraud and so on.

The impact of such mindsets cannot be underestimated. They create policy frameworks that deny agency to the families themselves, that fail to see how certain behaviours become entirely rational in the context of having so little material wealth, and that do not acknowledge the stress and effort it takes to maintain any semblance of family life in the face of challenges such as depression, violence and overcrowding.

It is clear from our research that to tackle poverty respect and recognition are as important as the need for greater redistribution. This report is grounded in the new idea of developing a 'social model' for families living in poverty.

So what does a 'social model' mean, and what are its implications? To think about this we need to look back to the 1970s, where such a model emerged among the passionate campaigners for disabled people's rights.

The social model of disability grew out of a critique of the way disability had been treated by mainstream society. For many, disabled people were the 'owners' of their disability and as such they needed treating or curing. The social model demanded that economic, environmental and cultural barriers were recognised as constituting the disability as much as the condition itself. Barriers included non-inclusive education systems and working

environments; inadequate benefits; inaccessible transport, housing and public buildings; and the negative imagery and representation of people labelled as disabled in the media. In the words of Colin Barnes, leading disability activist and academic: “People with impairments are disabled by society’s failure to accommodate their individual and collective needs within the mainstream of economic and cultural life.”¹¹

Thirty years on, most councils are beginning the Copernican shift towards person-centred services for disabled people in order to reflect such a social model. Early lessons from this new model of care underline how much needs to change: from the determination and allocation of budgets, to the relationship between professionals, providers and disabled people, to the connections between formal state-provided services and informal, community or home based support.

Applying a similar social model to families living in poverty would challenge those working in the public sector to find new ways of giving these families greater control over their own lives, through building their resilience, confidence and sense of agency. This kind of work requires a reconfiguration of existing services, as well as the exploration of new types of support and service in the future. Many of the ideas generated in the course of this project hint at what these could be, and they are outlined in section three.

Despite positive moves towards focusing on ‘protective factors’ such as social and emotional skills, the ‘othering’ of families living in poverty makes the prospect of co-production a distant one. Too often, the focus rests on problems and deficits, rather than people and assets, rendering the agency and potential within each family invisible at best and obsolete at worst.

We hope that the following chapters, telling a rich story of people’s everyday lives, provide inspiration to policy makers and professionals working in this area, seeking to take a family-centred focus to their work. We urge readers to engage with the full stories presented below and allow them to provide a context for much of what we hear every day, whether in the media or from statistical and professional reports.

Section two

Stories from the families

Research approach

Introducing the families

Money costs more when you're poor

Home sweet home?

Children living in difficult times

Support, friendship and isolation

Relationships between families and public services

Research approach

The findings of each of these chapters are based on three strands of research work.

Literature and evidence collection

All members of the project team were involved in this exercise, bringing a broad range of contemporary literature to bear on the work.

Primary field research with families living in Kent

The team commissioned trained anthropologists to conduct ethnographic research with eight families living in Kent, each of whom fell into our broad category of being 'at risk' but not in crisis. The rationale for using ethnographically informed fieldwork was threefold: first, the quality, holism and depth of knowledge that this method would yield about the families; second, the real sense of participation in the process that is given to the families by the intimacy of such approaches; and third, so that policy ideas and innovations were looked at through the prism of lived realities.

Stakeholder shadowing

All members of the team were also assigned the task of shadowing relevant professionals. Shadowing took the form of spending time with various stakeholders from frontline social workers to Sure Start staff and prison officers during their working hours. This shadowing

was aligned with the ethnographic field research component through the use of a topic guide drawn up by the ethnographic team. Results from this stage were brought to bear on the broader analysis of the families' needs, aspirations and hardships.

Introducing the families

It is never easy to find a way of presenting such detailed and complex data, but we have decided to take a thematic approach, exploring first the relationship between money and family life; subsequent chapters go on to look at home life and local environments; illness and isolation, relationships and risks; and finally the role of formal services in our families' lives.

Across all of these themes we have identified a set of issues and patterns that provide some real insight into the emotions and experiences of everyday life for the families we worked with, many of which may be surprising and possibly challenging to common perceptions about families living in poverty.

First, contrary to many assumptions about the existence of a 'culture of poverty', aspirations cut across socio-economic class. Our families hoped for better housing, a nicer place to live, success for their children, and more money. This finding has been reinforced by other, larger-scale research projects than ours. For example, the Frank Buttle Trust found that when asked 'What would make the biggest difference to your life?', families talked about money, housing, help to look after troubled children and support in resolving traumatic experiences. Families struggling to get by may find it hard to imagine that these things are possible, but that does not mean that they do not hope for them.

Second, as a result of these aspirations, and compounded by media representations of what it means to be a good parent, many parents we worked with described feelings of guilt that they had fallen below their own

expectations of themselves as parents. People desperately wanted to give their children more and were painfully aware of the constraints of their situation.

Third, life on a low income is characterised by deep unpredictability. Just one unexpected bill – a new school uniform, or a bank charge – can disrupt the entire weekly budget. The families we met were operating from day to day, in a way that often felt very out of step with the patterns and rhythms of financial help such as tax credits and housing benefits. The ebbs and flows of family life were out of sync with a welfare system that all too often was experienced as unresponsive, illogical and blind to the realities of managing budgets with so little.

And finally, men were notable by their absence. Poverty is without question a gendered experience, and it is often women on whom most of the coping work falls. Many of the women we met had varying levels of depression and exhaustion, and often ‘went without’ in order to keep family life going. Of course the growing interest in the role of fathers is an important avenue to explore, but our research suggests that this must not be pursued at the expense of forgetting the daily struggles of women holding families together on extremely limited resources, with minimal support from others.¹²

The sacrifices and hardships we describe in the following chapters are the stories of parents, especially mothers, raising families on low incomes. For most of the families the survival and well-being of the household depended on a single person. Bart Fossiler and Mike Baker are examples of cases in which this person was male but in all other cases it was a woman and mother. The families’ stories, uncovered by the research below, are a real testimony to the resilience of parents living in difficult times, their failures and occasional successes. For many of these women, their success as mothers and their ability to nurture a family was *the* measure of themselves and this brought with it self-doubt and at times guilt as well as pride, bravery and determination.¹³

Money costs more when you're poor

For all the richness and diversity of the findings explored in this report and during the SILK Families at Risk project, one single factor emerged and re-emerged as the single biggest problem facing the families: lack of money. This may seem an obvious point and certainly one of the criteria for selecting the families was 'low income'; however, this fact is often overlooked. In a rush to explain the causes of 'lack of money' and the problems it can bring, the simple fact of not having money is often overlooked as being the primary problem that people face daily. That is to say, if money were available, many problems would simply disappear or would be much more easily dealt with. A lack of money either caused or exacerbated nearly every single one of the most significant challenges the families faced in their daily lives, and the negotiation of all facets of daily life always involved an assessment of costs and budget alongside any emotional or social problems which need to be dealt with. Far from the image of low-income families being unable to manage money, and far from mainstream accusations of short-termism and lack of financial nous or knowledge, the families emerged as assiduous money managers living with the constant threat of financial disaster.

The fact of not having a lot of money, and struggling financially to meet even basic needs, was a common factor shared by all of the families we studied. For some, serious financial worries had begun relatively recently. There might have been an event or change in circumstances, for example, which had brought negative financial consequences. For example, in more than one instance divorce or separation had led to a loss of income. Only two of the families studied had any kind of independent income. For others there

had been a more long-term decline in income, or lack of money had been a prevailing feature of their lives.

It is beyond the scope of this report to document each and every one of the individual problems experienced by the families. Here we tackle some of the more common and salient experiences.

Day to day

In order to describe the money situation faced by the families, the research team came to use the term 'Milkybar economy' after noticing that several of the families seemed to have a predilection for that particular chocolate bar. There are two facts to observe here: first, the 'Milkybar' chocolate only costs 15p (about half the price of other chocolate bars) and, second, buying them was a deliberate, economic choice. The cheaper price allowed parents to buy children a sweet or treat with the small change left over from other shopping without impacting too much on budgets. Of course, not all of the families 'bought Milkybars', but these kinds of small margins were a consideration for all. Interestingly, a recent BBC news story which followed a MIND report on debt and mental health, carried the following quote from one of the respondents: "If I buy a tin of tomatoes for 15p, I have to budget for it" (BBC website, 11 May 2008).

Simple maths and a measurement of incomes and outgoings showed that most of the families we saw were spending more than they had coming in. Those that did manage to stay within their means were often cutting corners that others might well find it was unacceptable to cut, such as meals and clothes. This was as much the case for families who were receiving all of the benefits they were entitled to as it was for those who perhaps weren't. Daily budgets included enough for the children's food, journeys to school and bills, but little else. This meant that even very small expenditures were taken seriously. We observed one mother, for example, carefully counting out small change to buy a drink after a long walk to a mothers' and toddlers' group. She said that in breaking into a five-pound note she would have to 'spoil the day's budget'. In this context, an extra bus ride or a child's demand for a packet of sweets became a serious issue to deal with. If there was a need for a new pair of shoes or an unexpected cost such as a school trip or

replacement of a broken household item, then other purchases would have to be foregone. Often this meant the parent cutting back on their own needs, even their own meals. Entertainment or gifts of any kind, such as DVDs, trips out or birthday and Christmas presents, also had to be carefully planned and budgeted for. “If I ever get any spare money,” said one mother, “like if a friend lends me a fiver to go to the shops... and there is any left... I always keep it back for presents.”

Debt

Debt was common to all of the families studied. It ranged from relatively small debts to various utilities companies, to larger liabilities such as credit cards or loans. The threat of having phones or electricity cut off was real and as we write we know that several of the families have indeed lost the use of a landline or had their mobile phones blocked. On very small weekly budgets, paying bills could be very difficult and charges for late payments, accrual of interest and accumulation of previously unpaid bills contributed to a sense that these kinds of debt problems were insurmountable.

For some families, debts were being repaid on large assets which the families no longer owned. For example, Victoria Butcher, who had recently separated from her partner, was paying off a loan on a car that had been taken out in both names. Her partner had written off the car in an accident and claimed to have no money himself. Victoria was left servicing the loan with no tangible asset to show for it. In another case, Jess Connor was making payments on a loan which had helped her to buy a house with a former partner. The house had been lost when she had had to leave the relationship due to physical abuse and fears for the safety of her children.

Credit card bills were also a problem for most of the families. In each case, credit cards had been used to cover day-to-day expenditure and sometimes even to pay off other more immediate debts elsewhere. Similarly, where banking overdrafts had been used in more financially stable times, families were now left with the responsibility of refilling accounts despite having no realistic income with which to do so. Advice from financial institutions and friends alike often took the form: ‘well you just need to cut corners’. As we shall see, there were rarely any corners left to cut.

Surprisingly, some respite from debt problems could be provided by the courts. More than one of the families reported that sympathetic judges had eased their immediate woes by ruling that only very small repayments should be made to service these debts. In general, though, debts had become an unmanageable problem. Parents found that they needed to go into debt just to get by, leaving them with little choice but to face a spiralling financial problem. As one single father put it: “I am on a downward slope, but there is nothing I can do. I have to feed the kids. Eventually I will end up in court... but what can I do? I can't pay the money so what's the point in them asking me for it?”

Divorce, separation and estrangement

Divorce and separation often played a significant part in current financial situations. As we have seen, separation could lead to the loss not just of one income, but of two. Losing one income meant that a single parent could no longer afford childcare (especially with very young children) and so parental duties had to replace their own paid work. For many of the families, divorce or separation had been the direct cause of current money problems. Separation also had the effect of cutting off one side of a family as a source of support. In one case, an acrimonious split had left the children's paternal grandparents unwilling to support the family until various conditions (which the mother felt were not in the best interests of her children) had been met.

Estrangement from immediate families had a similar effect, cutting people off from potential sources of financial support. Estrangement might have come about for a number of reasons. In one case, a woman's family had themselves become a burden, needing constant support. Siblings and parents with drugs, alcohol or violence problems had caused her to distance herself from them. Another young mother and her sister had been 'kicked out' of their own mother's house when they had become pregnant at the ages of 18 and 17. They still received some support from their similarly estranged biological father, but he was not in a position to provide continuous financial, or emotional, stability.

It is worth noting that in other cases families did have good relationships with certain family members and in these cases financial support was

forthcoming. The parents of one mother, for example, though poor themselves, bought gifts in kind for their grand-children, such as shopping and clothes. These gifts were a vital part of her daily income, especially since the father of her children no longer provided any financial support. In another case, a young mother's father had moved with his new male partner close to where she lived in order to provide some childcare and small amounts of money. The presence of such figures only serves to show the significance of the extended family as a source of financial support and the hazards of lacking familial support. It is important to note that family structure itself was not the problem, but rather the disconnection from various parts of it, for whatever reason.

This is not the first piece of research to note that having no money prevents people from economising in ways that having money allows, but it is worth reiterating in context here.

Living close to the limits of credit facilities puts families at risk of various financial penalties, which of course serve only to deepen the problems. Nearly all of the families studied had incurred bank charges for going over overdraft limits or had been charged penalties by companies when banks had refused to pay direct debit charges. Such penalties, which ranged from £20 to £70, were often completely unmanageable on day-to-day budgets and simply created a debt situation which would eventually have to be sorted out by the courts. In response, some families avoided direct debits in order to avoid bank charges if they inadvertently went over-drawn, and to retain control of when, and for how much, payments were made. This could allow for companies to be appeased by part-payments. For many families, cancelling their standing orders and direct debits marked the very transition from relative financial stability to crisis. Paradoxically, though, if bills are paid by direct debit financial management is a lot easier and often a little cheaper, as direct debit tariffs are often lower than others; families who don't pay bills by direct debit cannot take advantage of the lower tariffs.

Low cost loans from banks are not available to any of these families and so their only option is to go for higher risk, higher interest loans or credit facilities. Many of the families studied here had applied to their banks for loans but been unsuccessful. Instead, they often used pawnbrokers and sub-

prime money-lenders as sources of credit; they are expensive but do not turn families down. The more that a family feels the need for credit, the more it is likely to cost them to repay what they have borrowed.

Along with the difficulty of making use of facilities such as direct debits and obtaining low-cost loans, access to money-saving options could also be limited by geography. Supermarkets, for example, provide many cheaper options for buying food and essentials, but geographical isolation often meant that our families had to shop at local convenience stores where prices are higher, quality is perceived to be lower and choices are limited. One mother was looking after five children. At least two of the children needed constant care. A trip to the local supermarket would have involved a large investment of time and effort as well as expensive round trips on the bus with heavy bags of shopping. This woman's only real option was to use local shops. In another example a mother was forced to use local convenience shops because her husband used the car for work, buses were infrequent and expensive, and the nearest supermarket was 40 minutes' walk away. With a pushchair and bags this walk was not really feasible.

Saving money in an attempt to alleviate future problems was not an option either. Despite exhortations from job centres, banks and various petty officials for the families to try and put money aside to allow for 'rainy days' or emergencies, most of the families here felt it was not possible. Vicky Gardner, the young mother who had been kicked out of her parental home, put it simply: "Where would I get money to save? I've already got more going out than I have coming in. Besides, if I did have money in the bank it would only get taken to repay my debts... I need to spend all the money I get." Jess Connor reiterated this fear, saying that keeping money in a bank account simply meant that she would be asked to repay outstanding debts.

Work

Despite offering a solution to many of the problems listed here, work was a distant and unrealistic goal. Without exception, all of the parents we spoke to wanted to get work but the impediments to doing so were very real.

For one, looking for work could be a costly process. Many of the families

had no access to a computer and going out to look for jobs and posting applications simply added to day-to-day expenditures, which were already at the limit. The need to look after children and fit such searches around school schedules also prevented people from being able to follow up potential leads or take opportunities that might be presented at short notice. Having to care for children not in school also presented barriers to many kinds of work: “I can’t do a nine to five... I need shift work or a job where I can choose the hours. I used to do some shifts in the pub but they wanted me to work until closing time. How can I do that with the kids?” And perhaps even more tellingly: “I used to work in social work... you know... looking after old people. But I couldn’t fit the shifts around the kids after my husband left. Now I do the same work as a volunteer... I like to keep busy. But it doesn’t bring any money.”

Even without issues of childcare, lone parents often face employers who may be unwilling to take on a potential employee who has had a long period out of work, may be suffering from some kind of mental or physical health problem and/or has young children to take care of. And this is often coupled with the fact that parents in these families often have low educational attainments and few skills to offer. One man, now a single father, had been in work for most of his life but not in any particularly skilled jobs. When he had been given custody of his children, after it was ruled unsafe for them to stay with their mother, he had had to give up work and take cash-in-hand labouring jobs in the local area. Because he had mental health problems he was no longer able to obtain this work and now, at the age of 50, he felt that he had become unemployable.

Taking work also has a financial risk attached, as once these parents take the sort of low paid job that allows them the flexibility they need, they no longer receive benefits. This has three potential hazards. First, sometimes the first pay-cheque is delayed, leaving a family with no money in the period between when their benefits stop and when they are first paid, which in turn brings late payment penalties for utilities bills, service charges and rent into play. The second hazard comes from families attempting to minimise the effects of the first. If a parent delays cancelling their benefits when they first take a paid job, then they risk being asked to pay back benefits later. When living on a day-to-day economy which has very little room to manoeuvre,

getting a new bill can throw parents into a further financial crisis. And third, low-paid, flexible jobs are often insecure. If the work dries up or the parent is laid off, for whatever reason, they can be left with periods of no income while benefits are restarted and the pay-cheques have stopped coming in. When dealing with the imperative of feeding children and paying utilities bills, such risks, whether based simply on perception or on a great deal of experience in dealing with benefits officers and employers, are high indeed.

Sometimes the decisions that have to be made concerning work are based not as much on cost-benefit as on the risks we have described. Mike Baker had previously worked as a plasterer and had earned a much higher income than in his current training in installation at a local electronics retail chain. Nevertheless, the family had decided that he should move out of plastering because the work was unpredictable. In the previous year there had been such irregular plastering work that the family had had to cancel and reregister for benefits three times.

Tax credit overpayments and repayments

One particular cause of financial pain was iatrogenic. The tax credit system undoubtedly provided families in a variety of situations with a much needed source of funds. However the system of overpayments and subsequent repayments gave the families a nasty sting. To work an example, it may be imagined that over the course of a year a family is deemed to have received £5 more each week than they were entitled to. The £5 itself will have made a small difference each week to the family and will largely have been spent on meeting basic needs without incurring debts. But a bill at the end of the year which attempted to reclaim this money ($52 \times £5 = £260$) would be completely unmanageable, simply giving the family another debt. Furthermore, if as an alternative means of repaying the money £5 were to be deducted from each weekly payment in the following year, this would simply make budgeting more difficult again. As one parent put it:

Why on earth have they done this? How could I know they were overpaying me? I didn't do anything wrong... I just filled in the forms and they gave me the money. Now they are asking for it back? But where am I going to get the money from? To be honest I

have just added it to the pile of debts I can't pay. They can ask me all they like. I don't have it. If they take it straight out of next year's payments then there is nothing I can do... but it doesn't exactly help does it?

Mike Baker and his partner, Lee, were also acutely aware of the fact that having to change status with regard to employment, tax and benefits also increased the risk of tax credit overpayments. The overpayments might (or might not – since there is no way for the family to know) occur in the delayed period when government records noted the change to the family's income status. The risk of having to make a repayment like this eventually encouraged Mike to take a lower paid, but more secure, job. With regard to claiming tax credits, Mike said: "Sometimes you have to think whether it's even worth it..."

After the research period we found out that claiming housing benefit was particularly difficult for the Bakers. Mike had recently found work and had put in the forms to notify the council of their status change. Several months later the couple found out that the form had been lost and they were due to pay back £700 in overpayments. Because they were unable to pay at the time, the bill eventually came to £1200 (including debt collection agency penalties). The bailiffs were due to arrive at the house at any moment, although the family had gone to the local Citizens Advice Bureau (CAB) and received help in putting together the evidence to prove that they were not at fault for the situation. Mike and Lee were at breaking point. When asked whether they would take any further steps Lee replied hopelessly: "What's the point?! It's just a waste of time and energy to dispute with them, they just don't understand...!" If they didn't want to lose their home, he felt, they would just end up having to pay the overpayment back.

It is important to highlight that at the time of the research, all but one of the families were being affected by the problem of overpayment of tax credits. The only family not yet affected was a young family with a father recently back in work and a mother on maternity leave. They had heard of the problem from other families but felt that as long as they did everything 'right' and kept the relevant authorities informed of their status, they would not be affected. A few months later this young family found themselves having to

repay a tax credit overpayment because of an administrative error.

Although there are systems in place to try and mitigate this particular worry, it all adds to the bureaucratic duties for families living on benefits. As we shall see later, dealing with these kinds of adversities can be very time-consuming and entail a lot of thought and effort. So much for the image of benefits being 'easy money'.

Strategies and tactics

In the face of such harrowing financial worries, the methods that families and parents used to save money and alleviate their problems emerged as an area of considerable resourcefulness and innovation. Parents had become especially adept at making money go further and surviving on very little. In fact there were so many different ways in which money was micro-managed that it would be impossible to outline every trick and tactic in this report. Here we introduce just some of the things that were going on, to illustrate the ways in which corners could be cut, potential emergencies were pre-empted and money was managed.

Cutting corners

Perhaps the most disturbing of the ways in which parents were ensuring that they could look after children as best they could was by sacrificing their own needs. Often this meant that mothers and fathers went without food. When money was particularly tight, food would often be the first sacrifice to be made. During the research period it became clear that many of these parents would endure hunger for quite long periods to ensure that their children ate sufficiently well. This became abundantly clear when there was the chance of free or low cost food. Vicky Gardner, for example, attended a young mother's group held at a Sure Start centre, which took place over a lunch time. She explained that she would nearly always go to all of the Sure Start groups, especially when food was on offer, even though she didn't necessarily like to do the exercises and tasks that were given there. Ostensibly classes were designed to teach mothers about feeding the children healthily, but it also gave Vicky a chance to eat herself. Both Bart Fossiler and Victoria Butcher had also found ways of acquiring free vegetables by obtaining them from allotments. Victoria had volunteered to

run a Sure Start allotment and used the opportunity to take some of the vegetables for herself. Bart too knew how to grow vegetables and, though he wouldn't explain where the allotment was, he assured the researcher that he didn't have to pay for all of the vegetables he acquired.

Parents' sacrifices were not limited to giving up food, however. Many of the parents said that they had not been out in the evening for many months, and that they relied on friends and second-hand sources such as church sales for clothes. Charity shops were used to buy certain things but they did not in themselves provide a solution because even the very cheap prices there could be prohibitive. In general, children came first and where corners were cut, it was the parents who suffered.

Benefits

The various sources of income which the families had, for the most part, came in the form of benefits such as income support and tax credits. The families had many ways of managing these benefits in the ways that most benefited them. Tactics ranged from changing the frequency of payments to sharing tips and ideas with other benefits recipients in places like school playgrounds. By building a great knowledge of how the systems worked, many parents ensured that they were making applications and appeals in the right way, as well as learning different ways of maximising their entitlements. This was harder, of course, for those who were more isolated socially.

One more creative strategy when dealing with these kinds of risks was demonstrated by the calculations that families made in relation to maintenance being provided by ex-partners. In some cases it would not have been beneficial to receive maintenance from an ex because of the potential loss or overpayment of benefits entitlements. In such cases, single parents would avoid formal input from ex-partners in order to maximise benefits. Benefits also have some advantages over maintenance, as they are at least reliable and independent from ex-partners, with whom relationships could be difficult.

It is important to note that although many parents spent a great deal of time learning about and managing the ways in which they received various benefits payments, this activity was both valuable and entirely

rational economically. Far from breeding some kind of 'culture of dependence', the complexity of benefits applications actually encouraged an entrepreneurialism and economic expertise among the families. That parents spend a long time maximising their knowledge of the benefits system is evidence that they are behaving in exactly the same way as those who work and earn wages. In fact many had correctly surmised that the securing of reliable benefits was a far better use of their time than seeking jobs, which came with the caveats and risks described above.

Cash and debt

Families used many means to manage their money and day-to-day spending strategies were particularly idiosyncratic. One very common strategy was to remove money from bank accounts the moment it was paid in. This kind of behaviour is often lazily described as being 'short-termist' in its outlook, as it prevents saving or long-term planning. In fact the strategy was quite sensible. As Jess O'Connor explained, "If there is money in my account then they might take it... The debt collectors want all the money I ever get... also if I leave it in there it might go on some bill or direct debit... If that happened I would be in trouble." In other words, Jess is removing her money from her account so that she can manage it better in terms of day-to-day spending. Covering daily costs of food, essentials and travel would be very difficult if the budget was suddenly reduced, due to a penalty payment or direct debit which removed money from a bank account.

Most families studied in the research had decided to cancel most direct debits and standing orders, since these kinds of payments took control out of their hands. Several parents described the need to save for Christmas and birthday presents, no matter how small the amount. They saved for these events in cash, literally under mattresses, away from bank accounts from which it could be taken. Of course, in doing this families risked sliding further into debt, a fact not lost on any of them, but immediate needs had to be met. Debt for many was an ongoing and unfortunate fact of life, but meeting the daily cost of essentials was a rather more pressing condition of health and survival.

In the end, a trip to court to deal with creditors was more likely to lead to a sympathetic judgement, and so had a lower risk than the risks that came

with having to cut further corners from daily budgets.

In the final analysis, cash budgeting is more exact. The ‘Milkybar economy’ is defined by the need to account for small change. This can only really be done in cash, as a mental tally of card payments would be very difficult for a budget that needed to be micro-managed daily. Cash provides a tangible way of measuring exactly how much is left.

Bill payments

The management of bill payments was also a crucial part of budget planning. Some bills could be delayed, others couldn’t. Some creditors would accept part-payments, others wouldn’t. It was essential for the families to understand which bills could be delayed, which could be part-paid and which needed to be covered immediately. Again, such calculations may take time and an investment of learning, but the pay-off was a situation in which minimum payments could be made at any one time, thus maximising the money available for immediate needs. This might appear to be a way for families to delay facing a problem, but in fact it was a way of managing daily budgets and giving priority to the need to provide daily essentials rather than addressing the less immediate threat of debt. It would be too easy to understand this simply as shifting or adding to long-term problems. It is only in the context of fears of not being able to provide food for children, or being able to afford to take necessary bus journeys to a local Jobcentre Plus, that we can properly understand the preference of families for solving short-term financial problems over avoiding long-term debts.

Private sector

There are numerous ways in which the commercial sector provides options for people on low incomes to save money. One well-known example is metering systems, which deliver utilities such as electricity and water on demand. They can be a more efficient way of allowing families to budget than bills, which come in lump sums that can’t be calculated daily. Metered or coin-operated systems help families plan their budgets.

One mother had an arrangement with a company which enabled her to have a coin-operated television in the house. Without it, she could not afford to buy a television. She bought a certain number of hours of viewing by

dropping pound coins into the back of the television. At the end of the month a representative would come and collect the money, which would then be put towards paying off the cost of the television. Any extra money could be used towards payments on other household goods.

Supermarkets provided low-cost options and in more than one case parents had learned the exact days of deliveries, and the ways in which in-store prices fluctuated in relation to these deliveries. Bart Fossiler was particularly adept at this, timing his shopping to coincide with the time that food was to be disposed of, in order to get it at the cheapest prices. Another parent planned her shopping so that she shopped one week at Tesco and the next week at Iceland. She deplored the quality of home label goods from Iceland but argued that buying there every other week allowed her to buy more and better food from Tesco the alternative week.

All of the strategies and tactics described here demand an investment of time, scheduling and calculation, but also amount to a long list of entrepreneurial and economic skills, which stretch resources and maximise incomes. Such skills are rarely recognised and remain, perhaps, under-utilised.

Home sweet home?

When asked about the place in which she lived, one of the mothers of one of the families was unequivocal: “[Place name] is a shit-hole.” It would be impossible to ignore sentiments such as these as being anything other than a savage indictment on the places in which families on low incomes live. And this was far from the only example we heard. It would be one thing to ask and encourage people to take pride in the place where they live, quite another to ignore the realities of what they are being asked to take pride in.

A sense of place

Although the comment above was more emphatic than many of the comments we heard during our research, it was not atypical of the way people felt about the places in which they lived. One mother said: “I wanna get out of here, I hate it” and another described her area as “a dying town”. With boarded-up shops and businesses, empty buildings and often barren, urbanised landscapes, it would be impossible not to sympathise with this analysis. Supermarkets, shops and businesses or indeed any sense of economic vibrancy were often some distance away in town and city centres. Housing estates were serviced only by small shops and businesses devoid of interest for many of the families and especially for the children: “The only shops round here are banks, betting shops and charity shops.” These businesses, and of course the ubiquitous local convenience shops, may reflect the local market to some extent, but are nonetheless uninspiring in the range of options they offer.

Often some distance from town centres, the design of some housing estates can add to their inhabitants' sense of marginalisation and isolation from mainstream society. The anthropologist Edwin Ardener once described places like this, which lay far from the centres or core of a society, as being "littered with the architecture of failed social experiments". Again, it is easy to see a truth in this, with community centres, lottery-funded healthy living centres, and Sure Start children's centres a feature of the landscape. Such experiments are not 'bad', but help to create a sense of place that is marginal or in need of help. These are places to leave, rather than to live in: "I want to get out... get away from here" was a common lament; one parent had a more modest ambition to leave: "I don't mind the town. I don't want to move away completely. But I want to move somewhere nicer, with a garden... I want Josie to have places to play and grow up somewhere nice."

Home

Although many of the families we spoke to had long been residents in Kent and its environs, homes themselves were often seen as temporary. Pressures brought by either changing financial circumstances, growing families or local housing benefits assessors meant that many of the families were not expecting to stay long in the houses within which they found themselves.

Jess O'Connor, for example, had been rehoused, with her three children, after escaping an abusive relationship. The house was unsuitable. She had no separate bedroom for her troubled, autistic son, and the stairs were too steep for her to climb. At the time she had been housed there she had been pregnant and suffered from long-term injuries, which hampered her mobility. The housing association had told her that the inside of the property was her responsibility, and lack of funds meant that a steep stair-well, peeling wallpaper, damp carpets and dark décor had confined her family's living space to one room. Jess, quite rationally, had determined that there was little point in investing in this property and was making applications to live elsewhere instead. Similarly, Vicky Gardner, having been kicked out of her mother's house, was living with her young daughter and younger brother in a small flat in a housing estate. Her brother was sleeping on a sofa in the sitting room because there was no bedroom for him. They too were applying to live elsewhere.

Families could rarely choose where they were housed, and 'home' was often a temporary state of affairs. The importance of having one's own space to call home was brought sharply to life by the plight of two families who were under pressure to leave their homes. Bart Fossiler, a single father in steep financial decline, had some years earlier owned a large divided property in a wealthy neighbourhood, in a well-to-do Kent town. Over the years he had been forced to sell first the top floor of the house, then the ground floor and finally lived in the basement with his two sons. He still owned this part of the property but was finding it impossible to keep up with mortgage repayments. He knew that he was not going to be able to carry on living there and that soon he would find himself without money or anything left of the property he once owned. Nonetheless he resisted the notion of selling up and realising what little equity he had left. As he said: "I might get housed somewhere else. I could make an application... but... I have always lived in my own house. How can I live just anywhere they put me?"

The situation was similar for Vicky Gardner. She lived in a house owned by her mother. She had been paying the mortgage with her former partner but when he had left she had found it hard to keep up with the rent payments. The local council had originally agreed to cover most of the rent for her, but recent reassessments of the property's value and size meant that they were now asking her to leave: "They want me to move to a smaller place, like in an estate, but that won't be good for the kids." It would also not have been good for her. She had personally decorated the house and made it her own. She spoke tearfully about the possibility of having to leave. She knew the area and had some support from an elderly neighbour when it came to childcare. She would have to give all this up if forced to move out.

Sophie Miller was only able to come down the stairs of her one-storey house by inching down on her backside (due to ill health) and was therefore confined to sleeping on the living room sofa while her five children had taken over the upper floor. Sophie, not uncommonly, was so embarrassed about the dilapidated and messy state of her house that she no longer received visitors.

In contrast, one of the families we studied was on a more upward financial slope. Gary Barber and his partner Becky had been living with Gary's

parents sleeping on the sofa in a small, one-bedroom flat rented by Gary's father when they found out that Becky was pregnant. The couple had been rejected for council housing because at the time they applied the baby hadn't been born and as they didn't have children they did not have the necessary number of housing points. Recognising the precariousness and urgency of the situation, their local CAB had encouraged them to apply to a local charity that awarded loans for the initial deposit and first month's rent on rental accommodation; the couple would pay this back in £15 instalments each month. They became interested in a house in a good area, which had recently been refurbished. It felt safe, permanent and stable. In addition, Gary had just started a new job in the vicinity, which although low paid secured their independence. This positive environment meant that the house felt like a home of their own and gave the Barbers a new, optimistic outlook: "This is a chance to start a life for ourselves." [At the time of writing, however, we have learned that the family had been hit by a bill for tax credit overpayments and it appears that the house is now some way outside their means.]

Danger and insecurity

For some of the families (though by no means all), the area in which they lived also brought fears and a sense of intimidation:

It doesn't matter what they do here... someone will mess it up... If they build a playground, the older kids will go and ruin it... There's nowhere safe for my boys to play football. I let them go in the car park over the road but you know... it's right by the **** club and men come out of there all pissed up, so I have to go and keep an eye on them.

An old feud had led another young mother to believe that she was in physical danger if she even went into the nearby town centre and Vicky Gardner described how she had to try hard to avoid old friends and associates of her violent ex-boyfriend. Another mother described how her own street had become a hostile environment because a neighbour who had won her trust and lived in the family living room had later turned against the family. The mother had accused the man of molesting her eldest daughter and then he

had maliciously accused her eldest son of abusing the younger children, thereby directing neighbourhood gossip against her. In addition this man had refused to pay back loans the woman had taken out for him in her name. Since he was now living across the street with his new girlfriend, even leaving the house had become a stressful situation for this mother, and one to be avoided.

The locale for these women, especially, was not a safe haven but a place to be fearful. Such fears heightened the feelings of isolation and disconnection from the outside world, and added to the sense that there was no pride in place and no sense of home.

Transport and leaving

It seems fairly clear that a family's agency in making and choosing a place to live had a great deal of influence over their sense of it being a home. It also seems clear that some places encouraged a desire to leave rather than to stay. It is a cruel irony then that geographic isolation and/or transport options conspired to stop many of the parents and children from moving about and from having access to various amenities or facilities.

The cost of buses and certainly trains were often prohibitive. Cars were far beyond the means of most. Bart Fossiler had taken to using oil from a local chip shop to help to reduce the fuel costs on his car, which he needed in order to take his sons to school. He would no longer be able to make any repairs if the car broke down, however. Lee and Mike Baker also had use of an old car, which Mike had paid for in kind, by plastering. They used it to run errands and earn some side money delivering pizza. Mike found his home life difficult and felt he needed the escape route the car offered. His wages were paid into Lee's bank account since both agreed that she was the better budgeter, and he received a small allowance which he spent mainly on his car. Going to the local pub with friends had become a thing of the past. In this way the car provided Mike with a source of pride in himself. He was all too aware that if the car stopped running it would be an end not only to his side earnings but also to his having access to the outside world as an individual and with his family.

However, the only way of travelling for most families was to use the local bus service. Living on the budgets that most of the families were living on meant that an unplanned bus ride could be a significant blow to a daily budget. If children were added into the cost then it became prohibitive. Some parents simply chose to walk long distances rather than to pay. This increased the time it took to manage day-to-day tasks and also limited the range of travel to walking distance, excluding the families from taking advantage of supermarkets or entertainments that nearby towns might have to offer. During our research it was easy to see the stress caused by unplanned trips. When 16-year-old Josh Miller got a new bank card, he asked his mother to take him into town to use a cash machine. She complained that he would have to wait for school, but soon Josh's younger sisters were also begging to see the new card in action. The family trip which was eventually taken cost Sophie Miller over £10 in travel costs alone.

Jess O'Connor tried to plan shopping trips to coincide with deliveries of some cheaper items of food to a certain supermarket. On one day she missed a certain delivery and was not able to buy the cheaper products she felt she could afford. This meant she had to make another trip to town the next day. Although buying the cheaper food the next day would save her money, the wasted trip also cost her £5 in travel. She was visibly distressed at having to leave town without having made the purchases she had come for. Similarly, trips to Jobcentre Plus or other official institutions could be costly, and delays in bureaucratic procedures could exacerbate these costs if parents had to make extra return visits. Each extra trip takes its toll on an already meagre daily budget.

Children living in difficult times

Many of the details of the experiences of the families that have been outlined in the report so far have looked at the situations through the eyes of parents. The main reason for this is that in many cases the children were very young and the parents were able to give the more rounded accounts of their lives. Some aspects of family life are better understood from the perspectives of the children, however.

Children's experiences varied widely and it would be impossible to give a systematic account of them here. Instead we outline a few stories which illustrate the kinds of experiences we witnessed.

Old heads on young shoulders

Much to the embarrassment and shame of several of the parents we talked to, many of the children were having to cope with problems far beyond their years. Rob O'Connor, for example, having gone through his mother's divorce from his father and having had to live in a women's refuge when his mother escaped a second abusive relationship, was a remarkably calm boy. He was acutely aware of the need to help his mother deal with his younger brothers, one of whom was autistic and the other as hyperactive and energetic as any 9 year old. Jess, Rob's mother, had recently had a baby daughter and was spending a great deal of time looking after her. For Rob, only 12 years old, the sense of responsibility was acute. Jess worried that now Rob had moved to secondary school, he would get less support than when he had been at primary school and would be at risk of falling in with the wrong crowd,

but Rob himself felt that what he needed to do was get his head down, go to school, and be as little trouble as possible. He tried to understand his mother's lack of money and spoke of the need not to ask for things and find cheaper ways of finding extras such as new football boots. He recognised that he had an important role as entertainer and mentor for Patrick, his younger brother, to whom he gave constant attention when he was at home. Rob was also allowed to speak to his father on the phone; the other children were not due to the father's violent past, so this made Rob the spokesperson for his siblings when communicating with their father. He carefully explained that he liked speaking to his dad but that his father would often not fulfil promises of presents or days out.

Younger children, too, were aware of the need to understand the financial and emotional situations of their families. A researcher saw Keith Butcher, only 6 years old, earnestly explaining to a school friend that he didn't think they should ask for sweets because it was too much to ask for them every day and that this would upset his mum. As Victoria Butcher said: "The kids are beginning to notice that they can't have as much as they used to have." Keith was also aware that his younger brother Simon had health problems: "Simon is not very well... He needs to be looked after." On the other hand, Keith had found his parents' divorce difficult and rarely saw his father. Victoria argued that his problems with not sleeping through the night had stemmed from his father's affair and from having to witness and keep secret the fact that another woman had been in the house with his father.

The weight of responsibility was particularly great for Livvie Miller, 15 years old. Her mother was a recovering alcoholic who was not able to cope alone with the ordeals of family life or the upkeep of the house. Livvie had an older brother (Josh) who was autistic, suffered from Tourette syndrome and had recently been diagnosed with epilepsy and attention deficit hyperactivity disorder (ADHD). Her two youngest sisters (Rosie, 12, and Dorothy, 8) and younger brother (Jack, 11) were hyperactive children and demanded her attention constantly. Motherhood had come early to Livvie. Her own mother, Sophie Miller, was not very mobile and could not easily climb the stairs to the children's bedrooms to clean or look after the children at bedtime. The house was in an irretrievable state of mess and dirt. Livvie spent a great deal of her time looking after very needy children, making sure that they got to

school and that Josh took his medication on time. She was the most stable presence in the household and often had to manage the relationship with school counsellors for all the children, and to communicate with the social workers who had been working with the family. Livvie had recently become increasingly resentful of her cumbersome responsibilities and it was felt that her younger brother Jack, who was quiet, undemanding and thoughtful, would eventually start to take over some of them.

Researchers felt that although many children grew up being taught the value of money or with the idea that they should be sensitive to the needs of sickly family members, in many of these cases a sense of responsibility was matched by actual responsibility. Some of these children took on significant responsibilities within their family and the role they played was essential in order for the family to cope. These children did not just learn from their parents for future reference but took on parental responsibilities themselves.

Rejection and resentment

For some children, the weight of responsibility and sudden turns of circumstance for the worse had wrought a sense of resentment and rejection which, instead of fostering responsibility, had instead brought a sense of a desperate need to escape. This attitude sometimes came with angry dissociations of themselves from the families in which they found themselves.

Peter Gardner (age 14) provides one kind of example. After his two older sisters had been thrown out of his mother's home, he had found living with his mother unbearable and had moved in with his older sister Vicky (age 18). Though he had to sleep on a couch in his sister's living room, he found that his independence from his parents allowed him to cope with his situation better. He had problems with ADHD and attended a special educational centre which required that he and Vicky should take responsibility for his being in certain places at certain times. He allowed Vicky to take control of his finances while he paid for his keep by cleaning, washing-up and looking after Vicky's 1-year-old daughter. He rejected any idea of returning to his mother's house on the grounds that she was incapable of looking after him and that he was better off defining his own life.

Louise Taylor's (age 16) take on her mother was more aggressive. She accused her mother of being a "sad, fat lump who just sat in the corner". She too had chosen to escape the situation by spending a great deal of time living at her boyfriend's house. She abdicated any responsibility for looking after her increasingly insular and dependent brother, David (age 15) or her young sister Michelle (age 3). David had not been to school for several months. He found it hard to leave his mother's side. Though he was confident with his mother, almost to the point of bossiness, he feared outside contact and since his father had served a jail term, his attachment to his mother had become more acute. He now found it difficult even to be on a different floor in the same house as his mother, let alone go to school. Neither Louise nor David would communicate with their father any more.

Material realities

All of the children involved in the study were living and growing up in families that had few financial resources. Many of them were aware that their parents were making sacrifices to meet basic needs, for example they were not eating. Parents were forced to economise on material things and on activities and recreation. Older children often took on the responsibility of entertaining younger children, but days out or trips to places like the cinema were impossible because of the cost of entrance tickets and travel. Many of the families did not have access to a computer at home and the older children did not always have email addresses or much sense of how to use the internet. Those who did know more about technology felt particularly excluded from social circles that relied on email, messenger chat services and social networking sites to build relationships and organise social activities. Livvie Miller (age 15), for example, said she often missed out on activities because friends had organised them by email or chat.

Older children had increasing worries over the management of their social identity. When Bart Fossiler had bought a new school bag for Jonathon (age 11) from a charity shop near the school playground, Jonathon was very quick to rip off the label (the bag had the logo of a nappy manufacturer) and bundle it into the car, angry with his father for failing to realise the social implications of leaving the label on the bag. Jonathon was not angry with having to cope with the material reality of having a cheap school bag but

with his inability to manage his social identity.

Situations differed between those children who had grown up with little money and those who had had to come to terms with a worsened financial situation. Where the financial circumstances of parents had deteriorated, children had to learn to put up with less space and fewer treats. They were often encouraged by parents to learn about the financial implications of asking for new things or wanting expensive toys or accessories.

Mental health difficulties

We have already talked about problems of isolation and loneliness, and some parents may have had undiagnosed mental health difficulties. A form of low level depression seemed to be a feature of the lives of many of the parents studied. This was something that children were often unaware of and which parents attempted to conceal from them if they could. Nonetheless children were aware of periods of sadness and comments like “I know my dad finds stuff hard sometimes” or “Mummy does cry” were not uncommon. It is testament to the resilience of many of the parents that they remained the lynchpin of the families’ successes or failure both financially and emotionally despite their own emotional difficulties.

In fact, despite the problems caused by various difficulties, parents often focused on their children’s future to the exclusion of all other concerns. Victoria Butcher summed this feeling up best when she said:

If I can keep them [debt collectors and social workers] away from the door for the next ten years... If I can get the kids through school... You know... ten years... and they make it. You know, if I can get them through... then it doesn’t matter what happens to me.

This devotion to and sacrifice for the children clearly took its toll on the mental well-being of the parents, but the children often responded with deep love and respect, especially by the younger ones. Although they had some sense of the difficulties of the situation they found themselves in, most had sufficient parental attention and care; however, they grew up feeling resentful about the situation itself.

The mental health of children themselves was another issue that many of the families had to deal with. The families we saw seemed particularly likely to have to deal with children who needed more than just everyday care and attention. Autistic children like Joe O'Connor or Josh Miller needed constant care and attention, children who had been diagnosed with ADHD such as Peter Gardner had special needs, and children such as Keith Butcher and David Tailor had pronounced problems and (as yet undiagnosed) insecurities after their mothers' divorces.

Without any spare resources, parents had to provide all the extra care themselves. They received little or no additional support outside institutional hours and sometimes none at all. As they needed extra attention, these children were rarely entrusted to the care of friends or neighbours, so their parents were even less likely to get any time to themselves.

Support, friendship and isolation

(For a discussion of the relationships families had with central and local government institutions see ‘Relationships between families and public services’, below.) We used a classic anthropological tool known as ‘kinship diagrams’ to analyse the data we collected about the families. The method involves building person-centred, genealogical maps of the families and their extended kin networks. We enlarged the diagrams and used them in the SILK workshops.

Although they appear arcane in construction, with triangles, squares and other symbols, the diagrams collectively revealed there was considerable danger and insecurity within family structures, which had a detrimental effect on their lives. By ‘danger’, we mean both physical danger and a more social sense of ‘danger’ associated with the need to keep a distance from certain people for emotional or even practical economic reasons. We do not present this finding as necessarily robust over a large population, but use it as a way of illustrating the lives of those we studied. The finding brought home the growing sense among the research team that a significant factor in the families’ day-to-day experiences was the isolation brought about by a lack of places to turn to for support.

Many of the parents expressed a need for more adult conversation and a desire for friendship and, in many cases, romance. During the research period, the researchers themselves became deeply involved with the families they studied, being asked to stay. The families demonstrated a significant desire for having permanent stable relationships.

Family structures

Vicky Gardner had long since split from the father of her daughter. She claimed that he had been violent and abusive. He still lived locally but she felt that he presented a danger to her daughter, Josie, and tried to avoid him at all costs. Vicky also had a difficult relationship with her mother who had kicked her out of the home she grew up in when she fell pregnant. Her younger sister was in an identical predicament. Vicky feared asking other family relationships for support. Her maternal grandmother, she said, had once tried to kidnap her daughter. Instead, Vicky received emotional and financial support from her on-and-off boyfriend who, she said, treated Josie as his own. But this reliance on her boyfriend brought its own tensions. He had a child of his own by another young woman and so had financial and fatherly obligations elsewhere. Vicky relied on his income, but his presence in her life was by no means secure. More secure was her relationship with her biological father, long since separated from her mother, but he too was in no position to help her financially and did not live locally.

Vicky's situation was not atypical. Jess O'Connor had many siblings, but most had their own problems, some struggling with mental health and/or drug and alcohol problems. The father of Jess's children had physically abused her and driven her to a women's refuge. Though he now played a role in the life of her eldest son, she kept him away from her younger children and especially from her autistic son. Jess's mother was an alcoholic and Jess feared being associated with her, as she was known to social workers, with whom Jess avoided contact for fear of being assessed herself.

For both of these women, kinship ties were as dangerous as they were potential sources of solace. And the stories were endless. In each case family structures revealed that there were few places to turn for support. If blood is thicker than water then primary bonds of trust and reliance had long since been severed. Indeed, far from being people from whom stability could be sought, family members could often be a hindrance. Vicky, for example, was also acting as a kind of guardian for her younger brother, himself diagnosed with ADHD and attending a special school for children not in mainstream education. The younger sister of Lee Baker stayed with her for extended periods in order to escape from family troubles. On one of

the research days, this younger sister (Tania, age 16) also announced that she was pregnant but wasn't sure who the father was. She felt she couldn't turn to her mother, who had been abusive to all the siblings, and Lee would probably be her main source of support despite the difficulties she was facing. Lee said that she would like Tania to move and give birth in the town she lived in. She remembered how Tania had helped her get through her post-natal depression. Returning the favour was on Lee's mind as much as worrying how to accommodate Tania at home. Mike, Lee's husband was also supporting his ex-wife financially and he and Lee spent a lot of time as guardians of Mike's child from his previous marriage. Conversely, Lee received no support from her ex-husband to help her bring up her son by that marriage. Tania's presence, therefore, was both help and hindrance.

And yet, despite these stories, family members could, in situations where the relationship was safe, provide the most robust levels of support. The support of Gary's parents had been invaluable to the recent success of Becky and Gary Barber. Gary's parents provided a safe home when Becky needed to escape from her family situation and also gave them emotional support through hard times. Harriet Taylor had difficult children to look after, little money, and no support from her emotionally abusive, ex-husband, but she received a lot of emotional support from her parents and brother. Her brother carried out many day-to-day tasks for her and she spoke of her parents as being her only real friends. They also provided financial support in the form of gifts for the children and by paying occasional bills.

Friendship and trust

What becomes clear when looking at the structures of the families is that the relationships that should be the most trustworthy had in many case become broken, so families now lived in situations in which trust was absent, or risk was entailed if a relationship was to be maintained. But the evidence also seemed to suggest that family members could potentially be the most important sources of support. The fewer stable familial relations a family had, the fewer meaningful sources of emotional and financial support they had.

This separation from familial support networks seemed to be mirrored

by families' social lives; parents had few friends and even fewer social contacts who could be called on as trustworthy sources of support. Many factors contributed to the families' lack of friendship networks, from physical isolation and the schedules of childcare, to mental health issues and a desire to keep problems secret. Bart Fossiler, for example, feuding with his own family and suffering increasingly from mental health problems, chose to keep his problems secret from social workers. When work dried up and he had had to take on fulltime care of his two sons so he had begun to lose contact with many of his former colleagues and friends.

Victoria Butcher maintained a wide circle of relationships involving many staff at various institutions she volunteered with, but only two of them had any inkling of the details of her life. Victoria felt embarrassed and ashamed at her situation, not wanting to be a burden or to define herself publicly by her financial and emotional struggles.

For others there were few or no friendship networks. Harriet Taylor's parents provided her only source of real friendship. She lived on her own, and felt intensely lonely and isolated. She had no real friends or peers on whom she could call. Her loneliness was accentuated by her failed attempts to find a romantic partner online. Jess, having been rehoused after living in a women's refuge, also felt isolated from the friends and family support networks she had used to enjoy. Another woman who had been in the refuge with her and also rehoused in the same area offered one source of friendship but had her own problems to deal with and Jess did not see her often.

Lee Baker had been diagnosed with depression when she was 16 years old. Now 22, she had become more and more withdrawn, and the only person with whom she communicated regularly was her husband Mike. Mike himself had had to withdraw further and further from his own social network in order to preserve money for his family. His involvement in the social life of the area was diminished as he was less able to afford to go to the local pub. Sophie Miller used to be good friends with neighbours but had lost contact with all of them after bad experiences including accusations of violence and abuse.

It is important to note that for many of the parents there were dangers

associated with making friends too easily. Many felt a pressure to keep a distance from those people in the local area who may be associated with 'bad' things. Fearful of being accused of being bad parents or lazy benefits scroungers, families spoke openly about how to avoid associating with certain types of people. This only limited the possibilities for making friends yet further.

Ports in a storm

There were some institutions and networks that did provide secure relationships such as churches and schools. Many of the relationships formed in these contexts were not necessarily close or personal, but they nonetheless provided a calm port for many of the families.

The church played a role in the lives of some of the families. For some the association was religious; for others the church simply provided a place to go that could be non-judgemental and supportive in a holistic way. Victoria Butcher had managed to help to start a mother and toddler group in her local church, which also gave her a regular place to go on weekday afternoons. Here she had made friends with the pastor and his wife, and other mothers who attended the group. Her eldest son was able to attend a youth group, which cost very little. Sophie Miller, too, after serving a jail sentence, had become involved with the church. Here she had met a church-based support worker whom she was able to talk to. Sophie denied having any real friends at the church but nonetheless it provided somewhere for her to socialise.

Like the church, school playgrounds provided a place for parents to meet other parents, especially women, who were able to meet other mothers of similar aged children. During our research it became obvious that going to collect children from school was one of the most important activities of the day. Many parents would arrive early, maximising the time that could be spent talking to other parents, sharing stories and tips, along with gossip and practical information about the school and local life. Jess explained that she had gained much of her knowledge about local characters, dangers and the ins and outs of the benefits and housing system by talking to the other mums in the school playground. For Victoria Butcher, too, the school playground afforded an opportunity to do favours for other parents and keep

an eye out for all the children she knew. This allowed her to gain a measure of social standing and trustworthiness that in turn could lead to more stable friendships.

Another potential source of friendship was the internet. Not all of the families had access to computers at home and in many cases neither children nor adults had enough technical knowledge to use computers as a social tool. But those who did, used it frequently. Instant messenger software and chatrooms were, despite the well-publicised dangers, relatively safe places to make friendships and to chat with other adults. Though Harriet Taylor had been let down by a mystery man from a dating website, she still found that the internet was an invaluable way for her to meet potential romantic partners and to talk to other people. Victoria Butcher too used messenger programmes to talk to anonymous people, though she didn't intend to meet them offline. Bart Fossiler had also recently been shown how to use chatrooms and talked proudly of how being a single father could go far on dating websites, garnering sympathy and interest in equal measure. For a man whose real world social life was crumbling, this had become a source of pride and solace.

The internet provided safety in two ways. First, it allowed parents to make friends away from the perceived judgement of those who lived around them, and, second, it allowed them to make friends and form relationships with peers with whom they could anonymously share private information and woes. Harriet talked about having a sense of empowerment in being able to say things openly in a chatroom that she couldn't say in her social world, such as that she was divorced and talking about divorce. In addition, she felt she could decide whether to get involved romantically or sexually with men she met in the chatroom or whether just to make friends with them. Perhaps this was a kind of control and freedom she hadn't had outside the virtual world.

In lives marked by insularity and isolation, each and every port in the storm was invaluable to the families.

Relationships between families and public services

It became clear during our research that the ways in which frontline workers for various local governmental service providers, from job centres to social workers, perceived their relationships with the families they dealt with did not exactly match the ways in which families understood them. The mismatch and misapprehension occurred for many reasons.

Frontline staff often only deal with certain kinds of issues that the families face and consequently are only engaged with them at certain times. For example, a social worker might get involved with a family only when children fail to attend school regularly. If an assessment then takes place it will involve certain predefined areas of concern or critical factors that need to be looked at. The apparent importance of these moments and issues can lead to a sense that such concerns define the whole of a family's lived experiences. Second, accepted generalised facts about families who come into regular contact with frontline staff mean that individual stories can be filtered through a certain set of assumptions. Families themselves can be complicit in these misunderstandings by being reluctant to reveal certain details of their lives for fear of moral or legal censure, and by avoiding contact with certain types of social service altogether. Ironically, families often suggest that *other* families *do* conform to various archetypes (they refer to 'work-shy' parents or adults who collect benefits when working cash-in-hand, or speak about families with out-of-control kids and so on), but they would not accept such a labelling of themselves. In this report we are mainly concerned with presenting the experiences of the families from their own points of view, and will not focus on outside perceptions or the anecdotal evidence of professionals.

Social stigma and social workers

The families had two viewpoints about social workers. The first was that they were helpful and took their time trying to understand the families; the second was that social services were to be avoided at all costs. These views were expressed not only by different families in different situations but sometimes by the same families at different times.

These attitudes do not necessarily reflect direct personal experiences (though in some cases the families had had contact with social workers for various reasons) but a wider discourse about social workers, which can be heard in shops, school playgrounds, play groups and mother and toddler groups. It is based on the idea that social workers exist in an inherently antagonistic relationship with families because ultimately their job is to assess and stand in judgement on them.

During one illuminating trip to a school playground, a mother was disciplining her young daughter and she pointed to the researcher and said: “You see that man? Well he’s a policeman and a social worker... so you had better behave.” It was a joke of course but instantly conjured the impression of social workers as social monitors and authority figures rather than a source of support. Media can play a complex role in perpetuating this perception. News stories can encourage this by printing stories that either take the side of families (‘Baby G had... been snatched by social workers... by lunchtime a judge had ruled this was illegal’, *Daily Mirror*, 2 February 2008) or by taking the side of social workers (‘Social workers have whisked a boy from his foster home because his “dad” plays poker’, *Sun*, 7 April 2007). Either way, the perception of social workers as being a threat to a family is bolstered. Families therefore often feared being ‘assessed’. They feared that their lives would not be properly understood by social workers and that therefore they were at risk of having children removed for arbitrary reasons.

On the other hand, there is the seemingly conflicting view that social workers can play a very positive role for families. Local social workers were a positive force for Jess Connor’s son, as they enabled him to take part in activities (like going to the cinema) that she would have been unable to arrange herself. The Millers too had kind words to say about their social worker.

The children had not been attending school and Sophie had had problems with alcoholism and isolation from friends and support networks. Thanks to the support and intervention of social services, the children were now attending school regularly and Sophie had a greater handle on her own problems. She still contacted the social worker for advice and support despite official interventions having come to an end. Bart Fossiler, too, found the idea of contact with a social worker attractive. He had had few dealings with social services as an adult and had not mixed in a social world in which social workers were a common feature. He was finding life with two teenage sons, and a rapidly declining income on top of mental health problems, a great strain. In this context, Bart was actively seeking support and social workers didn't present a particular threat but rather a potential source of help.

To understand these apparently conflicting points of view, we have to understand the difference between personal experiences and wider discourses. Personal experiences can lead to both positive and negative views of social workers. In general this view is likely to depend on the role that an individual social worker is playing. If the role is as an assessor, then the experience is threatening; if it is as an unconditional source of support, then the experience is likely to be more positive. As well as these personal experiences there is a wider discourse whereby social workers being antagonistic towards one's own family, while being seen as necessary for the control of *other*, errant, families. Personal experience and the wider discourse are not mutually exclusive since wider impressions can be driven by anecdote and, say, the media. In this way it is perfectly possible for families to express seemingly conflicting views of social workers having been a help and yet being people who need to be avoided.

In fact, there is another social factor which overrides both personal experiences and the wider discourse about social workers we have already talked about: social stigma. It is clear that members of families were able to point to other families, or stories of other families, who were very much in need of the intervention of social services. They were talked of as being 'lazy', 'out of control' or 'unable to cope', for example. Such views are often confirmed by local stories (shared in social forums like school playgrounds) of actual interventions by social workers with local families.

In this environment, in which parents talk openly about other families being errant or in need of intervention, the need to distance one's own family from such accusations becomes paramount. It is therefore of great social importance and value to reject the possibility of seeking help from social workers. Although personal experience or need may suggest that help and intervention is good and sometimes necessary, many families will specifically aim to keep social services at a distance. In this way they avoid the kinds of accusations made about *other* families, about whom they may be making accusations themselves.

Housing, benefits and payments

Individual experiences of the various benefits systems depend greatly on individual and family circumstances. Here we pull out some of the most common perceptions rather than try to illustrate each individual case.

Just as there were accounts of social workers being antagonistic to the family, so there was a shared language of benefits being 'unfair'. These stories centred on the idea that families couldn't understand the minute differences (and occasionally larger differences) between the payments they received and the payments other families in similar situations received. Some families did this directly by comparison with friends or people they had met in the various places they went to. Others were less aware of the direct comparisons, but noted that the payments they received seemed fairly arbitrary, and were subject to fluctuation. This unfairness or arbitrariness of the payments was not necessarily 'blamed' on other families but rather on the various institutions that paid them.

Although the differences in payments were often very small when viewed from outside, we have already seen that an extra £5 per week could in fact make a significant difference to what a family was able to afford. Given the added factor of rigorous bureaucratic processes which attend the receiving of benefits, it is hardly surprising that discussion of them is common.

This discourse tends to reinforce another common idea associated with benefits, that assessors (the staff at job centres) and institutions (as represented by forms) did not adequately understand the day-to-day realities

of a particular family's world. For example, before Becky and Gary Barber's baby was born they shared a one bedroom flat with Gary's parents. They did not have enough points to qualify them for housing suitable for themselves and a new baby before the baby arrived. Then they had to reapply for housing after the baby was born, when they were living in the terribly cramped conditions of Gary's parents' house. To them, this seemed arbitrary and nonsensical.

Other families found that payments were often delayed. Promises of back payment, they felt, did not really take account of the fact that they had bills and costs which needed to be met immediately: "I'll just have to go into more debt," said one mother, "even though that is what they keep telling me not to do."

Some people knew the circumstances of other families very well. Jess Connor had an acquaintance from the women's shelter where she had been temporarily staying who had been housed close to her. This woman received more income support than Jess despite having fewer children and less immediate need. The other woman agreed that it was unfair that Jess received less. Lee Baker too was frustrated that she couldn't get 'healthy start' vouchers despite others in similar situations to her being able to get hold of them. This immediate comparison among people who knew each other's circumstances in detail only added to the idea that the 'government' or the 'social services' *didn't* understand their circumstances in detail.

For others, like Victoria Butcher, the benefits systems simply weren't compatible with aspirations or life choices. Housing benefits assessments had led her to the uncomfortable realisation that she may no longer be allowed to live in the house which she had created for herself (which belonged to her mother). The assessment had come out this way because she was being helped to pay rents which were deemed higher than necessary. Although she recognised that she was indeed receiving higher housing allowances because of the size of the house she was living in, this still left her with the dilemma of facing a forced change, which she felt was not good for herself or her children.

None of what has been described meant that the families were unhappy

with receiving benefits. In fact, nearly all expressed gratitude that they were receiving any at all. The views outlined above were more an expression of the same kinds of grievance over income that employees in companies often feel, to do with the imponderables of discrepancies between employees' salaries and the barriers that income (or lack of it) places on aspirations and choices.

Dealing with different institutions

The number of different institutions involved in administering the different allowances and benefits which a family might be eligible for can be daunting.

Table 1: Administering institutions and sources of funding of benefits and allowances

Benefit, allowance or other source of income	Administering institution	Source of funding
Income support	Jobcentre Plus	Dept for Work and Pensions (DWP)
Child tax credits	HM Revenue and Customs (HMRC)	HMRC
Tax credits	HMRC	HMRC
Child benefit	HMRC	HMRC
Crisis loans and other Social Fund support	Jobcentre Plus	DWP
Healthy start	Midwife, health visitor, Jobcentre Plus or NHS (website and GPs etc.)	Department of Health
Loans, grants, help in kind	Various voluntary and community organisations (VCOs)	Various VCOs, government funding streams or trusts
Tax credits	HMRC	HMRC
Disability and carer's allowance	Disability and Carers Service (Dept for Work and Pensions) or GPs	DWP

Table 1 is by no means exhaustive and the exact make-up of a family's circumstances means that they are entitled to different benefits. For reasons that will become clear, it is by no means the case that every family is collecting all of the benefits income that they are entitled to. The table is merely a reference tool for understanding the level of bureaucratic complexity which can surround a family receiving benefits. Those families we spoke to directly saw these benefits as temporary and subject to change. They were aware that one year they may be entitled to some things, or some new things, while the next year they were not.

Among the families that we studied, all but one were receiving at least income support, tax credits (including child tax credits), child benefits and housing support. Most had received crisis loans and many were in the process of applying for, or already receiving, some form of disability or carer's allowance.

Most of the families saw no distinction between the different organisations unless they were particularly involved in an application or sorting out a problem at the time of the research. In general, the different income streams were seen ultimately to come from government and thought to be administered by monolithic and faceless bureaucracies. This led families to be frustrated at the number of times they had to try and explain their living situation and financial needs to various people, whether face-to-face or over the telephone, or on endless forms. This was not so much seen as an incoherent system (or set of systems) but rather as an endless battle against a tide of bureaucracy. Many families also felt embarrassed at the number of times they had to explain what they felt were unflattering details of their lives, which added to their sense of stigmatisation at collecting benefits at all. In some cases they even felt that officials were deliberately antagonistic in a misguided attempt to assess whether they were in some sense trying to 'cheat the system'.

The plethora of administrative systems for the different benefits applications and streams also meant that any irregularities (late payments, wrong payments, changes in circumstances, and so on) could set in chain a long process of yet more forms, phone calls, negotiations and explanations. In many cases these irregularities were caused by the nature of the

bureaucracy rather than by the families. The best example of this is the system of tax-credit overpayment explored elsewhere, but another example is tax-credit officials at HMRC giving advice on a family's entitlement to, say, Healthy Start vouchers (which they do not administer). This advice can turn out to be wrong, wasting time and effort for all concerned. In light of the above, it is worth noting that receiving benefits and entitlements requires a certain investment of time and effort on the part of parents. And yet, as we have already seen and will explore again below, gaining proficiency in dealing with benefits and entitlements carries the risk of being labelled a 'benefits dependent' – a risk which the families are all too aware of.

Schools and Sure Start

Schools provided one of the main focal points in the daily lives of all the families we worked with. For parents, schools were a source of support and solace in many ways. They provided an informal sort of child care and respite from having to look after children's needs constantly; they provided a social forum to meet other parents (we have already seen how the school playground was a site of much of the sharing of knowledge about benefits and also a primary source of social interaction); and they provided formal sources of support through teachers. They also acted as conduits for aspiration and were fertile grounds for real future success as opposed to being seen as antagonistic to the needs of a family (as many other institutions were). More subtly, schools acted as a more neutral channel between state and family. For example, children not attending school could trigger social service interventions, while success at school (measured in any number of ways from regular attendance to academic achievement) could be seen by parents as a way of demonstrating publicly that they are coping.

For many of the parents, social isolation was a daily reality which schools went some way towards alleviating. When collecting or dropping off children at school, parents were able to meet other parents. School gates were a site of great social activity at these times.

Some of the families also had regular contact with a school's family liaison officer and some cited this officer as the person who knew most intimately

the problems they faced in daily life. Lee Baker, for example, had received considerable support in the family liaison officer. She had shared details of her fears that her ex-husband would try and take her son from school and also had shared her fear of censure over her treatment of her son. He sometimes needed to be forcefully restrained due to behavioural problems and might have bruises on his arms. Lee felt that the school had been particularly understanding in these cases and she cited the school as one of the more trusted of the institutions she dealt with. Similarly Victoria Butcher, who kept her financial and home life very secret from those with whom she interacted frequently, had nonetheless found the school's family liaison officer to be one of two people (the other was a former colleague in a Sure Start) whom she trusted enough to share intimate details and worries with. Harriet Taylor also found that the nursery that her youngest daughter went to was a huge source of support and provided a forum for social life. She regularly attended life-skills classes, such as self-esteem and relationship courses, there after dropping her daughter off.

For many parents school also offered a realistic opportunity to alleviate their current life situation, albeit through their children. In this sense, school is something of a leveller as it is seen to provide an environment of opportunity for children and, unlike insecure jobs, school is not going to be taken away from parents or conflict with their day-to-day financial needs. Bart, despite being somewhat at sea with his new-found parental responsibilities, had nonetheless gone to great trouble to secure places for his sons at a school which was not so close to where he lived but which he felt offered a better education and environment than the local secondary school. This meant a longer round trip each day and a greater travel cost but Bart thought it was a worthwhile financial undertaking. He recognised that the best chance for the boys not to get into the trap he now found himself in was through school. For others with school-aged children, like Victoria Butcher and Jess O'Connor, achieving aspirations of working and financial security for themselves seemed a long way off but the same hopes when applied to the future lives of their children were more realistic. School was seen as the way to achieve them.

Sure Starts in many ways were seen as connected to schools (in many cases they were physically located near schools). For parents, Sure Starts

often distilled some of the best aspects of schools into one place. Here, staff were seen almost universally as being on the side of the parents. The flexibility of the staff and the variety of services meant that parents could use them not only as a place to go and socialise and to have some respite from the demands of childcare, but also as places to gain access to formalised information and often to people willing to act as advocates or mentors. We have talked much in this report about the difficulties which families face daily and Sure Starts provided oases of calm and support. It would be difficult to measure the value of such places to the parents who use them, visiting a Sure Start simply provided a rest from hardship, a moment and an environment which was qualitatively 'better' than so many others in day-to-day life. For Vicky Gardner, Sure Start meant a good meal and a trip out of the house; for Jess O'Connor it meant a resource for learning about how to deal with her autistic son;¹⁴ for Victoria Butcher it was a place to work, volunteer and socialise; for Lee Baker it was an opportunity to take a break from the exhausting work of constant childcare.

For all these positive attributes provided by schools and Sure Starts there were also some limitations, one of which was that school schedules limit opportunities to find work. Although schools provide the most accessible form of childcare, they do so at times which prevent parents from accessing a 9–5 kind of job. In fact coordinating different children at different stages of schooling could mean that a single parent's day was largely structured around the dropping off and collecting routines they required. Of course, where parents had to look after children who were under age 3, and not entitled to any free nursery places, time to work was in even shorter supply.

It is worth remembering too that schools were not free from threat. Although schools could be an almost universally positive influence for some parents, schools were also seen as places with the power to make reports to local authorities and introduce social workers. None of the families we dealt with had had this happen to them, but nonetheless this fear always prevented there being complete trust between parents and school staff and ensured that relationships were professional rather than personal.

Secondary schools were also the source of fear. Parents whose children were at or near secondary school age were afraid that their children were

going to be introduced to new, potentially dangerous, peer relationships that parents would be in less control of. They felt that older children were more at risk of being seen as 'in trouble' rather than as 'needing extra support'. For these reasons, secondary schools were not thought of in the same supportive light as primary schools.

The importance of individuals

In all of these relations with state institutions, the importance of certain individuals or officers must not be underestimated. So far we have talked about institutions in general but parents' individual relationships with specific people in institutions go a long way towards determining the attitudes of families to institutions.

During fieldwork we learned about relationships with individual social workers, family liaison officers and Sure Start staff members, which went beyond the confines of the professional or proscribed duties, at least in the eyes of the family. Whether or not these people were actually acting outside their professional remit is not the point; it was important that they were seen to do so, and this was as much attributable to their social skills as anything else. For example, individual social workers and teachers were thought to understand a family's needs in a personal way, so parents treated them as a trustworthy partner or advocate. Such individuals were more important than perhaps they knew. Parents would often use them as a primary point of contact and source of information.

Those people who introduced potential new sources of income by advising on entitlements or other sources of support, such as local third sector organisations (e.g. Home Start), were particularly valued. Such people not only provided information but also delivered it in a way that was at once familiar and useable to the families, without condescension or formality. GPs were in this category. Relationships with the NHS were not as fixed or suffused with an agreed discourse as other state institutions. Instead individual experiences with helpful or unhelpful GPs, nurses and doctors came to inform opinions about the system as a whole. We could hypothesise that since healthcare in the UK is delivered through a system that is similar for the vast majority of the population, the social stigma around it is less

stratified and more open to a variety of opinions than are available when talking about one's dealings with benefits officers or social workers. In other words, as there is no social stigma for using the NHS, people feel free to have personal opinions about it. They do not have to worry about sounding ungrateful or being a recipient of a service which nobody else wants to use.

The stigma of benefits

At the end of the research period, we sent a DVD to the families which explained our findings and showed how the details of their lives were being presented to policy makers. One interesting reaction was a lengthy reiteration from one of the mothers of the fact that she wanted to work and wanted to be able to look for work. In fact, the DVD made no criticism of any of the families and contained no suggestion of the idea that there was a way in which parents had been avoiding work, but rather a suggestion that lack of opportunities to find work which fit into schedules meant that finding work was harder. So why was she so adamant in her repetition of her desire to work? The answer is one which applies in more than just this specific case.

The stigma attached to those 'on benefits' as being lazy or workshy is powerful. In the face of this stereotype (which we have seen is perpetuated even by those most likely to be labelled in this way) many of the parents felt it necessary to construct a compelling narrative as to why they could not work. There is a sense of a desperate need to justify their position and make others understand that they are not worthy of the derogatory labels. All but one parent taking part in the study was careful to state that they wanted to work and their plans to do so.

Such narratives of fecklessness drive action, too. The need to avoid social workers is the most obvious example, but parents also do not want to be seen as being too eager to receive benefits. They rarely discuss specific negotiations with HMRC or Jobcentre Plus with peers (instead they discuss more general information and the final amounts of money they received) and they often distance themselves from the process itself by specifically not learning about the different institutions involved and emphasising instead the fact that they are constantly made to fill in forms by 'government'. Dealings with local housing officers and social workers are often also presented as

being a struggle (the inherently antagonistic relationships we talked about earlier). This public presentation of an antagonistic relationship with the state is a very important way for families to present themselves to others as being opposed to state handouts and welfare in general. A parent who spends too much time making sure that they fully understand the system risks being seen as a willing and avid consumer of state handouts. It is ironic then that this attempt to distance themselves can often be interpreted by staff in the institutions as an inability to engage or an inability to help themselves and/or aggression. Many parents find themselves in this double bind relationship with the state: damned if they do learn the system and damned if they don't.

Section three

System challenges and opportunities

Opportunities

System challenges

Chapter summary

Section two has outlined a very rich set of pictures about daily life for the families we worked with to produce this report. In doing so, we have focused in particular on the environmental, social and economic factors shaping family life, as too often these issues are not given sufficient weight in debates about what sorts of approaches to support might work for such families.

The project team participated in an intensive, two-day ideas generation workshop, using these stories from the families to generate a set of 'opportunities' – ways in which KCC and its partners might work differently to support families better – and a set of 'system challenges' – those issues where it is the policy framework itself, rather than any implementation failure, that is the problem. This section outlines the results of this workshop, and makes some practical suggestions for where this work needs to go next.

What is important and interesting to note is the fact that all of these ideas are grounded in an essential principle: that the best point to start imagining solutions is to recognise and respect each family's rights and ability to shape their own lives. Taking this perspective means that some of the ideas presented here are not about new services, but about ways to deliver existing services in such a way that they treat families with respect, rather than assuming they are passive and uncooperative.

Opportunities

Provide all families with free broadband access and a home computer

A number of the families we worked with struggled to get out of the house thanks to troubled children, fear of violence, and physical ill-health. When they did manage to leave, the costs of transport were often so high that trips to the shops or town centre were prohibitively expensive and needed to be rationed.

Providing families with home computers could be a valuable lifeline that tackles many of the issues we identified simultaneously. Job searching could be fitted around the demands of childcare, rather than constituting a lengthy and stressful round-trip. Opportunities to work from home, as well as having better access to distance learning, would open up avenues to employment and training. Food and other basic essentials could be bought online. Information about particular services, challenges they face, money advice and a range of other services could be accessed within the safety of the front room. Loneliness could be alleviated through the use of social networking and online dating sites. Some practical training in how to use the internet in this way may also be valuable.

And we know that broadband users rely heavily on the internet for such services. One survey found that 57% of people with broadband had used the web to research their health online – in the USA this has grown to as much as 80%. 73% of users have visited national and local government websites.¹⁵

Beyond formal services, there are a growing number of self-help and peer support networks that operate online. From moneysavingexpert.com (which has 2.5 million unique users) to The Student Room (which has 8 million posts on issues like homework questions and applying to university), the internet is providing a valuable source of support and advice to people who would otherwise need to turn to professionals and formal services – or even go without any support at all. There is a public value to broadband access: it has the potential to play a crucial role in achieving outcomes in the context of ever-tighter budgets and thinly spread resources.

Finally, research shows that those who have access to the internet have greater social capital – refuting the old fear that the internet would reduce face-to-face contact and interaction. A comparative study of wired and non-wired households in a community in Toronto in 1997 found that ‘wired residents knew three times as many neighbours, talked with twice as many and visited 50% more of their neighbours, when compared to non-wired residents’.¹⁶ More than four-fifths (81%) of users send emails to people they would not otherwise keep in touch with. Just over a quarter use the internet to organise group meetings and get-togethers.¹⁷

The government is already moving towards making broadband access universal. Schools minister Jim Knight made a speech in early 2008 outlining the government’s plans, although parents would still be expected to contribute towards equipment. Given KCC’s well-deserved reputation for generating innovations supported by the most up-to-date technologies, there is an opportunity for the council to support the widening of home-based broadband access.

To respond to this opportunity, SILK is building a relationship with the Digital Inclusion Team at the Department for Communities and Local Government (DCLG), in order to develop the thinking further. We hope to work with families directly to understand how to open up access to technology in the home in a way that increases inclusion and provides families with invaluable support via the internet.

Strengthen the infrastructure of financial support services

As noted in section two, often lack of money made our families adept budget managers, but all of them had debts. Some of these debts were unwelcome leftovers from previous relationships. Some were the result of benefits overpayments. Most were exacerbated by lack of access to good financial advice, and bad deals with lenders and banks. In this context, the courts came out very well as they helped families navigate such debts – ultimately achieving a positive outcome, though going through court cases was a highly stressful experience for families, and an expensive way of tackling the problem for the state.

The lack of adequate provision of financial advice has been recognised as an issue by government for some time now. In recent years, £47.5m has been invested in face-to-face financial services, including the provision of 400 new debt advisers, who have helped 26,000 people since 2006. A further 100 such advisers were appointed in 2007, and our research suggests this will be a very valuable service.

KCC's decision to set up a network of credit unions will also represent an innovative solution to this opportunity. The way in which these unions are set up will be critical, and we hope that this project will contribute to the design of the services the unions provide.

There is more to be learnt about the relationship between financial advice and other services. Health and other workers who enter people's homes and see their living situations are important 'gatekeepers'. Ensuring that such people are aware of, and trust, financial advisers needs to be an important part of any strategy to support such families. For example, co-locating a Citizens Advice Bureau with a children's centre could have a significant impact on the extent to which families falling on hard times seek advice about rights, debt management and access to benefits.

However, responses to this opportunity should not come from local and national government alone. We found that banks could potentially do a great deal more to make financial management easier for these families, and it would be worth investigating whether KCC could partner with a bank,

potentially via one of the credit unions, to establish a new relationship with such families.

Invest in parent-led support networks to help parents and share tips

As the first section of this report outlined, the role of parenting practice is now acknowledged as a key factor in shaping children's outcomes, although there are still questions about the relative extent of its importance. We also know that many parents welcome support in bringing up their children – especially when confronted with behavioural difficulties – but that they are often uncomfortable about sharing parenting problems with 'officials' such as social workers, for fear of the social and legal repercussions.

There is an opportunity here to shape the way in which the massive investment in parenting support is deployed. Creating models of support that are based on the popular health visitor model – a universal service, delivered in people's own homes, with no powers to remove children – is the way in which KCC should seek to develop their strategy around this.

Furthermore, there is huge scope for new working partnerships with the third sector. Organisations like One Parent Families are doing ground-breaking work to help parents help one another, rather than focus on 'delivering' parental support by providing the infrastructure for networks of parents to come together and exchange ideas, help solve problems, and build a more connected community.

It is clear from the success of sites like Netmums.com that the popularity of peer-led parental advice and support is not translating into state-based approaches to parental guidance. Netmums, started by a mother in her bedroom out of frustration with the advice and support on offer to her elsewhere, now has 275,000 users. Indeed its popularity is such that the government has sponsored its own version – Mumsnet. It remains an open question whether it might have been a better investment of government money to back up and fund the existing site, which is trusted and well liked by its users.

KCC should find ways of supporting and growing peer-based forms of support. They can do this by collaborating with parent-led groups and third sector organisations that seek to provide a support service that is non-judgemental and trusted by parents who often feel in desperate need of advice, but avoid seeking it from formal services.

Provide access to healthy, affordable food

The question of food loomed large for all our families. Being able to afford enough for everyone, the price of getting to the shops, challenges in storing fresh food at home, and the lack of affordable healthy options (in time and cost) meant that one of the most basic of needs was often not being satisfied in our families.

Over the course of our two-day ideas generation session many opportunities were identified to tackle this set of issues. Some are beginning to happen already around the county; others would require the development of partnerships with supermarkets and others. As a direct result of this project, the children's centre in Sheerness has already installed a kitchen to help ensure that mums have access to healthy food, as well as opportunities to learn more about how to prepare good meals that are affordable.

The most obvious issue our ethnographers encountered was the difficulty in getting to the shops to buy reasonably priced healthy food. Often fruit and vegetables were prohibitively expensive in local shops, so transport emerged as a major barrier to the government's desire to encourage healthy eating and to reduce obesity. Lack of access to computers meant that even though the £5 delivery charge on most supermarket home deliveries was comparable to the bus fare for a family, many of our families were not using online supermarket options to get their food.

One way of improving matters would be to work with a major supermarket to pilot a mobile grocery, whereby affordable healthy food is brought to the families, rather than the other way round. In many ways this service could be compared to the one provided by local milkmen, who deliver produce as well as dairy every day or week. Different versions of this model are already operating around the county – for example, one school in Thanet has set

up partnerships with the local farmers to provide very cheap boxes of fruit and vegetables for parents, to be sold in the playground. The team felt this was an excellent idea given most of our families' experiences of the school playground as a positive space in their lives.

Apart from struggling to access healthy food options, many families did not know how to prepare food. Coupling the mobile grocery or the schools-based vegetable box system with cookery classes could be a powerful way of building our families' confidence to look after themselves. Again, there are some good examples of how this might work within Kent. The North Deal 'Cook 'n' Eat' sessions offer mums a chance to get together, learn about food, and develop their confidence in preparing affordable, healthy meals in a local church. The location matters: the church is already set up with a registered kitchen, a crèche for the children, and dining facilities to enable mothers and children to sit down and enjoy the fruits of their labour.

Interestingly, the Cook 'n' Eat model also touches on the opportunity we identified earlier to build up the levels of peer support parents could offer one another. The original facilitators of the initiative began to train participants to deliver the course themselves, at the same time as earning a food preparation accreditation. A 'how-to' guide has been produced and the model is one that merits further investigation, particularly in the light of the new local area agreement targets on obesity.

Our ethnographers noted the value some of our families accorded to their allotments, as both safe spaces and sources of economy when it came to food budgeting. We suggest that major supermarkets should be encouraged to invest in providing allotments as part of their corporate social responsibility strategy, and to promote the idea of allotments as a source of food. Given the current habit supermarkets have of purchasing land and leaving it empty for some years, this could be of major benefit to families while not demanding too much of the supermarkets.

Another issue the team was interested in exploring further as a potential opportunity is how the current vouchers model of the Healthy Start initiative (for mums-to-be and children) could be extended. The current initiative allows qualifying women and children to get one voucher a week to the value of £2.80.

Giving people the chance to increase the value of the voucher themselves might be an interesting way forward. For example, in Curitiba, families receive vouchers for milk and vegetables in exchange for recycling. Creating a version of the vouchers scheme either to pay directly for fresh food or for services relating to food (such as the Cook 'n' Eat sessions) may be a useful avenue to explore further: early evaluation of the Healthy Start programme shows that recipients of the vouchers have been eating more fruit and vegetables since receiving the vouchers.

Another way of extending the scheme and increasing its impact is to ensure that local retailers are participating. Lack of information about the scheme was identified as an issue in the early evaluation of the Healthy Start programme. Finding ways of incentivising local shops to participate – and exploring ways of involving those shops in 'surrounding' services such as cookery lessons – could open up valuable ways of combining self-help with community building.

Offer free relationship counselling

As noted earlier in this report, fathers were notable by their absence. Many of the financial troubles that our families were experiencing could be related, sometimes directly, sometimes indirectly, to relationship breakdown. This area of policy is perhaps one of the most controversial and there are rightly concerns about the state passing moral judgement on personal decisions. However, although it would not be appropriate for the state to enforce the continuation of a relationship that had run its course, there is a case to be made for supporting people to learn how to manage ongoing relationships with ex-partners, and develop the skills of self-awareness, negotiation and compromise. If children are involved, the use of these skills to bring closure can be as important as using them to maintain and grow a relationship.

The public case for investing in relationship counselling is not hard to make when the costs of poor relationships – in terms of financial and social benefits, insurance, criminal justice and drug and alcohol abuse – are taken into account. Recent figures produced as part of the Centre for Social Justice's analysis suggest that these costs can be quantified at

approximately £16 billion each year.¹⁸ And yet nationally the state invests minimal amounts in supporting the organisations that work hard to ensure that counselling and support is accessible and affordable. Since 2003, approximately £3.5 million each year has been spent on this, although since 2004 there has been no ring-fenced fund at all. Relate's budget has been halved, from £2.1 million in 2004/5 to £1 million in 2008/9.

In order to understand more about an effective model for delivering and supporting relationship education, the team agreed that further research would be needed in order to understand fathers' attitudes to their families. This piece of work was not able to explore these issues in sufficient detail to draw any conclusions with confidence about what kinds of approaches and initiatives fathers might respond to. This work is now taking place in Thanet, using similar ethnographic approaches to the project underpinning this report.

Finally, Kent could undertake a review of the 'supply side' of relationship support resources across the county. Nationally, two issues remain. First, that therapy and counselling are still relatively young professions, and there is a poor amount of information about qualifications, licence to practice and so on. Second, supply itself is patchy and fragmented, and rarely an option for any family living on a low income. Leading the way by choosing to invest in relationship support, particularly for families going through the process of separation, could be of huge benefit to Kent's residents and would demonstrate nationally the value of such an investment.

Make it easier for families to access services using public transport

Many families live some distance from public transport, which clearly contributes to the difficulties of their everyday lives. Statistics recently collected about households on income support on the Isle of Sheppey show that 12% cannot get to a food store or reach a primary school by foot or public transport within 30 minutes; 19% of these households cannot reach a GP's surgery within 15 minutes without a car.

This inaccessibility of essential services leads to families either having

to spend more money (on public transport) or more time (to walk there and back) than many of them have to get to places. The Mobile Gateway is a fantastic example of one approach to solving this system challenge: taking the service to the families. Work is currently under way to develop this service around the needs – tacit and latent as well as explicit – of its potential users, in collaboration with one of the top UK service design companies.

Alongside this initiative, more could be done to improve families' access to essential services. KCC has already developed innovative approaches to respond to the finding that young people struggle to make the most of activities on offer through the implementation of the Freedom Pass. From our work we think that KCC should scope the possibility of developing a family travel card for large families. Several successful models have been tested around Europe. The Rhein-Ruhr area of Germany presents one such model in which cheaper travel options are provided to the children of low-income families.

A more innovative idea that would enable families to access supermarkets more easily might be to introduce a system similar to the parking refunds offered by supermarkets such as Waitrose and Sainsbury's, where shoppers have their parking charges refunded when they reach the checkout. A similar refund could be given to participating families who have travelled by bus to the supermarket. Since the cost of transport is a barrier that prevents the families in our research using supermarkets, this type of initiative might well be justified financially.

System challenges

Given the complexity of family life, small interventions focused on particular problems are not sufficient in themselves to improve the outcomes for the families we worked with. Over the course of the project we identified a number of ‘system challenges’ – issues that clearly have a huge impact on people’s lives, but cannot be tackled by KCC alone. To tackle them we need to form collaborations with other partners, and indeed central government, to explore how policy frameworks can be redesigned. Each of these system challenges in themselves requires further unpacking. We hope our research is helpful in identifying those matters which are most pressing from the perspective of the families.

Create a more flexible benefits system

The Harker review for the DWP in late 2006 argued that the benefits system needs to be contextualised within wider family life.¹⁹ Our research underlines this powerfully. Not only does the benefit system need to work more effectively with family structures that are less fixed, it also needs to take account of the ebbs and flows of income, work and changes in circumstance more effectively. At the moment it is inflexible and unreliable, and creates stress for families who are already at the edge of their capacity to cope.

It is excellent news that HMRC are redesigning benefits forms. They discovered that the current forms are designed for people who have an average reading age of 16–17, but the average reading age of the users of these forms is often 7 to 10 years less than this. However, although accessibility is vitally important,

there remain some deeper challenges that need to be tackled in this area. In particular, the issue of reclaiming benefit overpayments can have a devastating impact on families who are just coping – and the experience is not uncommon. Some 40% of families claiming tax credits have been overpaid in the last three years, and 2 million families have been overpaid in the last year – equivalent to £1.9 billion.²⁰ According to a Citizens Advice survey²¹, the amount of these overpayments was often considerable in relation to family income. A third of families had been overpaid by between £500 and £1499. A further 25% had been overpaid by over £2500, and 10% of families had been overpaid by £5000. Most (80%) of those who had had this experience did not understand why – the complexity of the system was simply too much to make sense of. This finding was reinforced by a report from Ann Abraham, the Parliamentary Ombudsman, who noted the “unfair and inconsistent” application of rules to claim back money in her report *Tax Credits* in 2007.²²

Families who have been overpaid are asked to repay the money in one of two ways. HMRC either claims the money back directly, or reduces the amount of benefits they give in future. Families have no choice about these options, and often little warning of any reduction to their income, thus rendering the careful budgeting that is the feature of our families’ lives useless. Again, in the words of Ann Abraham, such methods can have “distressing – devastating even – effects on families”. Urgent work is needed to tackle this issue. This will require the close collaboration of HMRC, DWP and local councils with responsibility for the processing of related benefits.

Other opportunities to improve the benefits system relate to the transition period between being out of work and getting a job. Many families experience a drop in income during this transition period (as childcare costs, new clothes, travel costs and so on bite before a wage is paid), which is one of the primary reasons for failing to return to work or to stay in a new job. The government’s response to this issue of churn has so far been to commit to the roll out of an ‘In Work Emergency Fund’ from 2008. The pilot of this scheme was not wholly successful, with processing times rendering the ‘emergency’ nature of the fund meaningless. Given how widespread the challenge of moving from benefits to paid work is, government should consider introducing a more systematic form of benefit specifically designed to help cover

people's expenses as they move from income support to paid work. This is not a new idea, although it does not feature in the UK system currently. However, Ontario has an employment transition benefit for disabled people returning to work. Recipients receive a lump sum payment the month before they become ineligible for income support. This benefit is limited to one per 12-month period, and the intention of this policy is explicitly to help people move towards a position of financial independence.

Finally, KCC could explore the idea of applying the person-centred direct payments model that is currently being rolled out across adult social services to families; the Cabinet Office is already interested in applying this model more broadly to families, encompassing services well beyond social care alone. We plan to participate in a small piece of scoping work that the think-tank Demos is doing in this area, in order to explore further opportunities here. At the very least, we could explore the feasibility of extending the Kent Card to families, as a means of simplifying access to, and commissioning of, a wide range of services.

Implement a strategic approach to supporting families with a disabled child

According to Barnados, on present policies, there are projected to be nearly 30,000 more disabled children living in poverty by 2010 than there were in 2004/5. Families with disabled children are more than twice as likely as other families to be unable to afford five or more everyday items. Furthermore, disabled children aged 0–16 are the fastest growing group of the disabled population. In particular there are a growing number of children with autistic spectrum disorders and complex health needs.

As we saw with our families, the impact of a disabled child on a family's income is twofold: first, in the additional costs of care and ongoing expenses (it costs three times as much to bring up a disabled child as it does a non-disabled child) and, second, because more often than not the child's parent is unable to take on a job, or to sustain it. Often this lack of money is compounded by the geography of where families with disabled children live: a Prime Minister's Strategy Unit report in 2005 estimated that as

many as three-quarters of these families are living in unsuitable housing.²³ Our ethnographers identified many of the issues that contributed to daily hardships during the course of their fieldwork.

Clearly KCC is not going to be able to tackle these issues on its own. The complex interaction between benefits and housing policy, specialist services and more informal forms of support require a 'whole system' change to our approach to supporting families that have a disabled child.

The Every Disabled Child Matters campaign has been running nationally for three years now, and has garnered support from over 60 councils and 35 primary care trusts (PCTs), but not from KCC or the Kent PCTs. By signing up to the campaign's charter, KCC could join forces with other councils seeking to challenge government policy in this area.

KCC could take the opportunity to tackle what is ultimately a system challenge by focusing on building its evidence base for the most effective interventions for families with disabled children. In a 2004 report, Ofsted found that just a quarter of local councils had a strategic approach to providing support to children with special educational needs (SEN), and most had very weak evaluation frameworks for which interventions work when.²⁴ This suggests that money is being spent in a way that may not lead to the most effective outcomes – and that families themselves are not being supported in the best possible ways.

As one of the Short Breaks pathfinder authorities, KCC has an opportunity to lead the way in demonstrating how councils can support families with disabled children – not only through the better provision of formal services, but also through approaches which are designed to build the resilience of the family itself to cope in difficult times.

Finally, the forthcoming Select Committee on Autism is a valuable opportunity to further unpack these issues and identify ways in which KCC might better support families with disabled children. This could have a significant impact on our 'just coping' families, many of whom are facing serious challenges in looking after children with complex needs, often without the right kind of support or information.

Tackle low-level mental health issues

There has been a growing interest in how to tackle mental health issues such as depression and anxiety in recent years. A review of policy touching on this area by Professor Richard Layard advocated better and more systematic funding of non-medical services such as cognitive behavioural therapy. This is a positive development, but it may not directly address one of the key themes of our research findings here – the ongoing, low-level, non-crisis mental health issues that many of the women and children we met were coping with.

Other research into families living on low incomes found that mothers scored worryingly high on the Malaise Index, averaging 7 points (anything over 8 points is likely to be diagnosed as manic depression).²⁵

One approach would be to medicalise these issues – to turn a mental health issue from a ‘problem’ to a ‘need’ to which services must respond. For many families, this approach to conditions such as ADHD was helpful: it enabled them to open up a more positive dialogue with schools about managing the condition (rather than the school simply punishing the child); and it empowered them to find out more, and seek out other families dealing with the same set of issues.

For mothers dealing with low-level depression such an approach may not be so appropriate. In many cases women were looking for adult conversation, companionship, day-to-day support and a stronger friendship network. Often these women had difficult relationships with their extended families – either thanks to a history of violence or abuse, or because of unpleasant separations – meaning that they had fewer familial resources to draw on. In this context, community-based and peer-led approaches to managing depression may be more appropriate. Creating safe spaces for women to come together, talk, make friends and look out for one another may be all that is needed.

Learning more from organisations that have sought to do this could unlock some further clues about how to deal with this system challenge. Perhaps the most advanced and best example of this kind of work in Kent took place

at the Millmead centre, which started life as a Sure Start centre, but in 2006 it became a children's centre. An evaluation of its work over the seven years it has existed strongly emphasised the importance of the space it provided; in particular for women.

The case to be made for investing in these kinds of informal, non-medical forms of support to help women build their resilience needs to be based on the costs of not doing so. Mothers play a crucial role in shaping their children's outcomes and their mental health can have a significant impact on those around them. In the scramble to address the needs of men who are perceived to have 'lost their way' when it comes to family life, we must not forget the need to support the women who are often using every last ounce of their energy to keep the family going, at considerable cost to themselves.

Endnote and appendix

End note: Towards a social model

Appendix: Follow-up research and validation

Endnote: Towards a social model

This report tells the story of these families, as much as possible in their own words, and by looking at the world through the lens of their everyday lives. In doing so we have tried to counter many of the public stories of such families, by highlighting in particular the social, cultural and environmental factors that combine to make life so difficult for them.

The third section of the report highlights specific opportunities where KCC could do more to support these families. Beyond this, there are two key messages that underpin our analysis.

First, there is a massive potential impact of working harder to extend existing services to these families, to ensure that they stay on the right side of 'just coping'. Many of these families actively avoid contact with formal services, so finding ways of reaching them through more trusted intermediaries, such as local schools, children's centres and churches, is an essential part of any preventative and supportive strategy.

Second, we hope our report underlines the importance of examining the quality of the interactions between 'just coping' families and the state. Too often, these interactions border on pathologising families, over-emphasising individual and behavioural issues, and not paying due attention to social and environmental factors. If the goal is to build the capacity of such families to look after themselves, to develop their resilience, then interactions with the state must all start with recognising what families themselves could bring to the table. This is the case in some circumstances, but by no means all.

Related to both of these key findings is a challenge to KCC and its partners. As with many public service organisations, we are not making enough of the resources that exist in the community – peers, existing family workers, third sector grass-roots organisations, to name a few – and often making more of these resources could be as valuable to families as adding new services.

In other words, in thinking about how to respond to these families' lives, shifting mindsets matters as much as considerations about service provision. This shift is a profound one, and rests on being able to escape a professional model of public service where the state knows best, and families are defined purely by their needs or problems. There are already pockets of inspiration that demonstrate the impact of this shift in mindset – but behind each of these beacons lies a story of the hard work that was needed to overcome powerful cultural practices. For families in Kent to get the best out of life, KCC and its partners all need to embrace an approach that is based on aspiration, resilience and potential.

Appendix: Follow-up research and validation

In addition to the concentrated work with eight families conducted during the research phase of the project, ESRO's ethnographic researchers have had the opportunity to carry out some follow-up research with a similar demographic in Kent. This follow-up work has enabled us to interview a further 20 families²⁶ to examine their use of local Sure Start services and understand this, again, through the lens and context of their daily lives. The research has allowed us to conduct a kind of validation exercise for the work we have already carried out and has helped us to build a more extensive evidence base for the work presented here.

This follow-up work had its own focus and aims, but served to highlight again the importance of social networks and the effect of isolation on the families' use of local services and their ability to cope with the demands of daily life. Those who were connected socially to users or staff at the local Sure Start centre were much more likely to be involved with the services provided and to be able to tailor their use of them to suit their individual needs. Those who were isolated socially were less likely to know about the services on offer and more likely to find the idea of using them intimidating ("Because you hear so much, you're very suspicious to start with... because nobody ever gives you anything for free..."). Those who didn't use the services often described themselves as lacking in self-esteem and this self-description was often matched by a verbalised fear of being judged by staff and other parents ("Everyone thinks they're going to be judged for being divorced or for having too many kids"). These findings confirm much of what we have talked about in the main body of this report.

Further, the families we studied reiterated how difficult it was to find even relatively small amounts of money from their weekly budgets to spend on extraordinary items. Very occasionally there were small, nominal charges for activities run through Sure Start (though not of course, for core services) and even these nominal charges would have to be considered in a weekly budget. Frontline staff were often very conscious of the effects of collecting such fees and aimed to keep costs as low as possible. It is worth noting too that although many families made use of the nursery within the Sure Start centre and took the opportunity to find work, others, with children who did not qualify for subsidised nursery places, found that they could not take advantage of this potential opportunity to have time to work.

Again, we found that the families' aspirations were often much more in line with mainstream values than were sometimes assumed by staff and other parents. This was expressed perhaps most eloquently by one mother who explained to her daughter: "No you don't have a baby until you're older, until you're much older, like until you're 30 and you've got a job and a mortgage and a car and a Prince Charming." And parents shifted their aspirations to their children: "My sister and I used to have this dream of travelling round the world, we'd go to the USA. Now I want Kylie [daughter] to do it."

When families had to cope with multiple problems this immediately affected their budget and their ability to meet basic needs. In particular, difficulties surrounding ill health often made the cost of living unmanageable. One couple, for example, had a daughter with severe respiratory problems who had to go to a hospital in London regularly. During these trips the father slept rough while his daughter stayed in hospital over night.

In the face of these kinds of issues, the families once again perceived social services in general to be antagonistic towards them. For the regular users of Sure Start these perceptions had largely been overcome (at least in relation to Sure Start itself) but for non-users even Sure Start was seen as part of the general field of social services, which was there to stand in judgement on families: "I just don't want to be told I'm doing things wrong," said one mother.

This short summary of the research serves to bolster the evidence base

for much we have already talked about and to confirm the kinds of findings presented during the SILK policy process. Many of the findings from this research have been presented more formally to the Sure Start centre with whom the research was carried out.

Notes

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3. www.dfes.gov.uk/publications/childrensplan/
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5. P McCarthy, K Laing and J Walker, *Offenders of the Future? Assessing the risk of children and young people becoming involved in criminal or antisocial behaviour* (London: DfES, 2004).
6. See, for example, www.unicef.org.uk/press/news_detail.asp?news_id=890

7. Social Exclusion Task Force, *Reaching Out: think family* (London: Cabinet Office, 2007), www.cabinetoffice.gov.uk/social_exclusion_task_force/families_at_risk/reaching_out_summary.aspx
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9. Ibid.
10. P Dolton, JP Azevedo and J Smith, *Econometric Evaluation of the New Deal for Lone Parents* (London: DWP, 2006), www.dwp.gov.uk/asd/asd5/report_abstracts/rr_abstracts/rra_356.asp
11. C Barnes, *Independent Living, Politics and Implication* (Leeds: University of Leeds, 2004).
12. The gendered aspect to families' experiences led us to question whether we should use the term 'household' rather than 'family' to describe those that we studied. However, we are writing this report in a policy context where the word family is used unquestioningly to refer to the kinds of households we are talking about – and we are keen to avoid jargon and the finer points of academic debate where possible.
13. P Attree, 'Low-income mothers, nutrition and health: a systematic review of qualitative evidence', *Maternal and Child Nutrition* 1 (2005), pp. 227–40.
14. Staff at her local Sure Start had no special expertise in the field but helped Jess to learn about autism and went through the learning themselves. It was a collegiate effort. Such collaboration is rare for Jess, who often feels lonely and isolated.

15. J Craig and J Wilsden, *Broadband Britain: the end of asymmetry?* (London: Demos, 2004).
16. Quoted in *Proxicom* by Will Davies (London: Work Foundation, 2004), www.theworkfoundation.com/products/publications/azpublications/proxicomcommunicationandthelocalpublicrealm.aspx
17. Quoted in Craig and Wilsden, *Broadband Britain*.
18. Duncan Smith's work on 'Breakdown Britain'; see www.centreforsocialjustice.org.uk/default.asp?pageRef=180
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26. We had 12 face-to-face, in context, interviews and 8 using in-depth ethnographic techniques in homes and during various group activities.

About this report

This report is about the everyday lives and challenges of families who are coping with material hardship, and the ways in which they manage to survive. In an era where family life is given unprecedented levels of attention, and where parenting practice is closely scrutinised by a judgemental public, we highlight the

social, cultural and environmental factors that combine to make life so difficult for 'just coping' families.

July 2008

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