

Our lives: Challenging attitudes to poverty in 2015



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About the report

We are a group of women who came together after reading of Bob Holman's challenge¹ that we should update the report *Our Towns*, written by eight women and published in 1943.

That report documented the problems of urban poverty, and the attitudes of those confronted by it, that had been revealed when children and their mothers were evacuated to the countryside during the Second World War. The report called for a national response to tackling the problems that had been identified. Its recommendations were debated widely and helped to influence the development of health, social security and education reforms in the post-War period.

What today's authors have in common is a long history of working closely with people in poverty, albeit from different perspectives, as shown in the table on page 35. We also share a commitment to challenge negative attitudes towards those in poverty and to search for the policy changes and other solutions that can bring people together rather than divide them.

Acknowledgements

Many people have made this report possible. In particular, we thank the people who told us their stories. Inviting them to talk about their lives, about their day-to-day endurance and struggles, and about their aspirations for their children and themselves, seemed to us to be the best way of highlighting the harsh reality of poverty in 2015 and the unacceptable impact that it has on so many families across Britain.

Thanks, too, to the many individuals and community and faith groups who introduced us to some of the people whose stories we have included. Special thanks are due to our colleagues – Richard Exell and Silkie Cragg from the TUC, and Clive Davis from Newcastle City Council – who helped ensure that we were being comprehensive and accurate.

Poverty affects us all – those who experience it and all who should be working to eradicate it. We hope that this joint initiative provokes indignation, and inspires people to work for the better society that we want to be.

Download the report here:

[Our Lives: Challenging attitudes to poverty in 2015](#)

¹ See Appendix 1: Bob Holman, 'Social deprivation? It's not parents, it's poverty.' The Guardian, December 2013. <http://www.theguardian.com/commentisfree/2013/dec/22/social-deprivation-its-not-parents-but-poverty>

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Foreword

By Julia Unwin, Chief Executive of the Joseph Rowntree Foundation and the Joseph Rowntree Housing Trust

Data, measurement and definitions are all important tools in the work to reduce and eliminate poverty in the UK. They are of course necessary, and provide the bedrock of analysis and policy development. But they are not sufficient. Too often writing about poverty is about 'them', not about 'us'. It describes a position in dry and rather distant ways, and lacks the testimony of people who are themselves poor. This report, consciously echoing the ground-breaking book *Our Towns*, published in 1943, brings into clear focus the experience of people who are poor and dispossessed in 2015.

Written by a group of women who between them bring decades of experience and commitment, this collection offers vivid insight into the reality of lives in 21st century Britain. This gives a clear, unflinching account of the state of our nation, and does so in ways that illuminate, and humanise, the dry accounts of trend data. Taken together, they give a picture of life that is harsh, and difficult, perpetuating inequality, and reducing potential. And they do so in ways that underline the humanity of the experience of poverty.

Complexity threads through all the contributions. The complexity of lives bedevilled by poverty, facing constant jeopardy, and requiring enormous skill and diligence just to survive. But it is also the complexity of the myriad systems built up over decades, originally designed to support and enable, but now too frequently presenting simply another layer of challenge. Making these systems serve people with complex lives, rather than simply add to their burdens, must be a goal of all of us who want to see a poverty-free UK.

Equally, these tales tell stories of extraordinary resilience. They tell of people faced with the most difficult and disturbing circumstances continuing to care and support those they love. They show clearly the desperately tough decisions made every day by people in poverty, and the courage and determination demanded of them. Reforms and interventions that fail to recognise this resilience – this resourcefulness – are bound to fail.

Our Towns shocked a nation during the Second World War. At a time of great peril and economic disaster, it contributed to galvanising energy and a determined drive for change. Our circumstances are now different, but the urgency in this book, the humanity of the stories, and the resilience shown demand just such a drive for lasting social change.

Setting the scene

Writing in *The Guardian* in December 2013, Bob Holman highlighted the crisis of poverty and inequality in the UK today and drew parallels with the state of the nation in the 1940s, when the study *Our Towns* was published.²

The authors of that report were members of the Hygiene Committee of the Women's Group on Public Welfare. They sought to understand and explain the living conditions and family lives of children who had been evacuated from cities to rural areas during the Second World War. In the process, they exposed a level of poverty and deprivation that had hitherto been largely invisible to people living outside cities. The authors described the impact this had on families who experienced such harsh conditions and they revealed the extent to which those struggles were misunderstood and misinterpreted by others.

The report could have fuelled a storm of hostility but, rather than reinforcing prejudices about those in poverty, *Our Towns* acted as a wake-up call for politicians and the public.³ It outlined the causes of poverty and it explained, with great compassion and insight, how poverty affected these children and their families. It also set out some radical proposals that contributed to the momentum for change and helped to shape the post-War welfare state policies and programmes devised by Beveridge⁴ and others.

Now, 70 years later, Bob Holman has made the case for a similar wake-up call and has suggested that we provide it. We are a group of women who have spent most of our lives living and working closely with families and communities grappling with poverty. We did not all know one another before this year, we are scattered geographically, and we did not have the resources to undertake a modern day *Our Towns* investigation. Moreover, there is a wealth of research, evaluation and policy work available now from think tanks and academic sources that did not exist in 1943. There was no point in our trying to replicate this work.

However, between us, we do know many people who are struggling to make ends meet and doing so against the odds – so we invited them to tell us their stories. We hope that their experiences convey what it is like to be on the receiving end of austerity measures and to be affected by the negative attitudes portrayed in much of the media, in turn reinforced by some institutions and some politicians, and accepted without question by a large proportion of the general public.

We take this step with a sense of urgency. Whilst most people acknowledge the need to improve and modernise our welfare services, the current changes taking place pose a significant threat to the fundamental principles and legacy left by Beveridge and other post-War reformers. The infrastructure of welfare state support is under attack, people in poverty continue to be blamed as 'scroungers', the social security system in particular is deemed to cost too much, and we are told that we 'cannot continue as we are'. Increasingly, 'welfare' is discussed as if it were synonymous with 'unemployment benefits', even though unemployment benefits account for only 4% of social security and tax credit expenditure.⁵ Politicians reinforce this perception by pursuing strategies

² Bondfield et al (1943) *Our Towns: a close up*. Oxford: Oxford University Press.

³ See: [HANSARD 1803–2005 → 1940s → 1943 → May 1943 → 5 May 1943 → Lords Sitting](#)

⁴ <http://www.bl.uk/onlinegallery/takingliberties/staritems/712beveridgereportpic.html>

⁵ John Hills (2014) *Good Times Bad Times: The welfare myth of them and us*. Bristol: The Policy Press.

Setting the scene

that treat paid work as the only route out of poverty, despite the evidence that the majority of those in poverty today are in fact living in households where someone is in work, and that many people are trapped in part-time, low-paid, insecure jobs, with few employment rights or means of protest.

Meanwhile, the broader role of the welfare state, on which all of us depend at different times in our lives, is coming under increasing attack, and budget cuts have undermined much of the infrastructure of statutory and voluntary sector support that people turn to in difficult moments. We believe that current and proposed changes threaten the core principles of mutual support and social protection that form the bedrock of our welfare state. There is talk about us 'all being in it together'⁶ but, in practice, despite this aspiration, the development of austerity policies has resulted in a situation which represents the antithesis of concepts such as the common good, solidarity across communities, or greater equality. 'Welfare dependency' is regarded as a scourge, and public attitudes towards those on benefits have hardened.

Yet, in the world that most of us inhabit, we can see how the greatest burden of coping with the aftermath of the financial crisis and the move towards recovery is borne by those people who are least responsible for that crisis and least able to carry the load. Our collective experience of hearing the devastating impact on their lives – drawn from where we live and work in different parts of England, Scotland and Wales – leaves us convinced that this is both unjust and unjustified. There seems to be a profound lack of knowledge about the lives of people living in poverty and a lack of empathy towards them by both public and private services and from the wider community. The harsh reality of poverty is constantly misrepresented in the media and in politics. This plays into a narrative that 'blames the victim' and drives a wedge between communities. Is this the sort of society we want to be?

We believe that the stories below reflect a more accurate picture of how people on very low incomes have to struggle to survive in 2015. We do not think this is acceptable and we hope these stories will inspire local and national action that is as far reaching as that achieved by the women who researched and wrote *Our Towns* 70 years ago.

⁶ See, for example, George Osborne's 2014 Autumn Statement: <https://www.gov.uk/government/speeches/chancellor-george-osbornes-autumn-statement-2014-speech>. And, as one response: <http://touchstoneblog.org.uk/2014/12/saving-our-safety-net-fact-of-the-week-the-poorest-pay-47-per-cent-of-their-income-in-tax-the-richest-pay-34-per-cent/>

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The stories in this next section come from different parts of the UK. We have changed people's names, to protect their privacy, but we use their own words wherever possible. Some people talked to one of us directly whilst others talked to someone we know who passed the information to us when they heard about our work.

The experiences described are wide ranging. They include people using a Food bank, or being advised by a welfare rights service, or seeking help from a telephone help line, or getting help from a church-based group for asylum seekers, or sheltering in a charity-led local hostel.

At the end of each cluster of stories we add some summary information about the issues the stories raise for them and us.

2.1 Going hungry

Dominic's story

As a writer, I visit many schools throughout the country. I lead writing workshops for all ages but my main focus is work with students with special needs – encouraging those with difficulties to have confidence in themselves as writers. Those outside education may find it hard to believe that many students hate writing, but they do. It's no wonder – they are under terrible pressure to achieve certain grades from the moment they're given a pencil or a crayon. Every picture they draw, every word they write, is assessed. In such an atmosphere there is very little room for creativity, and students often lack confidence in their writing abilities.

In my workshops I try to inspire young people with confidence by starting off with very simple exercises and assuring the students that I will not mark their work. I want them to appreciate the simple pleasure of writing in order to be creative. One of the tasks I do is to ask them to write down what they had to eat for their evening meal the previous day. Everyone eats, don't they? It always gets students writing and most are willing to share their answers. They often think it's a meaningless exercise but when I show them the importance of meals in literature, by looking at a short scene from *Martin Chuzzlewit*, they see that it's a good starting point.

Last month, working in a school in the Midlands, I questioned the suitability of this exercise in 2015. I was working with a small group of Year 10 pupils and most were willing to share their responses. One boy, Dominic, was quiet and withdrawn. "Do you want to share what you've written?" I asked. "I haven't written nothing", he said quickly, holding up his blank page. "I didn't have nothing to eat." He was angry, probably with the task I had set and possibly because he was hungry.

How many young people face school each morning feeling hungry, not just from the lack of breakfast but also from the lack of a meal the night before? How do they cope with the many complex demands asked of them in school – from pressure to achieve a certain grade to appearing capable and sociable in break times? How could they

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possibly be analytical, co-operative and energetic? How do you find the energy to place one foot in front of the other and carry a heavy bag around school if you are hungry?

Moments later we moved on to the next task. "Close your eyes and picture the scene from the window of your back room at home. What can you see?" After a few seconds, I encouraged the group to write down what they saw, either as a list or in sentences. Dominic wrote. So did I. Next to the exercise about food, I noted: 'This is no longer appropriate.'

William's story

William is 57 and was referred to the Food bank by the local Jobcentre after being given a 13-week benefit sanction for not completing enough job searches. He has no IT skills and so couldn't use the system, but no allowance was made for this and nor was he offered any training.

William came to the Food bank in the first week of his sanction. He was given food, and didn't return until weeks 11 and 12. He had been managing on hardship monies of £36 per week – this should have been £46, but £10 per week was deducted for outstanding repayments of crisis loans. William was apologetic for having to come back again but said that his tea, sugar and other basics had now run out.

We spoke with him, to find out how he had managed. He said he'd cut down on the amount he ate, and that the mild winter meant he had managed without heating. He pulled out an e-cigarette and, with a smile, said he had given up smoking. He was being re-housed and that, too, was keeping him going.

William's history had been one of addiction. He is now over that. But at 57 he could not find a job and in this climate he probably never would; so he had to sign on for benefit payments every fortnight, and was struggling to deal with a more complicated system that he didn't understand.

Mary's story

Mary is 34 and has three children. She was referred to the Food bank by a local law centre just before the school term started. She had always managed her benefits and this was her first visit to a Food bank.

The school clothing grants were late and, when she had phoned the council to find out why she hadn't received the three grants, she was told that they knew nothing about her having a third child – because the school hadn't told them about him, they said. She asked for the grants for the older children, as she had already had those for a couple of years. But she was told 'No', because they were still waiting for details from school about the youngest child (the one they had just said they hadn't heard of).

Mary used her benefit payments to buy the uniform essentials and, when her money ran out, she rang the Scottish Welfare Fund to ask for an emergency payment. Their response was that she should have waited for the clothing grants rather than use her benefit money. They did send an emergency payment but it wasn't enough to cover heating and food until her next benefit payment, and this is why she was referred to the Food bank. She didn't want to come to us but, as she said, she couldn't send the children to school without uniforms.

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Key points

- Reflecting on the stories above, the Food bank manager comments:
 - These are just a few stories – there are so many more. Over the past three years the number of people using the Food bank has increased from 700 to around 6,000. (Appendix 2 has an analysis of the statistics.)
 - People come because they are in crisis: because of benefit reforms, benefit sanctions, redundancy, bereavement, or other circumstances that leave them unable to make ends meet.
 - Many are too embarrassed or too proud to use a Food bank. When people finally come for help we often find that they have gone for days without eating. Many parents go without food so that their children can eat.
 - There are no signs of things getting better. As winter sets in, the numbers will no doubt continue to rise. Our experience suggests that there is a real possibility of an increase in suicides and of people dying from malnutrition or hypothermia.
- Food poverty is increasing in the UK. This is due to a combination of factors: food prices rising above the rate of inflation, benefits sanctions, reductions in the rate of benefits paid, and ongoing administrative problems that result in benefits and tax credits being delayed when people's circumstances change.
- The safety net designed to protect people from severe hardship now has more holes to fall through. Crisis help and grants for essential items are no longer available through the national social security system. Instead, responsibility for crisis help is delegated to local authorities, and national guidance for payments no longer applies. In addition, some people in need receive no benefits, either in the short term because of benefit sanctions, or in the longer term because of their immigration status.
- The rapid growth of Food banks (an estimated 2.25 million meals were provided in 2013/14, representing an increase of 54% on the previous year) is now widely documented and has been scrutinised by a Parliamentary Inquiry:
 - Cooper, N. et al. (2014) *Below the Breadline: The relentless rise of food poverty in Britain*, Church Action on Poverty, Oxfam and the Trussell Trust. <http://policy-practice.oxfam.org.uk/publications/below-the-breadline-the-relentless-rise-of-food-poverty-in-britain-317730>
 - Perry, J., Williams, M., Sefton, T. and Haddad, M. (2014) *Emergency Use Only: Understanding and reducing the use of food banks in the UK*, London: Child Poverty Action Group, Church of England, Oxfam GB and the Trussell Trust. <http://www.trusselltrust.org/foodbank-report>
 - All Party Parliamentary Inquiry into Hunger in the United Kingdom (2014) *Feeding Britain: A strategy for zero hunger in England, Wales, Scotland and Northern Ireland, Report and Evidence Review*. <http://foodpovertyinquiry.org/>

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2.2 Battered by the benefits system

Maria's story

Maria is 45 and has struggled with epilepsy, mental illness and other problems all her life. With help from her adult son, she copes reasonably well, but she can barely read or write and finds it difficult to deal with unfamiliar situations or relate to people she doesn't know. The only time Maria has been able to do paid work was in the 1990s, packing boxes at a small factory near her home. When new managers took over, they fired her because she was deemed a 'health and safety risk'.

So, for most of her life Maria has relied on Incapacity Benefit (IB). In May 2013 she was called for a medical assessment to determine whether she was 'fit for work'. This followed the government's decision to replace IB with Employment Support Allowance (ESA), re-assessing people on IB to determine whether they were capable of work and transferring them to ESA only if they were not. Maria was confused and frightened by this experience, but answered the questions truthfully. She couldn't even attempt the cognitive tests but, despite that, the assessor concluded that she was 'fit for work'. Her benefit payments were immediately cut by £50 per week, leaving her with barely enough to cover bills and food, and putting her at risk since she needs to eat immediately before taking her medication. Maria's health and well-being deteriorated quickly.

Over the next 15 months, helped by friends and the Citizens Advice Bureau, Maria appealed against the ruling that she was fit for work. Although her GP, psychiatrist and support worker provided detailed evidence in her favour, the Department for Work and Pensions (DWP) stated in writing that their medical assessment was more reliable than other evidence, thus challenging the professional judgment and integrity of the people supporting Maria's appeal. They rejected her challenge, which was then referred to a tribunal panel.

The first hearing went badly. The panel grilled her about her epilepsy, even though this was irrelevant to her appeal since epilepsy in itself doesn't stop someone working. She left in tears, saying to her advocate: "They made me feel like a criminal, but I've done nothing wrong." The panel's decision was to adjourn the hearing in order to examine her full medical records, which they then requested from her GP. Four months later a new panel reheard the case and upheld her appeal, placing her in the 'support group', which means that she will not be called for another assessment for at least two years. The judge told Maria: "We think you need some space to get your life back to normal." Shortly after this ruling, the DWP repaid Maria the £3,000 that by then they owed her in unpaid benefits.

Sally's story

Sally is an activist with an organisation working with people in long-term poverty, and lives on benefits for incapacity. She has chronic arthritis and a skin condition, and has recently had hip replacement operations. She lives in social housing in a town in the Midlands with her son Chris, who is under 25, and his brother, who is older and more self-sufficient.

Chris didn't get many qualifications at school. A few years ago he was going to college, studying computing and other courses, but then the funding arrangements changed and he couldn't continue. So he went on to Jobseeker's Allowance (JSA). The rate for single people under 25 is currently (from April 2014) £57.35 per week, or about £8.20 per day, to cover almost everything someone needs to live on (apart from housing

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costs). This goes up to £72.40 per week at age 25. Any additional payments on top of this for particular items are now very hard to get.

Chris did not manage to find a job. So he was referred to the Work Programme (a 'welfare to work' scheme targeted at long-term unemployed people), in this case – as in many – delivered by a private company. His advisor found him a placement in a charity shop, which he enjoyed. One day, he told the shop manager he couldn't come in the next day because his mother was having a hip replacement, and he needed to be there when she came out of the operation. This was accepted. But in town Chris happened to bump into his advisor, who accosted him about why he was not at his placement. Chris explained, and said he had been unable to tell the advisor about this as he had no credit on his phone. This explanation was not accepted by the advisor. Chris was threatened with a sanction, and was left feeling humiliated in public by the lack of respect shown him.

Chris's advisors at the private company changed from time to time. He was put on 'mandatory activity notification', which stepped up the actions he was meant to take. One advisor focused on his CV, asking him to rewrite it several times over, and criticising his revisions. This, and other things she said and did, made him feel bullied, and he became increasingly depressed.

One day, Chris was due to meet his advisor. There were road works on the way, and he arrived about ten minutes late. He signed in when he arrived, but had to wait another ten minutes or so before the receptionist told his advisor he was there. She said he should have forewarned them of the delay. But again he had no credit on his phone, so had been unable to ring the office. His advisor recommended a sanction, for the reason 'DNA' (did not attend the appointment). The advisor stated on an official form that Chris had not come to the appointment at all, and that he had failed to make contact to give a reason for his non-attendance. This was not correct. Chris and his older brother met the manager to discuss the advisor's behaviour and to explain Chris's side of the story. This proved fruitless.

The sanction imposed by the Jobcentre was a month's complete withdrawal of Chris's Jobseeker's Allowance (JSA). This left the household short by nearly £250 during that time. They were already in debt, and Sally only had her own benefits with which to support Chris financially. They were not told about the possibility of claiming hardship payments. When they did find out about these, Chris was turned down, because he was said to be not complying with the JSA conditions.

They were reduced to going to the church Food bank, which they felt ashamed about. There, they were given tinned food, and also toiletries. Some days they only had bread and jam and a cup of tea for their evening meal. Sally said she could only do this because she knew what life was like in the past, when this was more common. She said she watched her son's mental health deteriorate seriously, until she was frightened to leave him on his own. She says now that if she had not been there, she thinks Chris would have tried to kill himself.

Sally and Chris were told this by one manager: it was written into the contract that the Work Programme staff must push people in the way they had done with Chris, or the organisation would not be paid. Chris appealed against the sanction. It was first reviewed by the DWP which supported the advisor's version of events and confirmed the original decision to impose the sanction. No-one checked to see whether, and at what time, Chris had signed in.

When Sally and Chris went to have the appeal heard at the tribunal, however, things changed. They prepared beforehand, and they felt they were able to have their say. The advisor's version of events had become rather less certain. Crucially, they had a letter

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from a higher level manager from a different office, which confirmed that Chris had signed in, just as he had said. The tribunal judge overturned the decision. Eventually, Chris was repaid the benefit he was due. He was put on to a system geared more to people with health problems, though he remained on JSA. For the past few months he has been in a full-time paid job which is going well.

So all's well that ends well? The suffering and trauma that Sally and Chris went through over the period of the sanction has taken a heavy toll on them both, physically and mentally. This demonstrates the power of officials – in this case, private company staff working on behalf of the government – over the lives of people on benefits. It is an example of a system that seemed to favour the word of these officials over that of claimants – at least until the very last minute, when that was proved false before a judge.

Sally says this dehumanising treatment is particularly painful when it applies to your son or daughter. She says that the situation has made her stop believing in justice and in the integrity of government; and that she thinks many people treated like this only get by now by losing all hope, and just surviving in their own worlds. She calls it 'state-sponsored human rights abuse', and describes its results as 'degrading democracy'.

Sally says it makes them feel completely invisible to the government, and as though they have no human value. It makes her feel frightened for the future for her grandson.

Colin's story

Colin is 23 and lives alone in a two-bedroom flat in a multi-storey block. He was in care as a child and now has no contact with his birth parents, foster parents or any of the children's homes where he has lived. He had been abused as a child and was involved in the youth justice system in his teens, including a short period sentenced to a young offender institution. He has mental health and substance misuse problems. He is a young father, with a child living elsewhere.

Colin says that by the time he has paid his rent, council tax and other bills, £5 per week to the Child Support Agency (CSA), and fines and debts, he is left with less than £30 per week for food, transport, clothes, and everything else. He tries to keep his electric bill down – he is on a high-tariff meter – by sitting in the dark for as long as possible. A return bus fare to the city centre costs over £4 so, if he wants to go anywhere, he walks for 20 minutes to the nearest metro (Underground) station and then 'jumps the metty' (risks using it without paying).

Colin has an old pay-as-you-go mobile phone (also on a high tariff) and no access to a computer or the internet. He has been on a number of job schemes, all of which seemed to have involved unpaid work with very little training or accreditation.

As he is under 25, Colin receives about £15 less benefit per week than someone of 25 or over. This has been justified on the grounds that young people live with their family. The only good news for Colin was that his social housing landlord had managed to get the flat re-designated as a one-bedroom flat, with the result that he wouldn't lose a further £9.80 per week due to the 'bedroom tax'.⁷ Colin has been subject to several benefit sanctions because his difficulty with reading makes it hard for him to fill in forms correctly and so he fails to provide enough proof that he is looking for work.

To make matters worse, Colin has no social life. His only activities are connected with his substance misuse. He doesn't want to be reminded of his former life, so has no

⁷ The abolition of the 'spare room subsidy' in social housing. More information is provided later in the report.

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friends from his past. There is no-one in his life who can help him. His only sources of money, other than benefit payments, are the payday lenders and loan sharks who operate in his area. He seems like a young man with no future, sitting alone in the dark to save money on his bills.

Key points

- Maria's story highlights several system failures, including:
 - the initial assessment that ignored criteria, set out in legislation, that would have made Maria eligible for Employment and Support Allowance (ESA)
 - the DWP's refusal to accept evidence from her doctor and other professionals, and
 - a tribunal process that was delayed for months and then inconsistent in handling the case.
- The financial impact was the withdrawal of £3,000 in benefits payments that Maria was entitled to. And the flawed assessment process generated additional costs for the state – the tribunal process itself and higher NHS costs, as the deterioration in Maria's health led to more GP and hospital appointments.
- There have been many media stories about the impact of the 'Work Capability Assessment' process for those coming onto, or already on, incapacity benefits. This was started by the previous Labour government and continued under the Conservative/Liberal Democrat Coalition. Many appeals against these assessments have succeeded and some general changes have been made. For example, ATOS, a French multinational company that formerly undertook these assessments, no longer holds the government contract. Concerns remain, however, about both the suitability of the criteria and the competence of the contractors. The difference in benefits between ESA, paid to those who are deemed incapable of work, and JSA, amounts to around £30.
- Chris and Sally's story is one of several that highlight the impact of the huge increase in the severity and number of sanctions on those who have to satisfy Jobcentre conditions about searching for work. It is one example of the failure of the 'welfare to work' system to take account of the practical difficulties facing those who depend on public transport and are short of credit on their phones.
- Internationally, the UK already pays an exceptionally low rate of benefit to single people who are childless and unemployed. Sally's and Colin's stories highlight an additional problem: those under 25 receive even less benefit than other single people.
- When people are moved from one social security benefit to another, it can also create problems with their Housing Benefit (HB), since they have to submit a new claim to their local authority in order to avoid losing it. Many people are not aware of this requirement. Even if they do re-claim HB, there are likely to be delays in payment after their new assessment. The government is assuming that the introduction of Universal Credit, to be administered centrally, will resolve this problem.

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2.3 Complex lives

Alice's story

Alice lives with her son, aged five, and daughter, aged eight. They have a three-bedroom council house. Alice isn't in paid employment and receives no support from the children's fathers. She has no formal qualifications but would 'like to work with children'. She has difficulty reading and writing. She intimated that she might be pregnant.

Alice feels very harassed by Jobcentre Plus. She was 'just about' coping two or three years ago, but now is increasingly in debt, is stressed, and suffers from mental health problems. She is devoted to her children but her life is now dominated by worries about providing them with food and other essentials. Christmas and birthdays are a particular time of dread. The 'lady from the Provi' (Provident) knows all the significant dates in Alice's family life and makes sure to call round just before birthdays and anniversaries, putting her under pressure to buy, for instance, a new game for the computer at 'only £2 a week' – but for how many weeks?

Most of Alice's furniture comes from BrightHouse, so it is effectively leased at extortionate prices. For example, a better-quality washing machine, from a high-street supplier, is less than half the price of the one Alice is buying, and has a much lower APR. The clever thing about BrightHouse is that, if the bailiffs do come, they can't take away the items, because they do not technically 'belong' to Alice. Alice has to go into town every week (£3.40 return bus fare) to pay off her BrightHouse debt - only to be tempted by new goods and by staff who also know the children's birthdays.

Although Alice needs help, there is no way that she would approach statutory services for support. She has a fear of 'the social' – Children's Services – taking her children into care. She has no confidence in her skills and abilities as a mother and feels constantly judged by others. She has been offered some support for her mental distress (she seems to go to her GP practice regularly), but doesn't understand the value of 'talking therapies' or why she might need them. For her, it would mean yet another bus fare and the pressure of talking to someone else who might make a judgment about her.

The harassment Alice feels from Jobcentre Plus is about their requiring her to be available for work and demonstrate that she is actively seeking work. She doesn't have access to a home computer or the internet, making it hard to do job searches and show that she is looking for work. A nearby community centre does have computers but, as Alice needs help to use them, she can't access them unless staff or volunteers are on hand. Her other big worry is that her young children still need her to take them to and from school and look after them in the holidays. She has few marketable skills and she believes the wages she could earn (e.g. as a cleaner) would be most unlikely to cover the cost of childcare, travel and work expenses.

When Alice isn't worrying about food, her biggest fear is debt. She owes between £15,000 and £20,000 and talking about this reduces her to tears.

Three years ago Alice claimed Income Support and did not have to prove availability for work until her younger child turned ten (subsequently reduced to age seven). Now she has to claim Jobseekers' Allowance (JSA) instead, because her younger child is now five, with the requirement that she is available for and actively seeking work, and with the increased risk of sanctions if she fails to comply.

In addition, Alice is liable for the 'bedroom tax,' because her children are considered young enough to share a room and she has one each for them. She is also liable for

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council tax which she did not have to pay before the recent changes. These changes mean that she loses £15.50 per week.

Moving home is not an option. Alice is rooted in her neighbourhood, in a family house with a small garden, a large lounge-diner and a reasonable-sized kitchen. Changing to a two-bedroom flat would mean the loss of about a third of her current space. She would also incur removal costs and could end up further away from the children's school. Moreover, in a few years her children would be entitled to separate rooms.

The problem isn't just the loss of over £15 per week from an already low income. It is the fear of 'being sanctioned' (for not demonstrating that she is actively seeking work) that terrifies and overwhelms Alice. It happened to her once before and, because she wasn't aware of the adverse impact on her housing benefit, she ended up even further in debt.

Alice was already worrying about how the children would be fed when the school closed for the summer holidays in a month's time, because they go to the breakfast club at school and are entitled to free school meals. Like many other families, she was going to have to rely on voluntary and community organisations to provide lunch for them. Fortunately, one was within walking distance of home, but she was unsure whether she would have to pay.

Alice feels that her desperate situation is beginning to affect her relationship with her children. Like any parent, she wants the best for them, including good memories of family life, and she wants to give them what she believes they are entitled to. But her financial difficulties, the fear that stalks her daily, the constant worry about debt, and the insecurity and uncertainty that surround her, make her fear for the future.

Barbara's story

Barbara lives alone in private rented accommodation in the poor end of town. She has a long-standing mental illness and shows signs of suffering from alcohol and possibly tranquilliser abuse. In the past she was a victim of domestic violence. She does not appear to have children or much in the way of an extended family. She smokes heavily.

Until two or three years ago, Barbara had a reasonable income and managed to get by. But since then her life has become more and more difficult. Many of the shops in her neighbourhood have changed hands, with larger supermarkets replacing the local shopkeepers who knew Barbara and would often give her 'tick', allowing her to pay when her money came in. The area's residents have also changed substantially. More students are moving in and this has caused house prices to rise as houses have been bought by buy-to-let landlords. The local pub has been knocked down to make way for student accommodation and, increasingly, shops have become letting agencies and takeaways rather than local food retailers.

Barbara had been 'signed off on the sick' by her doctor, and she now had to go back and forth to the ATOS⁸ offices, to be assessed for Employment and Support Allowance (ESA). She found herself caught in a cyclical process - applying for ESA, being assessed by ATOS and deemed suitable for work, receiving JSA and getting into rent arrears, and then being approved for ESA and being repaid by DWP the money they owed her (which could be quite a large sum).

It is hard to understand this bizarre process and, from Barbara's perspective, it reinforces her belief that the world is against her, increasing her isolation, loneliness and

⁸ The French private sector company contracted by the DWP (until recently) to conduct ESA assessments.

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depression. Barbara had worked as an administrator in a government department until a few years ago. She is an expert at filling in forms, but cannot see why she has to fill in the same form every few months for the same benefit.

Barbara comes across as a very fragile person. She seems to survive on tea, biscuits and cigarettes. She constantly harks back to better days in her past life. She has no family living nearby and keeps to herself, other than occasionally going out and drinking heavily. She doesn't seem to recognise that she needs support and company. Barbara is unlikely to come to the attention of public services, other than the NHS. Her main concern is that she doesn't want to 'trouble anyone'. It is hard to see how she could engage in any meaningful work.

Deepak's story

Deepak came to the UK as a refugee and he and his family now have the right to remain. They came here wanting to work and to build a new and better life for their two children, who are still very young. Deepak's wife speaks very little English and rarely goes out, other than to take the children to school and nursery. They have all benefitted from the local Sure Start Centre, a service that is now under threat. The local area is vibrant – it is home to many different communities, races, religions and cultures, and offers families a great deal of informal support. The children are happy and lively.

The family had been allocated a small three-bedroom house by the council but, because of the ages of the children, this was now subject to the 'bedroom tax', which meant that they either had to move to a smaller home or pay £15.40 per week towards the rent. They would be cramped in a two-bedroom flat.

So far Deepak has not managed to find work and the family faces a combination of problems - relating to poverty, culture shock and not understanding how they would manage if he did get a job. Deepak has friends and family who work in the restaurant trade but the only jobs they can offer are low paid and insecure. The family could well be worse off if he took this sort of part-time, low-paid work. In the meantime they have to deal with complex benefit rules; pressure to find work; the difficulties of form-filling, which is especially hard when English is not your first language; and the ever-present threat of sanctions.

Despite all this, their home is an uplifting place – noisy, a bit chaotic, full of affection and hope. There was lots of discussion, not just about the uncertainties they faced and what might happen to them, but also about the future, their aspirations, and their desire for things to be better. There was also gratitude for the little that they had and a very real sense of togetherness and of belonging to their community.

Key points

- All the stories in this section outline the way in which different problems can combine in a way which exacerbates the cumulative impact of any single problem. They show clearly:
 - The impact of the 'bedroom tax' – a cut in housing benefit for social housing tenants who are deemed to have more rooms than they need, officially known as the 'abolition of the spare room subsidy'.

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- The negative impact of the way in which council tax benefit now operates. The government devolved council tax benefit to local authorities, so there is no longer a national system. At the same time, it has cut the overall budget by 10%, with an injunction to protect pensioners (and a few other groups) from benefit reductions. Faced with this, many (though not all) councils have imposed a requirement on everyone to pay at least some council tax. But benefits have not increased to compensate for this.
- The recent reductions in the real value of working-age benefits caused by uprating most of them in line with the Consumer Prices Index (CPI) rather than the Retail Prices Index (RPI), and subsequently either freezing them or increasing them only by 1%. This is not the result of welfare reform but rather a decision about how to reduce the national deficit.
- The power of public and private sector officials over the lives of people in poverty and the fear and insecurity that this engenders. See: ATD Fourth World, an international human rights organisation working with people living in persistent poverty, trains social workers to understand the lives, views and feelings of parents in this situation.
- The Children's Society reports that 1.4 million families across the UK are in problem debt. The report revealed that households owe on average over £3,400, with many taking out loans to pay for basics such as food and heating.
www.childrenssociety.org.uk/sites/default/files/debt_trap_report_may_2014.pdf
- Many families pay a 'poverty premium' on household goods. For example, buying a Lenovo 23-inch touch-screen PC from BrightHouse (<http://www.brighthouse.co.uk>) costs £20 per week, but the total cost is £2,600 compared with £700 from Currys. Alice's 'affordable' weekly payments to BrightHouse involved repayments at 94.7% APR.
- Lending schemes such as those managed by the Provident charge an APR of 399% or more – <http://www.providentpersonalcredit.com/>. The government has now capped the interest rates that can be charged by pay day lenders, but there is concern that those in desperate need might resort to illegal moneylenders with more dubious practices.
- Barbara's story shows the effects of social exclusion and isolation, and how people under pressure can make poor short-term choices. This can also happen to someone not on a low income, but the pressures on those in poverty are relentless, especially when they do not have ongoing support from friends, family, neighbours or others in the local community.
- Deepak's story highlights the difficulty of finding a job with decent pay, especially when English is not your first language. But the positives in people's lives need highlighting too. There is the importance to families such as Deepak's of Sure Start children's centres, with their user-focused services and warm welcome, and the sense of family solidarity and community vibrancy that exude from the story.

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2.4 Fragmented families

Janice's story – lives fragmented by the care system

Janice is a single mother to Daniel, who is 15 and has been bullied for some time, including being stabbed near to their home. They live in the South of England. The police and Children's Services felt that the stabbing was proof that he must be in a gang. Daniel and his mother insist that he isn't and that he has become the target of a group of local young men. The family moved once, in order to protect Daniel. Things improved for a while, but he was then spotted and the heavy bullying started again.

Very reluctantly, Janice agreed that Daniel should go into voluntary care⁹ for his own safety. To Janice's surprise and dismay, Daniel was placed in a children's home in the North of England. He felt isolated, far from home and school and normal life, and with only a few of his belongings. He missed his mother terribly and kept asking her when he could go back home.

Soon after Daniel went into care the social worker who had arranged his move left Children's Services and his mother couldn't get anyone to visit her or return her phone calls. She was desperate to keep up her relationship with her son and didn't want him to feel that she had let him down by agreeing to the voluntary care. The first social worker had agreed to arrange for Janice to visit Daniel at the children's home but, at the last moment, she was refused a travel warrant because the new social worker said it would be better for Daniel to 'settle in' for a few weeks before seeing his mum. In the end, Janice paid for her own tube, train and bus travel as well as a stay in a B&B when she visited Daniel.

Janice wants to visit Daniel regularly but she is consumed with money worries and falling deeper into debt. She works part time in a supermarket and is trying to get extra hours. Her child benefit will stop soon because Daniel is in care, and she has been told that – because Daniel is not living with her – she will also be hit by the 'bedroom tax'.

The first social worker had proposed residential care as a temporary solution while they worked out how to keep Daniel safe in his home area but time is dragging on and Janice feels that the social workers are not taking seriously the impact on both her and Daniel of him being away from her for so long. She is desperate for Daniel's safe return to her care, and would be willing to move yet again if that's what is needed. In the meantime, she wants to keep in close contact with her son and to be involved in decisions about his life but Children's Services keep postponing the date of a meeting to discuss a longer-term plan for him.

Tanya's story – lives fragmented by domestic abuse

Tanya told her story to a voluntary centre worker. This is what she said:

"I came to the refuge last month with my son and daughter. We left our home with nothing. We are in a new town and I know no-one here except the refuge workers. No-one will visit us because I can't risk telling anyone where we are.

I used to have three jobs. One was working night shift at the hospital and so I left my children with their father. My son told his teacher that he slept with a hammer under his bed to protect himself and his sister from their father. The teacher told me and I decided in seconds that I had to take my children to a safe place.

⁹ 'Voluntary care' is the common term used to describe the provisions of section 20 of the Children Act 1989. The legal term for a child being in voluntary care is that they are 'accommodated by the local authority', with parents and Children's Services sharing parental responsibility for the child.

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My husband worked part time but didn't help with the bills. He made me take out loans and, because I was scared of him, I couldn't say no. One was for a car but he wouldn't let me use it. Now I can't pay off all the debts. I have applied for Jobseeker's Allowance and Child Tax Credit. Our income is child benefit, and my rent here is covered by Housing Benefit. The refuge worker has warned me that it can take a long time for the other benefits to be paid.

I am glad that we moved because I am glad that my children are safe. But this is not normal life. We sleep on borrowed bedding and eat off borrowed plates. The children wear second-hand uniforms lent by their new school. I don't want my children to feel strange but they are wearing strangers' clothes.

We will move out of the refuge. We need help, but we will do it. I will get a job – three again, if need be – and we will have a home.

Key points

- Janice's story shows how poverty and discrimination have an adverse impact on the lives of families struggling with children in care or at risk of being taken into care, and how this increases the likelihood of fragmentation of family and other relationships that are so important for children.¹⁰ As several of the other stories also show, the fear of children going into care looms large in the lives of many parents in poverty.
- Several stories feature bullying, in particular between children and young people. Those living in poverty often describe how they are picked out and picked on by others for being different. Ruth Lister described this form of 'othering' in her British Academy lecture on 5 February 2015.
- Tanya's story is not just about domestic abuse, which occurs across all income groups.
 - It raises questions about how, as a society, we should respond to it. It shows that 'hidden poverty' is possible even within a household that appears to have an adequate income overall. Financial abuse of the kind described here has been recognised only recently as a form of domestic abuse.
 - When those who are suffering domestic abuse leave home, often with their children, they can be catapulted into poverty. A key policy issue here is that Child Benefit is often the one benefit that follows the child when circumstances change, thus providing the mother (who usually receives this benefit) with some minimal secure income.
 - It demonstrates the powers of endurance that those living in poverty have to find within themselves and deploy just to get by.

¹⁰ The Family Rights Group – <http://www.frg.org.uk> – advises families whose children are involved with or need Children's Services because of welfare needs or concerns.

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2.5 Young and homeless

Thomas's story

The New Londoners Project, for 13-19 year olds, funded Thomas's bus pass when he was homeless and living on the streets last winter. His support from local authority social care had been withdrawn after an assessment of his age and he had fled the National Asylum Support Service (NASS) accommodation after he was badly bullied by another resident. Returning to London, the only place in the UK that he knew well, he found that none of his acquaintances had space where he could stay for long. The Children's Society (who funded the Project) offered to refer him to a cold weather shelter and to advocate with NASS for alternative accommodation but Thomas's past experiences of being bullied left him too afraid to accept their offer. As he often had no place to sleep, the Project funders gave him bus passes during the winter months so that he could ride the buses all night, a warm and relatively safe option compared to being on the streets.

Danuta's story

Danuta's parents came from Poland and settled in the UK some years ago. Danuta arrived at a charity-run hostel for homeless young people when she was 16, after a lot of problems at home. She is five months pregnant. She has a boyfriend but the hostel staff are concerned that he might be exploiting her as he behaves in controlling ways.

Danuta has struggled to get any benefits because the DWP has been unable to determine whether, as a European Economic Area (EEA) national, she meets their Habitual Residence Test (HRT) - even though it seems clear to hostel staff that she does. They have spent three months making regular calls to the DWP to try to sort out Danuta's benefit payments, as well as contacting Children's Services repeatedly, to try to get her some financial support.

This is all taking up time that staff think they should be spending on helping Danuta prepare for motherhood. They have managed to secure the help of a nurse who is working with Danuta on healthy eating but, because Danuta has no money to pay her rent at the hostel, she is under constant threat of eviction and can't settle to thinking about other things. The hostel has to impose the conditions about rent payments in order to ensure that it can stay open.

Eviction would place Danuta and her unborn baby at very great risk. Recently Children's Services gave Danuta a small allowance but the struggles with the DWP continue. The special 'under 18s worker' at the DWP promised that a decision on the Habitual Residence Test would be made on one particular day, but later explained that, yet again, this had not been possible. Several months on, Danuta's benefit claim has still not been decided and she remains under threat of eviction.

Key points

- Thomas's story raises issues that are common to many other young people – nowhere to live, the fear of bullying, and the total lack of income. His difficulties are compounded by his unresolved immigration status.
- Danuta's story illustrates a specific benefits issue – the Habitual Residence Test (HRT). The HRT rules state that any change in circumstances means that the process must begin all over again, causing further delays in payment. Hostel staff feel that the constant change to the benefits system makes it difficult for DWP staff to understand their own rules.

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- The hostel cannot afford to support residents who do not pay rent, but they work hard to avoid evicting people. However, benefit delays make it inevitable that some residents fall into rent arrears and end up facing the prospect of eviction. This can be distressing for the staff. They know that many of these young people have troubled histories and usually lack other family support, so eviction will only make them more vulnerable.
- Although local social care services for children or adults should be supporting some of these young people, they sometimes seem reluctant to do so, probably due to resource constraints. With cuts affecting all local and national services, there are often lengthy debates over who pays for what as all departments are trying to reduce expenditure.

2.6 Poverty and mental health

Marcus and Louise's story

Marcus and Louise and their four children were subject to the 'bedroom tax'. They lived in poor housing and their benefits were also delayed, leading to uncontrollable debt. This limited their weekly budget and the amount they could spend on essentials such as bills, rent, food and clothing. Food vouchers were provided by the local authority, under Adult Services' eligibility rules for help in extreme hardship, but often this was not enough to get them through a crisis.

Marcus had worked hard all his life, but had no choice but to give up work because of his long-standing mental illness. After waiting several months for his benefits to be sorted out, he found himself caught in a vicious circle and struggling to support his family. The impact of poverty that was most distressing for them was not being able to afford any Christmas presents for their children. Living in poverty created so much unhappiness for the family that they felt they had no way out. The constant anxiety made Marcus's mental health much worse.

Key points

- Marcus and Louise's story, as well as demonstrating the impact of the 'bedroom tax' and general life on a low income, shows how families rely on a patchwork of provision – including food vouchers, usually given out in limited numbers only, and crisis payments, now greatly limited, following the government's decision to devolve them to local councils.
- Their story demonstrates the devastating impact on mental health of the daily struggle with debt. This is a two-way process: mental illness makes poverty more of a risk, and poverty and debt in turn exacerbate mental health problems.

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2.7 Poverty and disability

Richard's story

Richard is 14 and has autism. He lives with his parents and younger brother and sister. Richard's mother is his main carer and looks after him as well as she can, despite her own long history of depression and anxiety. Richard's father has long-term health problems and learning disabilities. Life has been a struggle for the family over a number of years and has taken its toll. Richard's younger sister is withdrawn and has had a lot of problems at school.

Caring for Richard is stressful for the family and at times they find it hard to manage. Children's Services have supported the family to help them care for Richard. When a social worker visited recently, Richard's parents told him that Richard's father had lost his job and that his Jobseeker's Allowance (JSA) had been delayed. The family had been so short of money that they had used Richard's Disability Living Allowance (DLA) to pay their rent and their electricity and gas bills. The social worker discussed this with his manager, who said that the parents' action constituted 'financial abuse' because it was an inappropriate use of Richard's DLA, which was paid to help his parents care for him – the benefit is in Richard's name. The manager said that Children's Services should consider whether Richard was 'at risk' because of his parents' short-term measure of using the money to keep a roof over the family's heads. Richard's mother's anxiety worsened considerably during this time because she was terrified that Children's Services would take Richard into care.

Key points

- Richard is entitled to Disability Living Allowance (DLA), a non-means-tested, non-contributory benefit given to help with the costs of caring for a disabled person, or for their additional mobility costs, or both. It is paid at several different rates. It is currently being replaced by Personal Independence Payment, with the aim of cutting expenditure.
- Richard's story, like many of the others, illustrates benefit delays, low income, physical and mental health problems of children and parents, and joblessness. It also demonstrates the energy and active concern that many of those living in poverty draw on every day to care for others, despite having long-term health problems of their own.
- In addition, the story demonstrates the power of public services staff over the lives of people in poverty, the problems created if staff take a tick-box approach to their job, and the importance of their understanding the daily pressures of life in poverty.

2.8 Penalised by private sector companies

Jenny's story

Jenny has been in receipt of Incapacity Benefit for most of her adult life. She has long-standing health problems and severe learning difficulties. Despite this, she manages her income well. She has never been in rent arrears, she doesn't use a credit card, and she tries to pay all her bills on time, even if that means going without food occasionally.

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However, over the past few months she has also been under pressure from her bank because of an overdraft, taken out years ago by her former husband, but for which she is now liable. In 2007 the overdraft stood at £100. Since then it has crept up incrementally, partly on account of interest rates, until it hit the approved overdraft limit. At that point the bank added the cost of interest to her debt, plus their fees, and penalty charges. This amounted to her having to pay an extra £120 per month.

Over the years Jenny had asked her bank how she might settle the debt and she and her mother had paid in small amounts regularly, to try to keep it down, but at no point had anyone suggested that she should close the account so that the debt could be frozen and a debt repayment plan agreed. She never used the account anyway – her benefits were paid into a different account – but it has become an albatross around her neck. She is now getting help from the Citizens Advice Bureau and the debt should be resolved soon. But the bank wants ‘its money’ and, despite six months of negotiation with them, they have done nothing to help resolve the situation. Without independent expert advice, Jenny would stand no chance of getting a fair deal.

Farida’s story

Farida is a young refugee from Pakistan who recently missed the postman delivering a registered letter, about her right to remain in the UK. She was instructed to collect the letter from the sorting office which is now on an industrial site about three miles from the city centre. It used to be next door to the train station.

Farida went by bus to collect her important letter but she couldn't catch a bus back because the buses to and from the industrial estate stop at about 6pm. She couldn't remember the way the bus had travelled so she wandered around the isolated area for over half an hour, trying to find a way home. Eventually, a man on his way from work stopped his car and gave her a lift back to the city.

The story might have ended differently for Farida, given the personal risk involved.

Key points

- Jenny’s story shows that lack of empathy with the lives of people in poverty is not limited to public sector services. It applies, too, to many private services, and with the serious consequences that can stem from failure of imagination and care.
- The financial services Lending Code sets standards that require mainstream financial institutions, such as banks, to offer breathing space for people in financial difficulties and to provide guidance and support to people with mental or physical health problems. Jenny’s story leaves us questioning the extent to which these institutions follow their own ‘good practice’ guidelines. See: www.lendingstandardsboard.org.uk/thecode.html
- Farida’s story shows that, in addition to individual resources, public space and design and location matter enormously. It also highlights that, when a society forgets too easily about those who do not have their own transport, it does not just inconvenience them and take up significant amounts of their time and effort, but can also jeopardise their personal safety.

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2.9 Insecurity and employment

Laura's story

Laura has been a care-worker for the past two decades, making sure that the older people she helps are happy and content in their own homes. Like many women working in her sector, she is employed on a zero-hours contract and doesn't get paid for the travel time between appointments.

"The other Sunday I worked for six hours but only got paid for three hours. This means I am effectively paid less than the minimum wage."

Laura says that this is a way for companies to cut back on staff costs, and it means that carers have to do lots of overtime to get the equivalent of eight hours' pay.

"Zero-hours contracts are great for employers because it gives them greater flexibility but for people like me they are a nightmare. Planning my work around my kids is incredibly difficult. I want to be there for them, but at the same time I can't afford to turn down work when it is offered."

Laura's husband works full time as a retail manager but even with his wage the family struggles to make ends meet.

"At the end of most months our outgoings are bigger than what we have coming in. We are working longer hours but finding it harder and harder to keep our heads above the water. This isn't how life is supposed to be but I know many working people who are facing the same struggle for a decent standard of living."

Margaret's story

When Margaret took out her payday loan it wasn't for a holiday or a new plasma television – it was to pay for petrol. She explains:

"My brother was coming back to visit from Australia for the first time in 20 years and it was the only way I could afford to take him around."

Margaret is a public sector worker. She hasn't had a real-terms pay rise in years and is still paying back debts from 2008.

"When the credit crunch hit, my bank called time on all my debts and that summer me and my kids had to survive on crisp sandwiches. I still owe money on my overdraft and credit card and I don't have any spare money. I am just about keeping on top of my finances but saving for the long term is virtually impossible. You never know when a heel is going to come off your shoe or when your boiler or washing machine is going to break down."

Talk of a financial recovery draws a strong response from Margaret:

"I know lots of people in problem debt who have taken out payday loans and ended up in trouble. From where I am sitting I don't see any recovery, wages are not keeping pace with prices and people are becoming worse off. Most weeks I struggle to make ends meet and I'm in trouble with my bills. I know I am one of many across the UK in this situation."

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Key points

- Laura and Margaret's stories show that poverty is not a condition experienced only by those who are out of work. It also affects many people who are in paid work or who live in a family in which someone is employed.
- These stories also demonstrate that it is not just state services and private companies or public attitudes that adversely affect the lives of people on low income. Employers who use zero-hours contracts, and fail to pay travel costs for jobs that require short visits to a number of clients, also create hardship and in-work poverty.
- The stories also illustrate the importance of cross-cutting issues such as gender. There is a concentration of women in caring, and in public sector jobs. Caring, whether paid or unpaid, has consistently been under-valued in terms of the skills involved. And, recently, the government's plan to 'rebalance' the economy away from public and towards private sector jobs, and to help reduce the deficit by holding down public sector pay, has had a disproportionate impact on women. See: Women's Budget Group www.wbg.org.uk

Learning from experience

Why was Bob Holman's article an inspiration to those of us who collected the 20 stories presented above? And what is the relevance of a report written in 1943, that none of us had heard of – let alone read – before it was brought to our attention last year?

We think the answer lies in the fact that those early authors felt compelled to look beneath the surface, to see beyond the overwhelming circumstances that so many people were facing, and then try to understand the causes of poverty in order to identify possible solutions. They avoided simplistic comment on the symptoms. Rather than blame parents for their children's behaviour, they teased out the stories behind the problems that evacuated children and their families experienced in their daily lives – problems that had been exposed to public view because of the need to provide children with a safe place to live during the War.

The language and dominant values of *Our Towns* are very much of their time. The style and tone feels dated and, of course, since the 1940s there has been spectacular progress in many areas of life. Yet some things have stayed resolutely the same and it is this that makes the 1943 report so interesting.

We have not attempted to produce a modern-day version of *Our Towns*. But, in reflecting together on the work of those pioneering women, we did feel compelled to do something. We listened to people in poverty who are threatened today, not by bombs dropping on their homes, but by bombshells from those we expect to take a lead in shaping our society. We were interested in whether and how, 70 years later, poverty still wreaks havoc in people's lives.

So what is different between then and now and what has stayed the same? What does a comparison tell us about our understanding of poverty today and what we might do to create a more equal, just and compassionate society?

What is different?

The nature of poverty: Living conditions today, even for the poorest families, are markedly different from those in the 1940s. The levels of destitution common 70 years ago are relatively rare today although they have not disappeared entirely. There has been a genuine transformation in the lives of most people, brought about by the improvement in living standards in general as well as the introduction of the welfare state. Additionally, over time, there have been a vast number of housing, environmental, tax, benefit and other policies to support families and tackle poverty. Nonetheless, our stories show how precarious the lives of many families are. And they are being lived against the backdrop of inequality that has now reached levels similar to those at the start of the Second World War.

Attitudes towards welfare services: The progress made over time has altered the nature of political debate significantly. In the early 1940s, welfare provision was limited in scope – *Our Towns* helped to highlight the value of a more comprehensive system that would encompass all aspects of health and welfare. After the War, changes to the social security system were designed to provide benefits for everyone, 'from cradle to

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grave',¹¹ through a combination of universal, non-contributory benefits, as well as contributory and means-tested benefits. This was meant to eradicate the stigma of poverty and to smooth over the difficulties that anyone might face at different times in their lives. People of that generation were immensely proud of Britain's 'welfare state'.

But, over the years, as the population profile changed, and factors like high rents and low wages put more pressure on the system, welfare services became more complex and more contested. Today, people tend to have less pride in the idea of 'public service' as something to be valued in itself, and the social security system is coming under much greater scrutiny.

Worst of all, in our view, is the hardening of attitudes towards those who live in poverty and the lack of respect shown to so many people who need to claim benefits. Our stories show how punitive and degrading the rules governing payment are for those who are out of work, and statistics show the extent to which these rules are applied.¹²

In-work poverty: In the 1940s, work was more likely to be seen as a route out of poverty but in recent years the shape of work for people at the lower end of the economic spectrum has changed significantly. Many women in particular are trapped in low-paid, part-time work and increasingly this is the only kind of work on offer. Some zero-hour contracts require people to be available for work permanently whilst guaranteeing them no set hours of employment. It does not provide a sound basis on which to plan and manage family life. Not only is there much less security; often these contracts no longer offer basic benefits such as paid holiday and sickness or maternity leave. Paying into a pension is also probably very low on the list of priorities for those who have so little, yet this will inevitably be storing up further problems in later life, for individual pensioners and for society in general.

Today, many people in work slip in and out of poverty, living on the edge, with no margin to cope if new problems suddenly arise. They have no savings to fall back on if something goes wrong, and the lack of a financial cushion creates fear and insecurity. The problems are exacerbated by the huge growth in consumerism since the middle of the last century, which leaves people under pressure to buy ever more goods and to use credit when they are short of cash. As *Our Towns* showed, moneylenders created misery in the 1940s, but their influence was less pervasive in a world that had lower expectations about material 'necessities' than we have today, and where the rationing of goods continued until the 1950s.

Attitudes to domestic abuse: An important societal change, from the early 1970s onwards, has been recognition of the impact of violence and abuse encountered, usually by women, within relationships. Current provision of refuges and support agencies and opportunities for legal redress may be far from perfect, but they were non-existent in the 1940s. As this is an area where, clearly, there has been significant progress, it is now deeply worrying to note that recent cut-backs in the legal aid budget are making it much harder for people to get representation in court hearings.¹³

What has stayed the same?

Despite the obvious differences, there are also many striking parallels between the 1943 report and poverty today. In particular, some of the attitudes and prejudices towards those in poverty – and reflected in the efforts made by the authors of *Our Towns* to

¹¹ www.nationalarchives.gov.uk/pathways/citizenship/brave_new_world/welfare.htm

¹² The number of sanctions [imposed on benefit claimants](#) by the DWP in Great Britain in 2013 was 1,122,526.

¹³ <http://www.theguardian.com/society/2014/sep/10/women-die-legal-aid-rules-domestic-violence-victims>

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counter them – persist. All our stories demonstrate the struggles that people face, sometimes because services that are intended to help are failing to protect them. The stories also highlight the underlying causes of poverty and they describe, graphically, the impact it has on families and children. Much of this resonates uncomfortably with the analysis set out in *Our Towns*, because the stories show how much has stayed the same.

Complex lives: As in the 1940s, families living in poverty today are often grappling with multiple problems and a complexity that most people would find daunting. Some of these problems are entrenched, whilst others present in a sudden and frightening way. Frequently they arise because of circumstances beyond the person's control or because of bureaucratic systems that are unable or unwilling to respond flexibly to people's needs. When, as often happens, problems become overwhelming, people might turn to loan-sharks as their only option, or use alcohol and/or drugs to escape their pain, albeit creating even more difficulties for themselves and their families in the long run.

Dislocated lives: *Our Towns* dealt explicitly with people removed from their homes, their communities and their familiar surroundings through evacuation. Although this happened within the UK, it was nevertheless a deeply traumatic experience for thousands of families. Today, world conflict and economic pressures generate global movement, with our society acting as host to many migrants, asylum seekers and refugees. The clash of cultures in some communities today is similar to that reflected in *Our Towns*. It was the largely negative response of middle England to evacuees that led to the report being commissioned.

The problems of dislocation and loss continue today, including for young people trying to survive alone when they leave local authority care, or for people who arrive from abroad and find themselves stranded. Family lives are disrupted, too, by the devastating impact of domestic abuse. Whilst not necessarily related to income – abuse occurs across all classes and cultures – its impact is all the more profound when the flight from abuse propels women and children into poverty. And, as several other stories have shown, the impact of benefit cuts, in particular the 'bedroom tax', is causing people to face the frightening prospect of having to move away from their support networks and communities when their weekly income is reduced.

Mental health problems: *Our Towns* acknowledged the huge toll that poverty took on the mental health and well-being of families. In 2014, almost everyone we spoke to or heard from talked about the stress, depression, anxiety and other health problems caused or exacerbated by their financial burdens. The pressure to shift people off benefits and into work is particularly punitive when, as is so common, it adds to the other worries facing people who have mental health problems or learning difficulties. As our stories show, people with limited capacity to work feel as though they are being shunted onto Jobseeker's Allowance and then expected to use a computer, complete a CV, attend job interviews and adapt to a regular work routine, just as if they were simply moving from one job to another. For many people, this is impossible without intensive support, and, increasingly, as our stories also highlight, such help is either not provided or is over-stretched.

Families and social care and other services: *Our Towns* challenged the way that poor parenting was blamed for the difficulties families faced. Yet, even today, many parents live in fear of being judged incapable of looking after their children. Sometimes they face the threat that their children might be separated from them and end up in care.

Some of the stories show how statutory services, whose job is to support families in difficulty, can sometimes fail to understand their circumstances or treat them with

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respect. This may be because front-line workers themselves feel demoralised, over-worked and undervalued by senior managers who are juggling with different priorities. It is certainly true that public services are struggling with tight budgets and facing the prospect of further cuts. But the way that staff relate to the people they are helping is not simply a matter of money. How they make people who use their services feel about themselves, and how they identify with their difficulties, has an impact on people's sense of dignity and self-worth and on their ability to tackle the things that are within their control. This is just as important for staff in private companies that are delivering services used by people in poverty as for those who are employed by central or local government.

Financial problems/debt: In *Our Towns*, 'pawning', 'betting and football pools', and 'buying on tick' were common strategies for 'making ends meet', although these informal arrangements often increased debt in the longer term. The authors found that the poorer the district, the greater the opportunities for the money lenders. Today, many families feel the same sense of desperation, not knowing where the money is coming from to pay for everyday essentials. They are vulnerable to the offers of 'cheap' credit from similar unscrupulous lenders. And, as shown in the stories, even mainstream financial institutions, such as high street banks and large companies, can exploit people on low incomes.

Housing pressures: Living conditions in urban areas have been transformed since the 1940s, but huge problems remain. The failure of successive governments to build enough social housing is one factor that has pushed private sector rents above the reach of low-income families on housing benefit, because the benefit is often capped at levels below market rents.

Benefit sanctions: *Our Towns* argued that a safety net was needed for people facing hardship, and this argument helped to generate the policy changes that resulted in the creation of the post-War welfare state. In contrast, the benefit system is now under scrutiny as never before, with relentless pressure to reduce the number of people entitled to support. For example, the threat of sanctions hangs like an axe over people on JSA. Whilst Beveridge himself supported an approach to benefit entitlement for those out of work that balanced rights with responsibilities, the current emphasis on sanctions seems to reflect a punitive mentality rather than acknowledging the positive value of helping people get back on their feet.

Stigma and fear: The authors of *Our Towns* were determined to challenge attitudes and assumptions that stigmatised people living in poverty and that blamed them for their circumstances. But the stigma attached to poverty is deep rooted and remains hard to shift. It is reflected in the language used today by some politicians and in much of the popular media – as in words such as 'shirkers' and 'benefit cheats', and accusations that those on benefits are 'getting something for nothing' and 'milking the system'. The stigma is also reflected in attitudes that blame people for what seem like the poor choices they make – such as eating junk food, smoking, and misusing alcohol and drugs – rather than understanding that the pressures of poverty and stress can underlie poor health and unhealthy lifestyles. The tendency to judge people in poverty and blame them for the problems they face seems as strong now as it was in the 1940s.

Resilience: Poverty grinds people down and saps their energy, as much today as in 1943, but it would be wrong to suggest that *Our Towns* portrayed a solely bleak picture. The authors asserted that 'courage and gaiety survive in the mean streets in spite of poverty, insecurity and debt' (p 111). Given the odds that are stacked against them, the degree of resilience shown by people in poverty is remarkable. We saw this in our stories: in people's aspirations, endurance and ways of coping. Their survival, now as then, demonstrates the value of living in a supportive community. It is also clear

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testimony to their skills in juggling money and priorities in a way that richer people would never need to contemplate.

Wake-up call: time to take a stand

The stories we have collected challenge prevailing attitudes and demand a new public discussion about poverty and inequality. We need to tackle the widespread ignorance and denial of poverty and talk about the daily struggles that many families face. We need to challenge the lack of empathy and understanding towards those who have to endure a life of such hardship, and we need to confront the deep-rooted prejudice shown towards people on low pay or benefits, and towards disadvantaged communities. All these things diminish us, rich and poor alike.

The stories take us to a world beyond the experience of many, and certainly beyond most people's comfort zones. We need to rediscover the belief that society should be helping people to thrive, rather than merely survive. We need to remind ourselves that when people do thrive, they contribute more to society, and that this benefits everyone.

Our Towns reminds us that radical achievements are possible even in austere times. Despite the horrors of war, in the 1940s there was a sense of hope in the future, a 'can-do' feel about the way the authors of the report confronted the problems they examined. They expressed a conviction that the right kind of practical support and understanding would enable individuals and families to turn their lives around. The recommendations in *Our Towns* represented a 'wake-up' call to government and a challenge to society at large.

It called for a better environment in which parents living in difficult circumstances could achieve their aspirations for their children's safety and well-being. It made radical proposals to tackle social deprivation: in housing, education, health, wages, benefits, and price control. The debates it prompted, in Parliament¹⁴ and beyond, focused on the responsibility of the state and society to act with some urgency, to wake up to the plight of people living in poverty, and to address what must have seemed like an overwhelming problem.

It is time for a similar wake-up call today.

The stories we have brought together in this report cause us to ask: "Is this the kind of society we want to be?"

We hope that the stories will inspire action for change. If we value the social contract that binds us together as a community and as a nation, we need to protect that contract and ensure that it works for, and not against, those who need it most.

We encourage readers to do what they can to take a stand:

- Ask searching questions of themselves and others, in blogs and tweets, infograms, articles and debates.
- Use the stories in their own work, to raise awareness and counter the myths about 'scroungers'.
- Use the report alongside academic studies about poverty, helping to bring out the

¹⁴ See footnote 3

Wake-up call - time to take a stand

stories behind the statistics.

- Before and after the General Election, challenge local and national politicians to explain their views of poverty in the UK and to say how they will include people in poverty in shaping their proposals for change.

The people whose stories we have told deserve no less.

Appendix 1

'Social deprivation? It's not parents, it's poverty'

An article written by Bob Holman, published in *The Guardian* on 22 December 2013

In 1943, during the Second World War, the Women's Group on Public Welfare published *Our Towns: A Close-Up*. Written by eight women who were all active in health visiting, teaching or voluntary bodies, it was set to influence social reform. The original aim was to examine the enormous number of complaints made about working-class evacuees sent from areas likely to be bombed, to safer, often more prosperous places. Many children were accused of being verminous, enuretic, lacking clothing, and badly behaved. Mothers who accompanied younger children were said to be "given to drinking and frequenting public houses, and loose in their morals".

An evacuee myself, I recall lining up with my sister to have our hair examined before being selected by a host. My mum missed us so much she later joined us. Yes, she did go the pub, she did chat with PoWs working in the fields, but she was a great mum.

The writers decided to study the areas from which the children came. They stated: "Evacuation became a window through which English town life was suddenly and vividly seen from a new angle." They found that massive overcrowding, shared toilets and no hot water were common. No wonder many had lice, dirty faces and ill-health. Up to 30% of children were below the poverty line so that a typical mother "simply did not have enough money to pay for the bare essentials of rent, food, clothing, fires, light and cleaning materials".

The authors argued that the extensive social deprivation was not down to inadequate parents but poverty. They made radical proposals for nursery schools, better housing, a minimum wage, children's allowances, price control of basic commodities, and a national medical service. They added: "Trade and industry must take their place as servants not masters of the community, recognising a duty not only economic but moral."

They recognised the positives: most poor parents did care about their children, they insisted: "The majority of the working class have both character and intelligence, and the manner in which they faced the hard days of unemployment was heroic." But they required a better environment to flourish.

The book was a sell-out and twice reprinted. It received wide press coverage and helped secure middle-class support for better welfare services later brought about by the post-war Labour government.

Today, 70 years later, the welfare state is being destroyed by the coalition government. In the east end of Glasgow where I live and work, I meet people in dire material need. One woman was forced to stop work by severe angina. During the tests introduced by the Department of Work and Pensions, she missed a medical appointment and was fined a week's benefits. Unable to pay her gas bill, she took a £50 loan from a high-street shark and had to pay back £75. She has no savings and cannot afford shoes and clothes.

Appendix 1

Easterhouse Baptist Church has started a cafe one day a week. Tea and coffee is free, as is fruit for children, and hot snacks are cheap. A widow with three children stays the whole time, because the cafe is warm. A middle-aged man paying the wretched bedroom tax comes in once a fortnight. He cannot afford even the cheap snacks on a weekly basis. Recently, a man walked into the church not having eaten for three days. We shared our sandwiches.

It's time for another *Our Towns*, and I nominate these eight women to write it: Josephine Feeney, children's writer and carer for a young woman with severe learning difficulties; Loretta Gaffney of the Easterhouse Citizens Advice; Audrey Flannagan, who runs a Food bank; TUC leader Frances O'Grady; Karen Postle, a social worker who focuses on the poor; Jo Tunnard, who specialises in preventing poor children going into care; Tricia Zipfel, a long-serving community worker; and Sally Young of the Newcastle Council for Voluntary Service.

As well as visiting areas of social deprivation, they should go to places where the richest dwell. Now, just as it was 70 years ago, some live in poverty because others live in luxury.

About the authors

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Jo Tunnard	Formerly welfare rights adviser, Child Poverty Action Group, and founding Director, Family Rights Group
Josephine Feeney	Children's writer
Audrey Flannagan	Manager of a Glasgow Food bank
Loretta Gaffney	Easterhouse Citizens Advice Bureau
Karen Postle	Social worker who supervises students and newly-qualified social workers
Frances O'Grady	General Secretary, Trades Union Congress
Sally Young	Newcastle Council for Voluntary Service
Fran Bennett	Academic and social policy researcher

Appendix 2

Analysis of recent referrals to a Glasgow Food Bank

	2012/13	2013/14	2014/15*
Types of crisis			
Benefit changes/delays	127	1,076	1,192
Child holiday meals		3	4
Debt	24	34	56
Delayed wages	1	12	4
Domestic violence	11	15	2
Homeless	23	79	44
Low income	39	301	552
Other	33	282	454
Refused Crisis/Welfare Fund	42	16	54
Age groups			
16 – 24	13	102	114
25 – 64	280	1,448	2,224
Over 65	65	9	20
Not disclosed	4	259	2
Family types			
Couple	24	111	204
Family	61	436	728
Single	161	993	1,080
Single parent	54	278	348
Ethnic groups			
Asian	16	61	80
Black	11	55	46
Chinese		4	2
Mixed	1	10	8
Not disclosed	3	215	8
Other	19	293	766
White	250	1,180	1,450
Number of vouchers	300	1,818	2,360
Number of people fed	682	4,304	6,202
- adults	400	2,514	3,484
- children	282	1,790	2,718

*Actual figures for April-Sep 2014, doubled to cover the full year to March 2015



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