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**How Does Mum Manage?**  
**Investigating the Financial Circumstances**  
**of Mothers in Lower Income Working**  
**Families**

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of Doctor of Philosophy

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## Abstract

This study draws on in-depth semi-structured interviews with seventeen partnered mothers in Newcastle upon Tyne. All the study households contained a full time wage earner and had an income between 60 and 85% of the national median household income. The aims of the study were:

- 1) to establish how interviewees managed life on a limited income, both financially and emotionally
- 2) to investigate how this was connected to sources of household income, negotiations with their partner, and personal beliefs about money and gender
- 3) to discover how these women experienced and understood their own material deprivation and their role as household financial managers.

Previous studies of intra-household income have looked at the whole population or those on benefit, but mothers in this income bracket had never been studied before. Moreover, after a decade of tax credit reform and women-into-work policies significant changes in the financial circumstances of this group of households seemed likely. An approach which placed the lived experience of the interviewees at the centre of the study was taken, rooted in the feminist qualitative tradition. A new method for revealing the material deprivation of individual household members was also pioneered.

The key finding is that women in this income group were likely to be materially poor, although living in households officially defined as 'not poor', and the way they related to their money is similar to poor women in previous studies. This resulted both from the general inadequacy of household incomes and from the way resources were distributed within the household, with women often at the bottom of the spending hierarchy. Contrary to the findings of most previous studies, women did not 'tag' certain streams of household income, such as reserving Child Benefit for children; instead they ensured children were protected from material deprivation by their own sacrifices, sacrifices not always shared with their male partner. The lower the household income, the more likely this was to happen. Other findings include widespread desire to undertake paid work if it fitted around caring responsibilities, a marked decline

in the proportion of household income from male earnings, a strong tendency for the mother to be the sole manager of household finances and therefore the carrier of resulting stress, and a powerful discourse that men could not be trusted with money which further increased women's burden of worry. The women interviewed had a high level of financial skill, demonstrating many strategies to make money stretch further, but usually resources were simply inadequate to meet all household needs. Policy recommendations recognise the vital importance of tax credits and argue for increasing household incomes through supporting good quality paid work that fits with caring responsibilities. It is argued that better measurement of intra-household income distribution is also needed. The cultural issues underpinning the unequal burden of self-sacrifice within families are harder to tackle, but some suggestions are made.

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## **Author's declaration**

I confirm that this thesis is my own work and that the use of all material from other sources has been properly and fully acknowledged.

# Chapter One

## Introduction

‘Economics: the science of household management’ (Chambers Dictionary 1970)

### 1.1 Three Mothers and their Money

Anna, a mother of three, is proud of her skills as the financial manager of her household, but for her that role means a daily struggle in which making ends meet is intimately intertwined with personal well-being:

*‘People say ‘money’s not important’ but it’s very important! I have had panicky times ... at my worst times, I’d be sitting on the couch crying first thing in the morning looking at a bill, and crying because I didn’t have enough money to buy a bag of crisps for Gavin for a packed lunch box. Things like that. It can affect you hugely. If you don’t have money, you can’t do anything. Everything does cost ...there’s times where you get a little bill, and ... you don’t think about it logically, because you’re already in the depression, you’re suffocated, and its blown out of all proportion, you’re totally hysterical, it’s the end of the world.’*

She feels strongly that this struggle isn’t simply about paying the bills on time; it is also about fulfilling the role of a good mother:

*‘Because you’re mother hen, you’ve got to keep everything together, you look after everybody, you have to be strong to look after everyone, you don’t want to appear to have any weaknesses. You’re not only fighting against your financial worries and struggles, you’re fighting against yourself as well. I think a lot of mothers become martyrs a lot, because you find it very hard to ask for help; because if you ask for help you’re a failure’.*

Claire struggles to make ends meet just as much as Anna. She believes she can only manage because she had developed excellent financial skills after years of living independently. She has only one child, but says that her partner’s financial irresponsibility means that sometimes it feels like she has two:

*‘If Colin gets money to go to the shops he could quite easily spend thirty pounds on popcorn and orange juice and sweets and come back and be happy as Larry and have me freaking out all over the place,*

*'cos I would have spent that thirty pound on shopping that would have lasted us like a fortnight. That's why I've had to take control of everything 'cos Colin's in Oompa Loompa Land or something. He is excellent, we have a great laugh and everything, but he needs to realise he's not a kid anymore and he's got responsibilities.'*

Karen's household has more money than those of Anna and Claire. Yet she too struggles to make ends meet. In particular, ensuring that her two boys and her partner have the material things they need leaves very little over for her:

*'I really have nothing to spend on myself. I mean sometimes I'll ask Kevin for a bit, if I desperately need [my hair] cut, he has paid like half of it. I think last time mum paid for half for my birthday and Kevin paid half. But that was ages ago. ... I don't really buy myself clothes. I just manage with clothes that I've had for a long time. But it affects your self esteem, 'cos sometimes you're wandering about and you think you look typically like a mum, you know, covered in food (laughs) ... Sometimes I go swimming. Things like that I feel bad about doing. Because of the cost, it's a fiver to go swimming. It's just a fiver that probably doesn't really exist, it should go on food.'*

As these quotes illustrate, maternal self-sacrifice, material hardship, the need to prove oneself a 'good mother', psychological distress, accusations of male financial irresponsibility, feelings of guilt and a constant sense of financial struggle were all widespread among the women interviewed for this study. Not all of the participants found their financial lives such a challenge; for a group of women with slightly higher household incomes and egalitarian marriages things were less difficult, but they too had to demonstrate constant financial vigilance. Claire's description of her own financial role neatly summarises that of the women studied: *'Everything's got to be counted. I can't have a day off. I have to make sure everything's done every single day, or it would all just fall apart. It's really hard.'*

## **1.2 The Study**

This PhD is about how mothers in lower-income working families manage their money. It seeks to find out whether these women are more materially deprived than other household members, and if so to establish why that is the case. The title *'How Does Mum Manage?'* deliberately reflects two separate but inter-connected aspects of this topic; the practical work of money management and

the psychological impact of this work on the mothers who do it. The study considers a group of women who are previously under-researched; coupled mothers in working households with a household income between 60% and 85% of median household income. Households in this group have been termed 'lower income' in this study to differentiate them from households officially defined as 'in poverty' or 'low income' (i.e. with a household income below 60% of the national median household income). This is a key difference from previous research, which has tended to focus on women whose households are in poverty or on single mothers.

Three decades of research have found that the household is an inadequate unit of analysis for understanding the poverty of mothers (Hunt 1978, Pahl 1989, Sen 1990, Goode et al 1998, Vogler 2005). Mothers experience poverty differently to fathers; they are generally in poorer health, have less leisure time, are likely to be poorer and more materially deprived (Glendinning & Millar 1987, Bradshaw et al 2003, Cantillon & Newman 2005). They are much more likely to be managing the limited family finances day-to-day, and making difficult decisions about spending priorities, than their male counterparts (Pahl 1989, Goode et al 1998). The aspects of poverty they find most difficult to cope with are also likely to be different to men, and they are much more susceptible to the psychological damage poverty can inflict (Payne 1991). There is also evidence that mothers struggle to reconcile their role as (potential) wage earners with their role as carers (Wiggan 2005, Duncan & Edwards 1999). Bradshaw et al (2003) suggested that the greater poverty of women is linked to their disadvantageous position in the labour market, but is compounded by three factors invisible in household level surveys; the distribution of income within the household is not always fair, women tend to be the money managers in poorer households, mothers often forego their own needs for their children.

This brief literature review frames the three key questions which underpin this study:

- How do mothers in low income working families manage their families' decisions on spending, both financially and emotionally?

- What is the connection between how these mothers manage their family expenditure and their sources of income, the way they negotiate decisions, and their personal beliefs about money and gender?
- How do these women experience and understand their material deprivation and the spending decisions they have to make?

Although most of these questions have been asked in previous studies, particularly by Pahl (1989) and Goode, Callender and Lister (1998), an in-depth qualitative study like this PhD has not been undertaken for a decade. In that period there have been very considerable changes in policies relating to employment and poverty and the introduction of the new tax credits. Moreover, the last decade has seen more mothers entering the labour market and a gradual reduction in the gender pay gap, albeit at a slow rate (Women and Work Commission 2006). Some researchers have suggested that the ways families organise and manage their finances is steadily evolving towards more 'democratic' forms (Giddens 1998, Hakim 2001), while others have argued against any real change in the power relations within couples, particularly in less prosperous families (Vogler et al 2006). This study contributes to this debate. Furthermore, the particular group to be studied here, mothers in lower income working households, have never been studied before in this way. There seems to be a general assumption that once households have sufficient income to keep them out of poverty, they no longer merit close study. However, this study suggests that they often continue to struggle financially and are only slightly better off in real terms than families on benefit. Finally, there is dispute in the academic literature about the extent to which wives are more materially deprived than their households (Cantillon & Nolan 1998, Bradshaw & Finch 2003). A new methodology is used in this study to answer that question.

The research adopts a qualitative approach, drawing on interviews with seventeen mothers from the east end of Newcastle-upon-Tyne conducted in 2008 and 2009. The material deprivation of the women, their children and their households was measured on a fifteen point scale and their equivalised household income assessed. A semi-structured interview format was then followed to explore the circumstances of the women in more depth. Their experiences, understanding and attitudes were placed at the centre of the

research and the analysis, using a feminist ‘listening, validating, improving’ approach to the study of women’s lives (Benhabib 2001, Jarviluoma et al 2003). In particular, the ways in which sources of income, the way spending decisions were negotiated between partners, and how the women’s own attitudes and beliefs about money were connected to their level of material deprivation and sense of personal well-being were explored.

The results confirm some of the findings of previous literature but also produced a number of surprises. They also suggest that there have been some notable changes in the way couples deal with their money over the last decade, linked to the development of an electronic economy. Using a pioneering methodology to measure the material deprivation of the women studied, the study shows that women in households officially defined as ‘not poor’ are often poor themselves. Moreover, it is clear that these women, although in households above the poverty line, think about and deal with their money in a way which is very similar to women in poor households.

The study was generously funded by the Department of Work and Pensions and the Economic and Social Research Council through a CASE studentship. While the interests of the DWP, and particularly the departmental sponsor, Laura Adelman, certainly shaped the study in its initial stages, it does not represent the Department’s position in any way. The views expressed in it are entirely those of the author unless otherwise stated.

### **1.3 Structure**

The study is divided into four sections: the literature review (three chapters), the methodology (two chapters), the findings (four chapters) and the conclusion (one chapter). Following this introduction, three chapters are devoted to a review of the relevant academic literature. Chapter Two reviews family income policies under New Labour between 1997 and 2008, when the interviews for the study were conducted. It explains the key sources of income available to the families in the study group, particularly state transfers. It also shows that the introduction of the National Minimum Wage and New Tax Credits, and policies to get more women into paid employment, had initial success in increasing the

incomes of lower income households and in reducing child poverty, but that after 2003 this progress slowed considerably. Chapter Three discusses women's poverty, including the way that current poverty measures hide it and how they could be improved. It shows that women tend to be poorer than men, due chiefly to their disadvantaged position in the work place and unequal distribution of household resources between family members. New Labour's policies are shown to have made some improvements in the financial position of women but in 2008 substantial inequalities remained. Chapter Four further develops the issue of intra-household income distribution, in particular the method of analysing it devised by Pahl (1980, 1989). It sets out previous work on the spending patterns of different family members, which has universally suggested that women spend their money on different things than their male partners, and have less access to household resources. Existing literature has also suggested five widely held beliefs about gender roles, including a belief that mothers should make substantial material sacrifices for their children and a belief that men cannot be trusted to manage household finances.

After the literature review come two chapters setting out the approaches and methods used in the study. Chapter Five explains and justifies the approach taken and its theoretical underpinnings, stressing its origins in both feminism and anti-poverty research. A research approach which listens to the lived experiences of women, validates them as worthy of academic study, and uses them to improve policies relating to women's lives is outlined. A key part of this chapter is the setting out of the research questions which underpin the study. Chapter Six describes what was actually done, the problems that were encountered and the ways the study might have been improved. The composition of the study sample is analysed and suggestions made as to how this may have affected the findings of the study.

The third section of the study sets out what was actually found from the interviews. Chapter Seven quantifies both family incomes and levels of material deprivation in the study group. Although all of the families in the study group had household incomes which placed them above the 60% of median household income poverty line, many showed clear evidence of a high level of material deprivation. Drawing on this, nine of the seventeen study households are classed

as ‘highly deprived’ and seven as ‘hardly deprived’, a distinction used throughout the remainder of the study. Within the households, material deprivation levels for mothers were often high, while for children they were very low, suggesting a clear hierarchy in access to household resources. Chapter Eight discusses what strategies mothers in the study group used to make ends meet and what they spent money on. Each area of household spending is analysed in turn, including both regular expenditure and one-off spending such as Christmas. This chapter and the following two draw heavily on the interview testimony of the participants, including numerous direct quotes. Chapter Nine covers broader issues of money management and decision making. It argues that access to personal spending money provides a key distinction between different households, with those where the male partner has access to personal spending money while the female partner has none being deeply financially unequal. For each household, control over financial decision making is attributed as male, female or joint. It is shown that female control does not guarantee equal access to household resources and may actually increase women’s material deprivation as they sacrifice for their children. Chapter Ten considers how those interviewed understood their role as mothers and the normative expectations of that role together with gender differences within couples. Substantial space is given to exploring the psychological aspects of life on a lower income, including guilt, worry and self-sacrifice. A combination of the five key gender beliefs outlined in Chapter Four and actual financial practices are used to classify couples attitudes as egalitarian, transitional or traditional. The chapter ends with a detailed exploration of the concept of ‘the good mother’ and discussion of the way this concept exerts great normative pressure on those interviewed.

The study concludes with a single chapter, Eleven, drawing together the key arguments made in the study to directly answer the research questions outlined in Chapter Five. The conclusions of the study are clearly outlined and, drawing on these, recommendations for policy development and for future study are made.



#### **1.4 A Note on Terminology**

Within traditional economics, there is some debate as to whether the household or the family is the correct unit for measuring income (Gardiner & Millar 2006). Many sociological studies are ambivalent about their exact definitions of these terms. In this study, all those persons living under a single roof will be referred to interchangeably as 'household' and 'family'. The general term 'couple' will be used both to describe those who are legally married and those who are not legally married but living together like a married couple. 'Male partner' and 'husband' will be used interchangeably to describe a man living as married and 'female partner' and 'wife' interchangeably to describe a women living as married. 'Parent' will be used for a man or woman with responsibilities for children in the family, whether they are a biological parent, a legal guardian, or simply living as married with the biological parent or guardian of the child. 'Children' will be used for all those under 18 in the family, whether biologically related to both parents, one parent or neither.

## **Chapter Two**

### **Literature Review 1)**

### **Family Incomes Policy under New Labour**

Any attempt to understand the financial lives of lower income families must start with establishing their income. This PhD therefore begins with a discussion of the sources of income available to the families studied, and the way that successive Labour governments attempted to boost those sources up to the time when the interviews for the study were conducted (2008). This is matched in the findings section in Chapter Seven which includes an in-depth discussion of the actual incomes of the families studied based on data collected through the interview process (section 7.1).

In modern Britain, the income of less well off families is dominated by money from two sources: paid work and the state. To get an understanding of the financial circumstances of families it is therefore necessary to consider these sources of income in detail. For a decade after 1997, successive Labour governments pursued consistent policies aimed at increasing the availability and attractiveness of paid work, raising the incomes of poorer families, and getting more mothers into the work force. This chapter will explore a number of themes relating to these issues. This begins with the situation immediately before New Labour came to power in 1997, and is followed by an account of labour market policies during their first term, their new 'family-friendly' work policies, the impact of Tony Blair's pledge to abolish child poverty, and the wholesale overhaul of the tax and benefit system during New Labour's second term. In the second part of the chapter the impact of all these policies on the incomes of lower income working families is discussed and evaluated. The chapter concludes with a discussion of the way that New Labour have defined and measured material deprivation, a concept that is central to this study.

## **2.1 New Labour in Office**

### **2.1.1 The National Minimum Wage and the new deals**

Timmins provides a strong account of family incomes policy over the last three decades, of which the following section provides a brief summary (Timmins 2001). In the early 1980s, Keynesian economic policies based on high public spending and near full employment were rejected by the governments of Margaret Thatcher, in favour of the monetarist approaches advocated by economists such as Friedman and Hayek (Friedman 1962, Hayek 1945). Employment economics at this time was dominated by discussion of the non-accelerating inflation rate of unemployment (NAIRU). This defined the level below which unemployment could not fall without generating excessive inflation. The old aspiration of the Left (and, for much of the post-war period, the Right) of achieving full employment was now rejected as an impossibility. In opposition, Labour's only response was to promise to raise benefits, making life for the unemployed more bearable. Moreover, the Conservatives opposed any minimum wage because they believed, in keeping with neo-classical economic theory, that an increase in the price of labour led directly to a fall in demand for it (Fields 1994). Prime Minister John Major secured an opt-out from the European Union's Social Chapter, which would have ensured a range of improved employment rights including a minimum wage.

However, in the early 1990s Ed Balls, then a Labour Party Policy Advisor, began to argue that there were plenty of jobs, but that people were not taking them (Balls 1993). Challenging the laissez-faire attitude of the Thatcher and Major governments, he suggested that the unemployed lacked the skills to get these jobs, and they were often so badly paid that people would not take them anyway. Research from other OECD countries showed the need for an 'active' labour market, making sure that jobs paid reasonable wages and matching training to vacant positions. It was therefore argued that policies such as a national minimum wage (NMW), coupled with the right support programmes, could actually *create* employment, not destroy it. When Balls became advisor to Gordon Brown in 1994, the stage was set for a radical employment and welfare policy under the next Labour government.

The 1997 Labour Manifesto promised ‘a sensibly set minimum wage’ (Labour Party 1997). Many were disappointed when the Low Pay Commission recommended a minimum wage from April 1999 of just £3.60 an hour, and less for younger workers. Although low, the NMW immediately increased the pay of some 1.5m workers (Low Pay Commission 2000). Two thirds of the beneficiaries were women (BBC 2008) Moreover, every year since 1999 the rate has increased above the rate of inflation; by 59% since 2002, compared to average wage growth of 44% (Stratton 2009). By the end of 2008 it stood at £5.73 an hour (BBC 2008).

The NMW was only one part of a cohesive economic policy, strongly focused on welfare and employment. Chancellor Gordon Brown was determined to take control of welfare policy, whether or not it was his brief; as a result, many of New Labour’s reforms emanated from the Treasury. As well as the national minimum wage, Brown created the ‘New Deals’, oversaw a 20% increase in Child Benefit and the replacement of Family Credit with Working Family Tax Credit to reach 400,000 more families. He introduced a 10% rate of income tax and removed 1 million workers from National Insurance contributions (HM Treasury 2002). An early indication of the direction of policy was the renaming of the Department for Social Security as the Department for Work and Pensions. The new department described its intention as ‘making work pay through reform of the tax and benefit system.’ (HM Treasury 2001a, 5). Central to these reforms were tax credits and a move to means testing. The topping up of the incomes of low-paid working families had already been introduced by the Conservatives through the Family Income Supplement (1974) and the wider reaching Family Credit (1987). However, it was from North America, Australia and Canada that inspiration for New Labour’s ‘welfare-to-work’ programme was to come. Tony Blair soon established employment as a key focus of his welfare reform programme, declaring that Labour ‘was not about bigger benefits, but moving people from benefit to work’, and that people wanted ‘a hand up, not a hand out’ (quoted in Timmins 2001, 540).

### 2.1.2 Abolishing child poverty

In 1999 the Prime Minister added a second central aim to the reform of the welfare state: the abolition of child poverty by 2020, as he declared in that year's Beveridge Lecture (Timmins 2001). *The Next Generation of Tax Credits* (HM Treasury 2001a) explained:

‘The average income of households with children, adjusted for household size, is nearly one third lower than for those without children...Indeed, the number of children in households with incomes below 60 percent median has trebled over the past three decades so that in 1997 a third of children lived in relative poverty’ (7)

As recently as 1995, government ministers had officially stated there was no poverty in the UK (Townsend 1996). However, Tony Blair's pledge to abolish child poverty within a generation was symptomatic of a major shift in government thinking towards concern with poverty and low income. Once the pledge to abolish child poverty had been made, it became necessary to define what this actually meant. This raised the immediate question of ‘what is poverty?’ and by extension ‘which children are poor?’. The definition of poverty has been one of the most debated areas in modern British politics (for summaries, see Alcock 1993 or Lister 2004). In these debates, almost all can agree on a simple definition of poverty such as that presented by Bryan Perry: ‘A person or household can be said to be poor when their resources do not satisfy their needs...’ (Perry 2002, 102). But the difficulty comes, as Perry points out, once it is realised how deceptive the simplicity of his definition is; ‘...[it] begs the question of how to define resources and needs and how far these have to differ from each other for a household or individual to be identified as poor’ (102). Defining what ‘needs’ are and what resources are required to satisfy them has fallen to government statisticians (Veit-Wilson 1998 & 2000). However, such definition has proved far from straightforward. A key argument has been between the use of ‘absolute’ and ‘relative’ measures of poverty. The United Nations’ definition of absolute poverty is straightforward:

‘a condition characterised by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities,

health, shelter, education and information. It depends not only on income but also on access to services.' (Howard et al 2001, 21)

It was the use of this definition that had led Conservative ministers in the 1990s to suggest that there was no poverty in Britain. However, a relative definition of 'needs' is today widely accepted as more appropriate for a developed country like Britain. This approach was pioneered in the UK by Townsend (Alcock 1993) and Mack & Lansley (1985). At the heart of relative definitions of poverty is the idea that it is the absence of certain material goods *in relation to the rest of society* which is important. To quote Townsend:

'Individuals and groups in the population can be said to be in poverty when they lack the resources to obtain the types of diet, participate in the activities and have the living conditions and amenities which are customary...in the societies in which they belong' (quoted in Alcock 1993, 57)

Almost all governments in the developed world use household income to determine whether or not people have the resources required to meet their needs. A 'poverty line' (or threshold) is drawn at a certain level of household income; those households whose income falls below this line are considered 'poor' and those whose income comes above the line are 'not poor'. By looking at whether a person's circumstances place them above or below this line it should be apparent whether they are 'poor' or 'not poor'. A simple way to measure relative poverty is to say that people below a certain level of income are 'poor'. Working out exactly where to draw such a line, however, is highly problematic:

'While relatively low income is an important indicator, which enables comparisons to be made between conditions experienced by relatively rich and those by relatively poor people, the exact level of income selected - for example, half average household income, or income of the poorest tenth of the population- is not easy to justify.' (Gordon & Townsend 2000, 17).

In 1988 the British government adopted the poverty measure used by the European Union (Alcock 1993); a relative poverty line set at 60% of the median national income, after tax and with benefits added. Because people such as children and stay-at-home mothers do no paid work and claim no benefit, income is measured by household rather than by individual. Initially, the Labour

Government simply followed this definition and defined child poverty as children living in households below 60% of median household income (DWP 2003a). Estimates of the numbers of households in the UK with an income below the 60% median were published annually in *Households Below Average Income* (HBAI).

Under this measure, Britain fared extremely badly; relative poverty had grown through much of the 1990s and by 1999, 21% of British people lived in relative poverty, the fourth highest among the industrial nations (Sutherland 2005, 1). Relative poverty was especially high for single parents, the unemployed and families with four or more children (DWP 2003a). The figures for child poverty were even worse, with 26% of children living in poor households. It was concern over these high numbers that led Tony Blair to pledge that his government would begin a concerted campaign to reduce child poverty levels. This campaign remained high on New Labour's priority list throughout their time in government.

### **2.1.3 New tax credits**

Largely due to their determination to abolish child poverty, after New Labour's second election victory in 2001 a much broader programme of family support was devised: New Tax Credits (NTCs). Central to this was a proposal to implement a wholesale reform of the tax and benefits system:

‘The purpose of modernising the tax and benefit systems is to recognise that...in a modern economy they should together contribute to the common objectives of making work pay and tackling poverty’ (HM Treasury 2001a, 5).

Brown and Blair were now arguing that ‘paid work... is the best anti- poverty, anti-crime and pro-family policy yet’ (Labour Party Manifesto, 2001). But in 2001 many workless families still found that the potential financial benefits of taking paid work were marginal, amounting to only a few extra pounds a week. Even after the minimum wage and the changes to the tax system, it was clear that a lot more would be needed before the Chancellor's promise ‘you will be better off in work’ (Timmins 2001) would be undisputedly true.

The real challenge for the NTCs was how to increase family incomes without reducing incentives for parents to work. In order to do this the New Tax Credits split Working Families Tax Credit into two. In future, families would receive one element for their children, Child Tax Credit (CTC), assessed on their income and paid directly to the main carer. Workers would receive another means-tested element, Working Tax Credit (WTC), whether they had children or not. It was hoped that incentives to work would therefore be strengthened while also dealing with the poverty of children, whether or not their parents worked. An additional element paid 70% of childcare costs (later raised to 80%) for a working parent, aimed at getting single parents and stay-at-home spouses (usually wives) into work. The system guaranteed a family with two children and one full time working parent a minimum income of £265 a week, £86 of it from tax credits (Treasury 2002, 15). It was means tested, but families earning up to £50,000 a year would receive some Child Tax Credit (Treasury 2002, 6).

#### **2.1.4 Supporting women into work**

Alongside the National Minimum Wage and the New Tax Credits, the third element of Labour's strategy for family incomes was 'family-friendly employment rights' (Home Office 1998). In practice this largely meant attempting to increase the number of mothers in the work place. This was explicitly stated in a target of getting 70% of single mothers into work, through the New Deal for the Partners of the Unemployed, and through the DWP's strategic goal of getting 80% of all working age adults into paid employment (Millar et al 2006). Such policies drew on a large body of feminist scholarship arguing that the ideal welfare state is one in which a woman's transition to motherhood does not disrupt her position in the work place (Daly & Rake 2003, Sainsbury 1999, Armstrong et al 2009). Evidence assembled by Meyers, Gornick & Ross (1999) comparing 14 OECD states showed that a long period of paid maternity leave combined with state-funded child care correlated with a high degree of female work force participation. Clearly two income households generally have higher incomes than single income households: figures from 1998 suggest that a two child family with two earners earned on average 60% more the equivalent one-earner family (Daly & Rake 2003).



Comparing family friendly policies in 1997 with those today, it becomes clear just how radical Labour's policy changes were (Meyers et al 1999). Paid maternity leave was increased from eighteen weeks to thirty nine, paternity leave was introduced, 80% of child care costs are now paid through tax credits, nursery places guaranteed for four year olds, and before and after school care has been rolled out in every school. Rather than just crudely pushing mothers into the job market, these measures recognised that mothers' caring responsibilities often remained a major barrier to their employment and they were therefore 'designed to facilitate the employment of women with dual responsibilities and ease the subsequent time pressures on families under improved working conditions' (Smeaton 2006, 22). Considerable evidence (Meyers et al 1999, Daly & Rake 2003) suggests that these policies should have led directly to an increase in the number of mothers in the work place, and presumably a corresponding increase in family incomes.

## **2.2 Evaluating New Labour's Policies**

### **2.2.1 The apparent success of government policies**

Reading numerous Treasury announcements from the last decade, it would seem that by 2008 the two-pronged combination of the minimum wage and the new tax credits had achieved considerable success. Overall levels of relative poverty on the 60% median income measure had fallen by 2% to 12% of all individuals (MacInnes et al 2009, 20). 20 million people had benefited from tax credits, including around 10 million children in 6 million families (*Guardian* May 22 2007). 1.3m workers had had their incomes boosted through the minimum wage (Low Pay Commission 2006). As a result of Brown's focus on children, the proportion of British children growing up in poverty had dropped from 26% in 1997 to 21% in 2005. (MacInnes et al 2009, 25). In 2000 the Chancellor promised 1 million children would be lifted out of poverty (CPAG 2000); in 2003 a Joseph Rowntree Foundation report concluded that a million children *had* been lifted out of poverty as a result of government policy (Sutherland et al 2003). Take up rates for tax credits was high; in the region of 89% for CTC and 79% for WTC in 2008 (HMRC 2010, 11)

Turning to the attempt to increase the number of mothers in the work force, initial evidence again seems very positive. In 1997 the UK was 13<sup>th</sup> out of the 14 countries in its level of support for working mothers (Meyers et al 1999, 125). Today it has 'caught up' with most other European states in its level of provision. Vlasblom & Schippers (2005) noted a trend in the UK towards higher female participation in the labour market after childbirth, and they attributed this change to the government's family friendly policies. The typical pattern for new mothers in the UK was a long interruption of work, often a year or more, followed by a high return rate (Vlasblom & Schippers 2005). Smeaton confirmed an on-going trend towards more speedy returns to work after the birth of the first child (2006). This, combined with the benefits of the Minimum Wage and the Working Tax Credit for second income earners, a number of active employment policies for women (discussed in Chapter Two) and sustained economic growth led to the highest ever level of female participation in the work force (Bradshaw 2003). There is evidence to suggest that family incomes increased as a result: Millar & Gardiner (2004) found that in 2004 32% of low paid families climbed above the 60% median poverty line due to the wife's wages. Gregg et al (2005) noted a significant rise in the incomes of low-income families as a result of tax credits, and a clear trend towards directing this extra money to family related expenditures.

### **2.2.2 Criticisms of New Labour's policies**

The rosy picture painted by the Treasury and by ministers in the Labour government has not gone unchallenged. There have been many criticisms of the National Minimum Wage, New Tax Credits, women-into-work policies and the child poverty strategy, particularly of the way they have been implemented. Below, the criticisms of each of these policies are discussed in turn.

The basic idea of the National Minimum Wage has received remarkably little criticism; the CBI has dropped its opposition to it (CBI 2009) and the Conservative Party now support it, with Oliver Letwin admitting they were wrong to oppose it (CUCA 2009). Instead, there has been considerable discussion of the level at which the wage should be set. Various anti-poverty campaigns have lobbied for a higher minimum wage, and some degree of regional variation

(Grover 2005). Guardian columnist Polly Toynbee has consistently argued that tax credits amount to a subsidy to employers who pay low wages (see, for example, Toynbee *Guardian* 6<sup>th</sup> June 2007). Many campaigners have called for the establishment of a 'living wage', to cover the actual cost of living without the need for tax credits. Lawton (2009) recently criticised the on-going high rates of low pay in the British economy, with one in five workers earning less than 60% of the median hourly wage. She has also shown that it is very hard for low-paid workers, men or women, to improve their wages over the long-term, a view supported by Crisp et al (2009). She argues that only the creation of more well paid jobs will change this situation. Conversely Grover (2005) has stressed that higher wages on their own may be insufficient to tackle child poverty; wages, however high, will always benefit those without children (whose income has to cover just one, or at most two, people) more than those with children.

Like the minimum wage, the idea of tax credits has faced little criticism; in 2006, David Cameron declared 'Conservatives first introduced tax credits to Britain, and we will keep them' (Cameron 2006). There have, however, been a number of attacks on the way the policy has been delivered. Firstly, The House of Commons Public Accounts Committees (2007) and the Parliamentary Ombudsman (2005) have blamed HMRC officials for around £1.9bn of tax credits overpayments in 2003-4 (from a total pay out of £18bn). Although changes made to the system in 2005 reduced the overpayments in subsequent years (Whiteford et al 2005), 1.3 million families were still overpaid in 2007/08 (Timms 2008). Draconian action to recover overpayments may also have put off people claiming subsequently (Smithies 2007). Secondly, several authors have advocated a redesign of the tax credits system, arguing that the way tax credits function actually increases income instability in low-income families (Smithies 2007, Griggs & Walker 2006, Dean 2007 and Lane & Wheatley 2005). Thirdly, there have been suggestions that the tax credit/minimum wage regime is not enough to lift most families out of poverty. In 2003 the weekly household income of a couple with two children and one parent working full time on the minimum wage was £275 (author's calculation), only 93% of the £291 they needed to cross the 60% of median earnings poverty line (DWP 2003). Despite work being presented as the route out of poverty, it is now the case that more than half of all income poor families have someone in work (Lawton 2009). A number of anti-poverty

organisations have suggested possible solutions to this problem (Hirsch 2006, Sharma 2007, Smithies 2007, Cooke & Lawton 2007). The final criticism of tax credits are their effects on work incentives. The aims of the tax credit/ NMW policy was to make work more attractive while also helping the poorest. However, The Institute for Fiscal Studies has shown that withdrawal of means-tested tax credits and benefits provided a strong disincentive to work, and to progress within work (Adam et al 2006). After the deduction of income tax and national insurance, and of means-tested Housing Benefit and tax credits, almost two million adults faced an Effective Marginal Tax Rate of 60 pence in the pound or more in 2005 (Adam et al 2006), leading several authors to argue for increased work-incentives (Waddell & Aylward 2005, Brewer & Shepard 2004). Verbakel & de Graaf (2009) have argued that household supporting policies such as tax credits produce incentives for one partner to reduce working hours or to remain at home, most often the woman.

There have also been a series of challenges to the effectiveness of women-to-work policies. Employment rates for women remain low and often so does their pay. Grant found that one and a half million women in England were economically inactive but would like to have a job (Grant 2009). In 2008, only one in nine couples receiving more than the basic element of Child Tax Credit had two full time earners, with 57% of potential second earners doing no paid work at all (author's calculations from HMRC 2009, table 4.2). Of those mothers who have chosen to return to work, many have returned part-time in low-income jobs (Compton 1999); in 2006 women who worked part time were earning 32% less than the median hourly earnings of full time women, and 41% less than full time men (Women and Work Commission 2006). These problems have been summarised by Grant: 'poor job design, with respect to flexibility in working hours and opportunities for progression, and poor job quality, in particular low pay, hamper women's struggle to reconnect with paid work' (Grant 2009, 340). It is therefore possible that the main beneficiaries of the shift to two-income families are those who are already fairly prosperous, creating 'two good income families', while low income families may become 'two low-income families' or may be unable to find employment for a second earner at all. Resulting increases in the national median household wage will simply see lower-income families falling further behind. Moreover, the assumption that family friendly

policies will *both* tackle child poverty *and* improve gender equality is problematic, for if good quality jobs with decent child care are lacking, and if men do not take on a greater share of care work, then increasing the number of mothers in work may actually be negative for gender equality (Armstrong et al 2009, Bellamy et al 2006, Morgan 2008, Lewis 2001). Indeed the whole women-into-work strategy has been criticised because of the way it values paid work above caring responsibilities (Millar & Ridge 2002), and its apparent attitude that ‘any job will do’ (Morgan 2008). Duncan and others have argued that the government has misunderstood the factors constraining women’s work force participation, which are actually to do with the moral and cultural imperative on women as primary carers (Duncan & Edwards 1999, Duncan et al 2004, Duncan & Smith 2002, Land 1999, Wiggan 2005). Overall, a simple statement of the numbers of mothers in work tells us little; to properly assess the income changes resulting from women-into-work policies would require an in-depth gender impact assessment including disaggregation of employment and earnings figures by gender, parenthood and income decile (Bellamy et al 2006). Such an analysis has yet to be undertaken. Further discussion of these criticisms will be given in the following chapter (section 3.3.1).

One criticism of New Labour’s family incomes policy surpasses all the others; the child poverty strategy doesn’t seem to have worked. After a very promising and much heralded start in the years 1999-2005, by 2008 progress had stalled; the number of children in poverty had crept back up to the 2003 level, 23% (MacInnes et al 2009, 25). In 2008 it was too early to say what effect the developing recession would have on child poverty numbers but it was already becoming clear that the 2010 target of halving child poverty since 1999 would be missed (CPAG 2009). ‘While benefits such as Income Support and Job Seekers Allowance, Working and Child Tax Credits, and minimum wage levels are necessary to tackle poverty, these policies remain insufficient in order to significantly reduce the poverty and social exclusion experienced by families and children’ (Predelli et al 2008, 473). In recent years, academic research has begun to draw attention to the problem of in-work poverty (Lawton 2009, Dickens & MacKnight 2008, Palmer et al 2009). By 2008, more than half of all households in poverty contained someone in paid work, and 350,000 families had a full time worker yet remained in poverty (author’s calculation from DWP

2010). For many families, paid work had proved an effective route out of poverty, but for many others it had not. Nevertheless, there can be no question that the combined NMW/tax credit package had made a very significant difference to the incomes of millions of families, in some cases increasing them by half (author's calculation, see section 7.2.2), with tax credits alone adding some eighteen billion pounds to household incomes (HMRC 2007).

## **2.3 Measuring Child Poverty: the DWP Three Tier Measure**

### **2.3.1 Criticisms of the 60% of median household earnings poverty line**

After the initial excitement following Tony Blair's pledge to abolish child poverty, anti-poverty campaigners became increasingly critical of the households below 60% median income poverty line for a number of reasons. When the economy is doing well and incomes rising it is likely that the incomes of those on benefits and low wages will fall behind those of the rest of the population. Under the HBAI measure this leads to an increase in relative poverty levels. Conversely, when the economy is in recession the incomes of the better off fall so there are fewer households in relative poverty (Startup 2003). Indeed the poverty figures for 1992-1995 perversely show a *decrease* in the numbers of households in relative poverty, due to Britain's poor economic performance (Startup 2003). The HBAI is arguably more of a measure of income inequality than of poverty. Moreover, using the HBAI measure, the number of households in the population who are experiencing poverty is constantly changing; because the numbers in poverty change constantly with shifts in median incomes, it is impossible for government to measure the impact of its policies (Sutherland 2005). In addition, real changes in the lived experiences of the poorest people do not necessarily make any impact on the poverty figures. Improvements in housing conditions, health and local transport provision might have a major impact in improving lives but would have no impact on incomes (Veit-Wilson 1998). Conversely, an increase in the number of households described as 'in poverty' may actually make no noticeable differences at all in the lives of those now described as 'poor' (Brewer et al 2006).

Other criticisms concerned not only methodological problems but the whole concept of income as the basis of poverty measurement. 'There are issues to do with whether household income is a valid indicator of living standards as it excludes borrowing, dissaving, gifts and home consumption' (Bradshaw & Richardson 2008, 525). Perry (2002) suggested ten reasons why income may differ from living standards: unreported income, gifts in kind and cash, inheritances, support networks, household production abilities, personal preferences and priorities, non-cash income, luck, extra costs such as those arising from poor health and finally individual history of income, employment and partnership. To this list can be added those things highlighted by Veit-Wilson (1998): the effect of housing quality and heating costs, costs of local transport, costs of food in the local area, level of public services and access to common goods like open space and recreational facilities. These factors led Hirsch et al (2010) to conclude that rural households needed 10-20 per cent more income than urban ones to achieve the same standard of living. Smithies (2007) showed that the incomes of poorer households could fluctuate substantially within a year making a headline annual income figure misleading. Jenkins (2000) and Adelman et al (2003) argued that it was the number of years spent in poverty, not one-off annual income, which determines the material deprivation of a family; in many ways, the longer term income trends of families over several years are more important in determining their material well-being (Smith & Middleton 2007). Jenkins & Hill (2001), for example, found that while a family with children had a 19% chance of income poverty in 1997, it had only a 3% chance of remaining in income poverty for three consecutive years. This model is termed the dynamic approach. One way of assessing the dynamics of poverty is to consider the material goods owned by a family instead of just income. Families who have long poverty spells are likely to be considerably more materially deprived and have greater levels of debt. Finally, Veit-Wilson's (2000) criticism of government poverty lines as bearing no relation to the actual cost of living has proved highly influential. He critiqued the whole notion of the 60% of median income poverty line, saying that it conveyed nothing of the lived experience of poverty. Such a poverty line does not reveal whether those below the poverty line are near starvation or are managing comfortably; rather, 'measurements are technical artefacts' (Lister 2004, 38) based wholly on political considerations and value judgements.

### 2.3.2 Developing a new measure

The barrage of criticism of the 60% of median household income measure led the DWP to decide in 2002 to adopt a more sophisticated analysis of child poverty (DWP 2003b). It took three years to agree the new poverty measure. This was based on an in-depth consultation with stakeholders and experts (DWP 2003b). The new DWP three-tier measure was well researched and soundly argued (Willits 2006) and to date, academic criticism has been fairly muted. However, Brewer et al. have suggested spending would be a better way to measure poverty than income (2006), and Saunders has strongly critiqued the concept of relative poverty on which all three tiers of the DWP measure are based, favouring a more absolute definition (2009).

The first tier of the new measure is absolute low income; the number and proportion of children in households whose equivalised income before housing costs is below 60% of inflation adjusted median income in 1998/99. This will assess whether those in the lowest income households have seen their incomes rise in real terms since the commitment to eradicate child poverty was made.

The second tier is relative low income and is identical to the old HBAI measure; the number and proportion of children in households whose equivalised income before housing costs is below 60% of median income in the same year.

The third tier is material deprivation and low income combined; the number and proportion of children who are both materially deprived and are in households with a low income. For this measure, equivalised household income before housing costs of less than 70% of the median average is used as the threshold (DWP 2010). This measure provides a wider measure of children's living standards. To understand this measure, it is necessary to explore the concept of 'material deprivation' in some depth.



### 2.3.3 Material deprivation and the third tier measure

‘Material deprivation’ is based on measuring whether individuals or households have the basic necessities expected in their society and the means to do the things most people take for granted. This requires the establishment of what ‘basic necessities’ and ‘most people take for granted’ actually mean. It could be a ‘shopping basket’ of basic goods, or a range of items based on opinion poll surveys of the general population. This list will include food and shelter, but may also include things such as a washing machine and sweets. When Rowntree carried out his pioneering research in York in 1889 he used an absolute measure of poverty. But when he repeated his survey in 1936 he added the cost of a radio, a newspaper, presents for children and holidays (Veit-Wilson 1986).

Townsend took up this idea in his groundbreaking 1979 study of 2,000 households, where he considered all the major areas of personal, household and social life to create what he called ‘the deprivation standard of poverty’. (Townsend 1979). He sought to establish a ‘national style of living’ (249) and to identify items which were central to it such as a refrigerator and an annual holiday. For Townsend, the poverty line was drawn between those who had these things and those who did not. His initial list of sixty indicators were reduced to twelve and then used to produce a simple ‘deprivation score’ for each of the households in his study group, ranging from zero (no deprivation) to twelve (very high deprivation).

Townsend’s methods have had their critics. Piachaud (see Alcock 1993) argued that Townsend’s measures were arbitrary and solely based on his personal judgements. Mack and Lansley also critiqued Townsend’s use of personal judgment when selecting deprivation indicators, preferring instead to use a survey of public opinion (1985). Saunders rejected the relative understanding of poverty on which Townsend’s whole approach is based (2009). Sen focused on personal shame as the key indicator of poverty; for him poverty is a *psychological* state rather than a state of material deprivation (Alcock 1993). Veit-Wilson (1998) both criticised and developed Townsend’s concept, suggesting the establishment of a ‘minimum income standard’, based on actual living costs, and this school of thought has become known as the Budget Standards Approach.

This has led to a call for a Government ‘Minimum Income Standards Commission’ by the Zaccheus Trust (Deeming 2005). Unfortunately, however, three different and somewhat contradictory models have emerged, and this has undermined the political appeal of this approach (Deeming 2005).

York University’s Family Budget Unit has established a ‘low cost but acceptable’ (LCA) minimum income standard based on ownership of certain household items (Deeming 2005). Any item owned by 80% or more of households, or which 66% of the public say is ‘essential’ are placed on this list. The poverty of households is then measured according to how many of these items they have (Gordon & Townsend 2000, Gordon et al 2000). However, McKay has argued that households which lack certain ‘essential’ items on the consensual measures list generally own other ‘luxury’ items instead (McKay 2004), and the poor themselves do not accept the division of items into ‘essential’ and ‘non-essential’. McKay is right to say that people should not be labelled ‘poor’ solely on the basis of their spending preferences, but most of his criticisms can be answered if the consensual measures list is seen as *indicative* of poverty rather than *prescriptive* (Alcock 1993). Moreover, these issues are much less of an issue when dealing with families, where the list of items can be carefully selected to reflect widely agreed notions of what *is* ‘essential’, such as shoes and a warm home (Willits 2006). A different approach, ‘Minimum Incomes for Healthy Living’ (MIHL), has been taken by Morris and Deeming at the London School of Hygiene and Tropical Medicine (Morris & Deeming 2004, Deeming 2009). They have used in-depth international research to establish the basic physical and mental health needs of two groups, young men and the elderly, in terms of diet, exercise, housing and social activities. They have then put a monetary cost on these things, and used this amount as a minimum income standard. A third approach has been taken by Loughborough University’s Centre for Research in Social Policy, following the ‘consensual approach’ developed by Mack & Lansley (1985). The Loughborough team have established a ‘Consensual Budget Standard’ (CBS) based on a discussion group of representative lay experts such as pensioners. Group members have kept spending diaries and itineraries and taken part in discussions which led to eventual agreement on a necessary minimum income standard (Deeming 2005).

Drawing on all three approaches, the Millennium Poverty and Social Exclusion Survey (Pantazis et al 2006) consulted widely with the general public to create a list of items which were then used to test the material deprivation of survey respondents. This list of items was tested statistically to confirm that the items on the list were the correct proxies for wider material deprivation. To ensure a broad and textured picture of the material circumstances of respondents, household income was also used as a key measure, as was respondents' subjective view of their own material position. This approach heavily influenced the DWP when it broadened its definition of poverty to include material deprivation (DWP 2003b).

To estimate material deprivation, the DWP added 21 new questions to the Family Resources Survey (FRS), each focusing on a particular item such as a holiday or two pairs of all weather shoes (for the full list, see DWP 2010, 214). Hardship is defined by a combination of income (less than 70% of median household income) and by respondents ability to afford a number of these 'essential' items. Willitts makes a strong case for such a combined measure, arguing that the combination of low income and material deprivation will be more accurate and more informative than a simple income measure (Willitts 2006). Such a measure helps identify households where persistent low income is leading to material deprivation. The third tier also allows direct comparison with poverty in other OECD countries.

To further facilitate international comparisons, all three tiers of the DWP measure use household income before housing costs are deducted and the modified OECD equivalisation scale. Equivalisation scales adjust income to take into account variations in household size and composition. A household containing four people will obviously need a higher income than a single person household. The OECD equivalence scale takes a couple with no children as their starting point (a value of 1). The incomes of larger households are then adjusted downwards and the incomes of smaller households adjusted upwards relative to this benchmark (DWP 2010). The monetary incomes needed to cross the 60% of median incomes threshold for various family types using the OECD equivalisation scale are set out in Appendix Three.

## **2.4 The Child Support Agency**

One other potential component of the income of low income families also needs to be considered here: child support. The Child Support Agency (CSA) was created in 1993, focused on requiring non-resident parents to pay support for their children. It was hoped that this would reduce the burden on state benefits, as income support would be withdrawn on a pound for pound basis (Skinner & Meyer 2006). Yet from the start the CSA was controversial and plagued with problems, and despite major reforms in 2000 the Agency was incorporated into The Child Maintenance and Enforcement Commission in 2008 (Morris 2007). The CSA has always worked on the principle that non-resident parents (mostly fathers) are expected to support their children through a direct financial contribution to the resident parent (mostly mothers). However, direct intervention has only occurred in cases involving means-tested benefit claimants or where compulsion is necessary to ensure payment. Morris has calculated that this only amounts to around one quarter of separated couples with children. One half of separated couples had no agreement at all and a quarter had privately organised agreements. Skinner and Meyer go further, calculating from the Families and Children Study that only one third of parents with care received any child support payments at all, and that the average payment was only around £60 a week. For single mothers on benefit, this barely compensates for the corresponding withdrawal of income support. Moreover, Skinner and Meyer showed that the poorer a mother, the less likely she is to receive support, and Morris showed that the longer it is since the couple separated, the less likely they are to have a working child support agreement in place. The findings of Skinner and Meyer and Morris suggest that child support is likely to make up only a small proportion of family income, if any at all. It will certainly be a minor element compared to wages and tax credits.

## **2.5 Conclusion**

From this brief survey of family incomes policy between 1997 and 2008, a number of themes are clear. It has been shown that the welfare and labour market policies of the New Labour governments marked a radical departure with the past. Through a combination of the minimum wage and tax credits they

pursued a consistent policy of encouraging people into work and tackling family poverty. They also promoted ‘family-friendly working’ and tried to get more mothers back into the work force. Tony Blair’s commitment to abolish child poverty by 2020 led to a number of significant policy changes which greatly increased the incomes of low income families, despite serious administrative problems.

However, it has also been shown that work was not always enough to lift a family above the poverty line. Work incentives remained too low for many low-paid workers, and by 2008 it was clear that substantial numbers of families contained a full time worker yet remain below the 60% of mean household income poverty line. It was also already becoming clear that the 2010 target to halve child poverty would be missed.

The chapter also included a substantial discussion around the measurement of poverty, and particularly the poverty of children. There is no consensus around who is and who is not poor or how this can best be measured, the 60% of median household income poverty line used in HBAI being heavily criticised for a number of reasons. As a result of these criticisms, a more sophisticated measure has now been adopted by government, the DWP three tier measure. This measure enables more sophisticated definition and analysis of poverty and better understanding of the impact of government policy on it. In Chapter Five (section 5.2), the third tier of this measure (income and material deprivation) will be further discussed, and it will be argued that it represents the most sensible approach to poverty measurement for use in this PhD.

In order to get an understanding of the way mothers in lower income working households manage their money, it is vital to have a clear grasp of the potential sources of income coming into the household. These sources have been identified in the chapter and are fairly few in number. They can be divided between income from wages and income from state transfers. Into the latter category fall Child Tax Credits, Working Tax Credits, Childcare Tax Credits and Child Benefit. One other potential source of income is child support payments, but it has been suggested above that the importance of these is generally small. It is also possible that money could be brought into the household by wider

household members, such as elderly relatives who claim pensions or by lodgers. When considering the incomes of lower income working families for this study, it is essential to establish the actual amount of income coming from each of these seven sources. The exact way that this study will do that is set out in Appendix One and in Chapter Seven, section 7.1.

Some of the issues identified in this chapter, particularly those that have provoked debate and controversy, warrant further investigation in the interviews with household members. These issues include the sometimes chaotic administration of tax credits, the effect of tax credits on work incentives, how mothers incorporate state transfers into their household budgets, mothers' attitudes to re-entering the labour market, and the overall contribution of state transfers to the alleviation of household poverty. In the findings chapters (seven to ten), all these issues will be revisited and conclusions drawn based on the experiences and views of the household members interviewed.

In the next chapter, attention moves from the income sources themselves to a broader exploration of how living on a limited income impacts on women in general and, in particular, on women who are mothers.

## Chapter Three

### Literature Review 2)

### Women and Low Income

In Chapter One (section 1.2) it was stated that the term ‘lower income’ would be used to describe the households in this study, with incomes between 60% and 85% of the median. However, such a definition leads to immediate difficulties when considering the literature on women in such households. Because the literature on low-income women is usually predicated on poverty lines based on household income, a clear distinction is drawn between households ‘in poverty’ and those ‘not in poverty’. In such studies individual women must live in income poor households to be defined as poor, so women in households with incomes above 60% of the median are simply not considered. However, this confuses a *proxy* for material circumstances, household income, with the *real* material circumstances of individuals (Veit-Wilson 2000, Novak 2001, see section 2.3.1). This PhD therefore uses a different definition of poverty, that of Perry: ‘A person or household can be said to be poor when their resources do not satisfy their needs’ (Perry 2002, 102). It contests the idea that households over the poverty threshold always have adequate resources to satisfy the needs of all their members. It will be argued theoretically below and empirically in Chapter Seven (section 7.4.3) that if poverty is defined at an individual rather than a household level then it is not uncommon for a woman who is ‘not poor’ on the household income definition to be simultaneously ‘poor’ on the Perry definition.

Because most of the literature on women and inadequate incomes is dominated by the concept of ‘poverty’, this is a necessary starting point for any exploration of previous work on the topic. Literature on lower income women in their own right is virtually non-existent. As will be seen in the findings chapters and the conclusion, the literature on women in poverty does in fact provide a solid basis for understanding the lives of the lower -income women considered in this study.

### **3.1 Women's Poverty in Britain: Still Invisible?**

In their groundbreaking 1987 book, Glendinning & Millar described 'Invisible Women, Invisible Poverty'. They argued that poverty in Britain was a highly gendered condition, with women experiencing poverty more often, and for longer periods, than men. They also showed that the gendered aspect of poverty was almost invisible in research or in public policy.

'Most studies of poverty, whether carried out by governments or by independent researchers, have largely focused on the financial circumstances of families or household unit...Women's own economic assumptions are obscured under assumptions about their dependence on men. The focus of both research and policy is therefore generally on the ability of *men* to provide, through waged labour or welfare, for women and other dependents' (Glendinning & Millar 1987, 3-4.)

In 1989, Daly identified three groups of women as in particular risk of poverty: single mothers, older women, and low-income workers. She also stressed that 'the group of women we know least about are women in households headed by a man - the majority of women and the majority of households.' (6).

Despite New Labour declaring itself modernising and socially progressive, poverty remained highly gendered throughout its time in office. It might be assumed that research and policy would have become better focused on the identification and reduction of women's poverty in the New Labour years. However this was not the case. In 2003 a team from York University carried out a detailed review of both research and policy on women's poverty for the Equal Opportunities Commission. They concluded:

'Poverty in Britain is highly gendered. And yet, the gender dimension in the government's anti-poverty strategy is largely implicit rather than explicit and indirect rather than direct...Tackling gender inequality in poverty does not appear to be an explicit objective or outcome to be achieved.' (Bradshaw et al 2003, iii).

Millar compared the situation in 2003 with 1987 (Millar 2003). Although noting improvement in some areas she showed that fundamental problems in the way women's poverty was measured and dealt with remained. The most obvious



symptom of this was the way poverty was measured by government. *Households Below Average Income* (HBAI), the main government statistical publication on poverty, recorded poverty based solely on *household* poverty, with no attempt to differentiate between individual men and women. This meant that there was no straightforward way of assessing the poverty of women across Britain:

‘Little systematically gender-disaggregated data on income and other welfare measures is available and so an empirical assessment of poverty trends and incidences by gender is impossible.’ (BRIDGE 2001, 1)

There were, however, a number of initiatives that began to address the poverty of women in the period preceding the fieldwork for this study. Firstly, the report of the Women and Work Commission (2006), although not explicitly discussing poverty, attempted to create policies that would abolish the gender wage gap within a generation. Secondly, the York University team showed that government anti-poverty policies *had* benefited women, albeit mostly through targeting their children (Bradshaw et al 2003). Thirdly, a number of research initiatives, such as the Gender Equality Network ([www.genet.ac.uk](http://www.genet.ac.uk)), Oxfam UK’s Gender and Regeneration programmes, ReGender and Gender Works ([www.oxfam.org.uk](http://www.oxfam.org.uk)), the Women’s Budget Group (2005, 2008), the Fawcett Society (Bellamy et al 2006) and the Family Studies Centre at Edinburgh University all undertook research with the explicit intention of investigating women’s poverty.

Overall, in 2008 the picture was mixed. On the one hand, at no time had New Labour governments made any explicit acknowledgment that poverty was a gendered phenomenon. On the other, women in poverty were becoming more visible than ever, and there was some evidence that New Labour policies did help tackle women’s poverty.

### **3.2 The Extent of Women’s Poverty in the UK**

#### **3.2.1 Problems with measuring women’s poverty**

The UK Government still records poverty based solely on *household* poverty (DWP 2010). This appears to be disaggregated by gender, as in Table 3.3 (and

others) of HBAI figures are given separately for women and men (DWP 2010, 42). However, this is highly misleading, as the figures given do not refer to *individual* poverty but to numbers of women *living in poor households*. Government simply does not look below the household level; HBAI admits this (DWP 2010, 1). Indeed establishing the exact degree of women's' poverty compared to men's is methodologically very difficult:

‘The visibility of women's and men's poverty depends heavily on the choices made in conceptualising and measuring poverty itself. Income measures pose particular problems in this regard. Income based poverty lines are inherently gender-blind’ (Pantazis & Ruspini 2006, 379).

A number of different approaches have been taken to this problem, and all have concluded that women's poverty is statistically different to men's. More women are in poverty than men, women are generally poorer than men, and women experience longer periods in poverty than men do. (Bradshaw et al 2003, also Daly & Rake 2003 for comparisons with Europe). Seven of the approaches to measuring poverty by gender are presented in Table 3.1.

**Table 3.1. Percentage of Men and Women Living in Poor Households in 2000**

Measure	% of men living in poor households	% of women living in poor households
HBAI (1999-2000) 60% median income	19%	22%
Family Resources Survey 1999/2000	22%	25%
Self-reporting as in financial hardship (1997)	33%	37%
PSE 1) Income (2000)	30%	36%
PSE 2) Material Deprivation (2000)	25%	31%
PSE 3) Subjective Measure (2000)	16%	19%
Poor on all three PSE measures (2000)	2%	4%

HBAI and the *Family Resources Survey* (FRS) both use simple income measures to assess the level of poverty. Most of the gender difference in both the HBAI and

the FRS can be explained by women's over-representation in two of the poorest groups in society: single pensioner households (women tend to outlive their partners) and single parent households (90% of single parents are women). As an alternative, Payne & Pantazis (1997) simply asked men and women whether they were living in financial need, and found women more likely to say they were. The Poverty and Social Exclusion Survey (PSE) also showed strong gender inequalities using three different measures to assess poverty: income poverty (less than 60% of median income), material deprivation (lacking four or more socially perceived necessities) and subjective poverty (asking respondents whether they felt they were poor). (Pantazis & Ruspini 2006, Gordon et al 2000). Gordon et al analysed these figures to show that families with three or more children have three times the risk of poverty of families with no children and that single parents are eleven times more likely to be in poverty compared to a couple (Gordon et al 2000). The PSE also showed that 11% of women are dependent on income support compared to 6% of men. Bradshaw & Finch (2003) have also considered how many people were poor on all three of the PSE measures. 68% of those poor on all three measures were women, suggesting that more than two thirds of Britain's most deprived people are women.

Qualitative research has also suggested a greater prevalence of poverty among women (See for example Goode et al 1998, Pahl 1989, Nickenig 2005, Cantillon & Newman 2005). Such approaches allow researchers to go beyond the limited evidence provided in household level surveys and to investigate women in their own right. Women are more likely to sacrifice their own needs for other family members, to bear the stress of managing limited household finances and to miss out on leisure activities, findings discussed fully in Chapter Four (section 4.3).

A different approach was taken by the Women and Work Commission (2006). They simply analysed women's earnings as a measure of gender inequality, with no specific reference to poverty. As shown in the previous chapter, women who work full time earn 13% less than men (hourly median wage). Women who work part time earn 32% less than median hourly earnings of full time women, and 41% less than full time men.

In 2005, The Equal Opportunities Commission Scotland analysed occupational segregation by gender. Skilled trades, process, plant and machine operatives, managers and professionals were predominantly men. Conversely, personal service workers, secretaries, administrators and sales staff were mostly women. The occupational sectors dominated by men are better paid than those dominated by women, and are generally characterised by full time jobs. 'Women are crowded into a narrow range of lower paying occupations, mainly those available part time, that do not make the best use of their skills' (Women and Work Commission 2006, 2).

Having considered a number of different ways of measuring women's poverty, it is clear that there is no agreement on the degree of difference between women and men. However, all these studies agree that women experience substantially more poverty than men. Pantazis and Ruspini draw a clear conclusion:

'...poverty and social exclusion are gendered experiences. Whichever measure of poverty is used, women are consistently more likely to be impoverished than men' (2006, 396)

### **3.2.2 Why women are poorer than men**

Bradshaw et al analysed a large body of literature (2003), and concluded there are five key reasons for the greater poverty of women compared to men. Firstly, there is a significant gender pay gap, which stems from occupational segregation and child care interrupting careers. Secondly, women often have little choice but to take low paid part time work, as it is all that can be fitted in around their caring responsibilities for children and elderly family members. Thirdly, women receive lower pensions than men; they are less likely to have an occupational pension and they contribute less to occupational pensions because of their lower earning power. Fourthly, the poorest women are concentrated geographically in areas of high unemployment. Finally, lone parenthood (generally meaning lone motherhood) is strongly correlated with poverty. These findings have been supported by the Women and Work Commission (2006). In addition, Bradshaw et al argued that women's poverty is compounded by three other factors which are invisible in household level surveys; the often unfair distribution of income within the household itself; women's role as the money managers in poorer

households; and the widespread willingness of mothers to forego their own material needs in favour of their children. These last three factors will be explored in depth in Chapter Four (section 4.3).

### **3.3 The Impact of New Labour Policies on Women's Poverty**

New Labour's policies explicitly attempted to tackle child and pensioner poverty, to get more people (especially women) into the labour market, and to 'make work pay' through tax credits and the minimum wage. These policies have already been evaluated in section 2.1. of the previous chapter. Here, their impact on women's poverty will be discussed.

#### **3.3.1 The mixed impact of New Labour's policies**

Despite New Labour's clear commitment to tackle child poverty and to increase family incomes, there was no explicit policy focus on women's poverty (Lister 2006), nor was there much attempt to improve the way it was measured in official statistics. In 2001 Rake concluded that a number of current government policies were actually detrimental to women. In particular, the dominance of men in The New Deal for Young People and the New Deal for the Unemployed led Rake to suggest gender bias, as significantly more resources went to these two New Deals than to the two dominated by women (The New Deal for Lone Parents and The New Deal for Partners of the Unemployed). The introduction of compulsory joint claims for Job Seekers Allowance was an attempt to shift expectations of women away from home-making and towards paid employment. But in reality women entering part time work on a low wage gained very little if their partner was unemployed; after the £10 earning disregard for Job Seekers Allowance, benefit was withdrawn by a pound for every pound earned (Rake 2001). Dean's qualitative work in inner London concluded that many low income families were failing to benefit from the government's 'family friendly' and tax credit policies (Dean, 2007). Childcare was fragmented, management reluctant to make allowances for family friendly working, there was wide spread anxiety and mistrust of the tax credits system and a lack of independent advice on benefits, tax credits and legal rights. Duncan and Smith (2002) drew attention to regional variations in the number of mothers in the labour market, ranging from

50% in Lancashire and parts of London to just 10% in the suburban south east. Newcastle, the study area of this PhD, comes roughly in the middle. They suggested a number of historical and cultural reasons for these differences, and concluded that ‘gender cultures’, more than social policy or employment policy, were crucial: ‘people’s own gender expectations, negotiations and demands about what being a woman or a man is, and what they should do in consequence’ (31). Thus a mother’s decision to enter the labour market or to remain outside it is influenced by a complex array of factors which are not all amenable to policy change.

Despite these many criticisms, government policies aimed at tackling child poverty (section 2.1.2) *did* place substantially more resources into the hands of women, especially mothers (Bradshaw et al 2003, Gregg et al 2005). The Child Tax Credit, introduced in 2003, was paid directly to the main carer, predominantly the mother (HM Treasury 2001a). This resulted from extensive lobbying and was a victory for organisations concerned with women’s poverty (HM Treasury 2001a). Child Benefit was substantially increased, around 25% in real terms between 1997 and 2008, and this has always been paid directly to the mother. In 2008, Child Tax Credit and Child Benefit together gave almost £6,000 a year to a mother of two children who qualified for the full amount. In addition, both Income Support and Job Seeker’s Allowance were increased above inflation. Maternity and paternity provision were substantially improved, the National Child Care Strategy was introduced and SureStart created, specifically targeted at poorer mothers. One result of the many women-into-work measures outlined in section 2.1.4 was ‘the highest ever levels of labour force participation being achieved by married women and increased participation by lone parents’ (Bradshaw et al 2003, 32), with over three quarters of working-age adults in paid employment, and the numbers in paid employment growing by 1.1% per annum for a decade (Gardiner & Millar 2006). Two thirds of the 1.5 million workers benefiting from the Minimum Wage were women (BBC 2008). Working Tax Credits and the National Minimum Wage also benefited women more than men, as they accounted for a greater proportion of the low-paid. The increase in employed lone parents was particularly marked, from 45% in 1997 to 56% in 2008 (ONS 2008). As they were the poorest group in the population, and a

group dominated by women, this was a real step forward in reducing women's poverty.

One major attempt was also made to deal head-on with the disadvantaged position of women in the workplace; The Women and Work Commission created in 2004. Its task was to establish what policies could be implemented to abolish the gender pay gap within 25 years. The Commission's final report, *Shaping a Fairer Future*, restated the nature of the gender pay gap and its causes, and made a number of major recommendations on reforms to schooling, training, regeneration and development policies, career guidance, the New Deals, flexible working practices, job sharing, part time work, the social care sector and child care, and the implementation of the Gender Equality Duty on public bodies (Women and Work Commission 2006). Women's poverty was not explicitly dealt with, but as women's poor position in the labour market is one of the key determinants of their poverty, any narrowing of the gender pay gap is sure to result in reducing women's poverty.

Nevertheless, as there is no national measure of women's poverty, it is impossible to establish clear figures on the overall impact of the many policies outlined on low income women; it was argued in Chapter Two that only a proper gender impact assessment would reveal the true impact. Moreover, where benefits have occurred for women, these have largely stemmed from the policy drive to increase the number of people in work and to reduce child poverty, rather than an explicit desire to improve the lot of women (Lister 2006). In a scathing attack on the gender impact of government employment policy, Fagan, Grimshaw & Rubery (2006), argued that the tax and benefit reforms were aimed at raising the employment rate not on any broader concern for equal opportunity. This was especially true for the 'making work pay' agenda for low-paid workers. Despite The Women and Work Commission, gender equality issues remained at the margin.

### **3.3.2 Towards the individualisation of benefits?**

The over-representation of women among the poor described above (section 3.2) has led some feminist authors to argue that policies should be implemented

which secure incomes for women independently of men. Jenkins, for example, formulated a specifically feminist concept of poverty based on an 'individual right to a minimum degree of potential economic independence' (1991, 464). A wide range of academic literature has dealt with this concept of 'individualisation' (Beck & Beck-Gernsheim 2002). A fully individualised benefit system would make the individual rather than the family the basis of both assessment and payment (Millar 2003). Traditionally, almost all welfare regimes (outside of Scandinavia) have calculated benefits at the household level and have paid those benefits directly to the male partner (Daly & Rake 2003), but in Britain over recent years an increasing proportion of state transfers have been paid to the female partner (mother). With Child Benefit, Working Tax Credit, Child Tax Credit and Childcare Tax Credit this could now amount to well over £6,000 a year for a mother in a low income family. This is still not fully individualised, however, as state transfers are calculated on the basis of *family* income and *family* characteristics, meaning the mother potentially remains dependent for her entire income on a combination of her partner's earnings and the ages of her children. Currently there are no plans to change the family as the unit of assessment. Moreover, these benefits are intended to secure the material well-being of the children in the household, not for the mother herself; she is effectively the conduit of this money between the state and her children. On the other hand, individualisation has come to the fore in Government labour market policies, where each member of a couple is encouraged to find a job. This has been made explicit in the case of the New Deal for the Partners of the Unemployed and in the move to joint claims for Job Seekers Allowance introduced in 2002, and is also implicit in a number of policies aimed at getting more mothers into the labour market discussed in Chapter Two (Millar 2003). For the foreseeable future, it seems Britain will have a confusing mixture of individualised and family based policies (Lewis & Bennett 2004). For most mothers, state transfers are calculated on a family basis but paid on an individual basis. This may create considerable confusion for mothers as to who is 'entitled' to gain from the money: them or their children (section 4.3.4). On the other hand, this situation certainly reflects the reality of modern women's lives; neither fully dependent on their partner for financial support, nor fully independent (Lewis 2001). Although talk of benefit individualisation has been muted in academic literature, especially in the last five years, it remains



important when considering how state transfers are channelled into households and in how household members view the role of those transfers.

### **3.4 Measuring Women's Material Circumstances: Improved Methodology**

#### **3.4.1 Beyond the unitary model**

In trying to improve measurement and understanding of women's material circumstances, it is necessary to deal with 'the assumption that all the members of the household enjoy the same living standards...the almost-universal assumption of income distribution analysis' (Jenkins 2000, 109), an assumption explicitly stated in HBAI; 'all individuals in the household benefit equally from the combined income of the household' (DWP 2010, 1). In the traditional 'Beveridgian Family' (section 4.1.1), the assumption was that the man received his wages for his work and that he, his wife and his children benefited from this income according to principles of perfect equity. This assumption was underpinned by a belief in the inherent altruism and fairness of families. It recognised that in any family the majority of income is spent on items which bring joint benefit, such as housing costs, bills and food, so that spending that benefited one family member was thought to benefit all. The lifestyle resulting from a high income would be enjoyed equally by all members of the family, while deprivation caused by low income would also affect all family members equally.

Ermisch (2003) has described this traditional view as the 'unitary model', because the family (or household) is seen a single unit or agent. Other names for this model include the 'common preferences' or 'benevolent dictator' models (Haddadd et al 1997). There are three other significant features of the unitary model. Firstly, the unitary model assumes that all the income that family members receive is pooled and then evenly distributed amongst the members. Secondly, no allowance is made for different behaviours at different income levels. Families who are poor are supposed to deal with their income in exactly the same way as families who are wealthy. Thirdly, the unitary model is gender blind. Although those who use the unitary model may use it to explore important issues of power and control within *society*, issues of power and control within

the *family* are completely ignored. Indeed, the assumptions of the unitary model preclude the investigation of any such issues (Ermisch 2003).

Extensive research has now shown that these assumptions are deeply flawed (Lundberg et al 1997, Ward-Batts 2008). Ever since Pahl's groundbreaking work of 1980, researchers who have attempted to open up the 'black box' of household finances have revealed that resources are often unequally distributed within the household. This is due to unequal earnings according to the gender of different household members, particularly wives and husbands, and unequal distribution of power relationships on gendered lines.

Some of the most powerful arguments against the unitary model have come from the developing world. For example Kabeer's work on women in Bangladesh showed that women deprive themselves of food in order to feed their partners. Those who did not do so were often beaten (Kabeer 1995). In a study of poverty in Uganda, the World Bank concluded: 'The importance of examining *intra-household* resource allocation cannot be over-emphasized. The resource allocation process within households reflects the status, bargaining power and options of the parties concerned, which in turn are largely a function of control over assets and income...women generally do not, and are not expected to, control cash income or economic assets' (1993, 33, emphasis in original). The most powerful theoretical exploration of gender relationships within the household comes from Sen, drawing on knowledge of the Indian sub-continent (Sen 1990). But the work of Pahl (1980, 1989), Goode et al (1998), Land (1983), Charles & Kerr (1987), Graham (1987), and Glenndinning & Millar (1989) have confirmed persistent gender inequalities in how resources are distributed within British households too. Neither resources nor domestic work are shared equally between men and women (Laurie & Gershuny 2000), and men and women can exercise different levels of control over resources. In addition, men often consume more, or higher quality, items bought from the common 'house-keeping' purse. Consideration of four developing countries led Quisumbing and Malluccio (2002) to propose the 'collective model', where each family member is considered individually as well as seen as a family member, to replace the 'unitary model'.

From this extensive body of literature, it is apparent that if household income is used as the sole measure of poverty then the actual material circumstances of individual household members will remain invisible. The circumstances of each individual member of the household are cloaked by the overall household income. National measures of poverty, such as HBAI, explain this away by assuming that if the sample size is big enough, differences between members of individual households will be levelled out. But if one particular group, i.e. women, are generally more materially deprived than other groups in households across the whole population, this will be invisible in household level measures. To phrase it differently, a household income of a certain level does not tell us about the material circumstances of the separate members of that household. Any poverty measure based on household income is unable to tell us anything about the circumstances of individual household members except that they live in a household with a particular level of income (Warburton-Brown 2010). Women's individual economic circumstances are thus rendered invisible: 'the decision to prioritize money-metric poverty lines as the unit of analysis has profound [negative] implications for any gender profiling of poverty' (Whitehead & Lockwood 1999, 17).

### 3.4.2 Payne's unanswered challenge

Drawing on the large body of work showing that household income is a deeply flawed measure of women's poverty, Payne argued for a measure that would enable the gendered nature of poverty to be properly explored as long ago as 1991.

'Recent feminist approaches to the meaning and measurement of poverty have demonstrated the need for a definition which is capable of expressing the experiences of women in poverty and the way women are specifically vulnerable to poverty and deprivation as a result of the construction of gender and the operation of discourses of femininity...It is a question of finding a way of defining poverty which highlights the ways in which the experience of each sex differs, the reasons for this, and how therefore we are to set about measuring the experience of both men and women. Such an approach also carries implications for how women's poverty might best be remedied'. (Payne 1991, 16)

Payne sets out five clear criteria for such a measure. It should;

- focus on the *individual* experience of deprivation *within* the household

- include both material and social elements in assessing the standard of living
- highlight experiences which might differ for each sex. It could include different items on the deprivation list for each sex or weight items differently to reflect who was most affected.
- include measures of social isolation or deprivation, including access to public space time for leisure, and money to pursue leisure
- incorporate the value of unpaid work that women are responsible for in the home.

Yet in 2003 Millar emphasised that despite some substantive attempts, no such measure had been successfully developed (Millar 2003). Therefore, whilst almost all commentators on women and poverty argue that current ways of measuring poverty are inadequate, no-one has yet developed a workable alternative along the lines suggested by Payne. This is further complicated by the need to measure both autonomy and dependency at the same time - some money is shared, but some money is not shared (Millar 2003). In Sen's *The Standards of Living* (1987) he argues that an effective poverty measure must resolve two contradictory principles. It must be *relevant*, measuring something real and meaningful, not just some convenient, arbitrary and over-simplified index. But it must also be *usable*, easily applied to the actual assessment of living standards. 'Relevance wants us to be ambitious; usability urges restraint' (Sen 1987, 20). To date, it has proved impossible to find a gender focused poverty measure which is both relevant and usable. Feminist researchers have failed to over-turn the axiom identified by Whitehead and Lockwood over a decade ago: 'The income/consumption approach to household poverty appears to take it as axiomatic that intra-household differences in access to income and consumption are too complex and difficult to research' (Whitehead & Lockwood, 1999, 16). As a result, household income measures continue to be used by HBAI, FRS and the Women and Work Commission; they are simple to collect and use, but render women's poverty largely invisible. A measure that can do all the things Payne asks of it is likely to be highly complex and potentially unworkable for large populations. As a result, some of the most useful work on women's poverty produced over the last thirty years has tended to be qualitative or discursive (Pahl 1984, Glendinning & Millar 1987, Goode et al 1998)

The problem of measuring women's poverty can best be seen in the attempts to disaggregate women's income from men's. For example, Davies and Joshi (1994) attempted to turn the conventional assumption on its head by assuming that there was no pooling of money at all within the household. Only housing costs were classed as jointly shared in this analysis. On this basis, they concluded that 11% of married men were poor and 52% of married women. But of course the assumption that no pooling occurs in a household is as flawed as the assumption that resources are equally shared (Lewis 2001). Vogler and Pahl (1994) attempted to measure the level of pooling based on large data sets but do not provide a means of allocating actual income to individuals within households. Individual wage levels can easily be disaggregated by gender and were collected for many years by the Equal Opportunities Commission but make no allowance for stay-at-home spouses, shared family costs in housing and household expenditure, the costs of dependent children, or for state income transfers.

### **3.5 The Poverty of Mothers and the Poverty of Children**

Because of the New Labour governments' commitment to abolish child poverty by 2020 (see section 2.1.2), the last decade saw an unprecedented interest in children's poverty. Research drew attention to the poor outcomes of children growing up in poverty (Hirsch 2006) and showed that British children are some of the poorest in Europe (Ridge 2002) and some of the least happy in the developed world (Bradshaw & Robinson 2008). In 2008, 23% of British children were growing up in poor households (MacInnes et al 2009). Several factors serve to make children more vulnerable to poverty; living in a lone-parent family, living in an ethnic minority household, living in a large family, living in a household with one member suffering long-term sickness or disability, and living in a workless household or one dependent on low pay (Ridge 2002). As has been shown in Chapter Two (section 2.1), New Labour made determined attempts to tackle child poverty through a combination of increasing incomes from parental employment and boosting Child Tax Credit. These policies met with some success, but a major element was missing from them: the explicit linking of parental poverty and child poverty.

### 3.5.1 The inter-connectedness of child poverty and maternal poverty

It has been argued above (section 3.4.1) that models of the ‘unitary household’ must be abandoned in favour of intra-household analysis if a proper understanding of poverty is to be reached. An analysis of the intra-household aspects of child poverty policies shows that they rely almost entirely on the actions of parents. Wages pass into the hands of parents before they can benefit children, as do state benefits. So, at an intra-household level, parental spending choices are the key determining factor in lifting children out of poverty (Middleton et al 1994, Gregg et al 2005). Moreover, there is strong evidence to suggest that the working patterns of parents, their physical, emotional and mental health, their aspirations for their children, and their ability to be good parents are all linked to the outcomes of their children (Ridge 2002, Ghate & Hazel 2002, WBG 2005, Katz 2007). As DWP’s *Opportunity for All* stated: ‘the role of parents and carers is of crucial importance in determining children’s life chances. Parenting can have an impact on a multitude of social policy outcomes including educational attainment, health, levels of anti-social behaviour, crime and later employment potential’ (DWP 2004), while Bradshaw et al’s 2003 review of research and policy on women’s poverty concluded: ‘it is unlikely that targets to ... eradicate child poverty ... will be achieved unless gender is fully addressed within these policies’ (iii).

Yet despite statements such as these, and a raft of initiatives designed to improve parenting skills, the *poverty* of parents, and particularly mothers, has received scant attention from the government (Lister 2006, Rake 2001). This lack of interest in the poverty of mothers at government level is mirrored in academia (Warburton-Brown 2010). The literature on the poverty of mothers in their own right, and the connections between poor *parents* and poor *parenting*, in the UK context is small. Within the work that *has* been done in the field, two themes dominate; paid work and single motherhood. Both these areas are important for understanding maternal poverty, but much of this research subtly pathologises poor mothers; they are either defined as lacking a man or lacking a job, both of which are considered undesirable. Yet 62% of households with children below the 60% of median income poverty line have two parents and 55% have an adult in work; only 29% are non-working lone parents (authors’

calculations from DWP 2010, Table 4.3). In fact, what poor mothers lack are resources. Research not dominated by single motherhood or paid work has often focused on the effect that growing up in poverty has on children, rather than on the effect living in poverty has on mothers, as encapsulated in the title *Support for Parents: The Best Start for Children* (HM Treasury/DFES 2005). A handful of books have directly dealt with the day to day lives of poor parents, fathers as well as mothers (Katz 2007, Hooper et al (2007, Ghate & Hazel 2002, and see Attree (2005) for a synthesis of twelve qualitative studies), but no major academic study of maternal poverty in the UK has been published.

The closest thing to an in-depth investigation of mothers' poverty is the first chapter of *Women's and Children's Poverty: Making the Links* (WBG 2005). Here, Lister reviews almost a hundred studies, academic articles, and government publications dealing with family poverty. Drawing on these, she concludes there is a strong and complex inter-connectedness between maternal and child poverty. She also finds that poverty has a strong negative effect on the mental and physical health of mothers and the well-being of their relationships. She cites many studies that have made passing reference to maternal poverty, but fewer that have it as their primary interest. Drawing on these, she draws a number of clear conclusions about the inter-connectedness of the poverty of mothers and children which are highly relevant to this PhD:

- Women are more likely to be poor than men (Bradshaw et al 2003)
- The well-being of mothers underpins both children's development and parents' employability (Marsh & Vergeris 2004)
- The well-being of children cannot be divorced from that of their mothers (Ridge 2002)
- Poor health, both physical and mental, is more prevalent among the poor and among women. This has a major impact on their parenting abilities (Lister 2004, Graham 1987, Ghate & Hazel 2002)
- Household debt is highly correlated to maternal stress (Kempson 2004 et al)
- The doctrine of maternal self-sacrifice means that mothers are often the most deprived members of a household (Goode et al 1998, Cantillon & Nolan 2001)

- Mothers try hard to protect their children from the stigmatisation associated with poverty. Where they are unable to do so, they often feel shame and guilt (Ermisch et al 2001, Ghate & Hazel 2002)
- Economic dependency on men makes women liable to deprivation and can trap them in relationships (Pahl 1989, Goode et al 1998, HM Treasury 2004)
- The cost of protecting children from poverty is likely to be high for a mother's health and morale. This in turn can undermine her parental capacities (Graham 1987, Featherstone 2004, Utting 1995)
- The government's focus on parenting programmes largely ignores the issue of maternal poverty (HM Treasury 2004)
- Mother's poor mental and physical health is likely to have a serious impact on their ability to find and keep paid work, the key route out of poverty in the government's anti-poverty strategy (Marsh 2001)
- Mothers' employment income is often critical in keeping a household out of poverty, and getting more mothers into work should therefore remain a government priority (Marsh & Vergeris 2004, Millar & Gardiner 2004)

Lister concluded that it was time for government to include the poverty of mothers in their strategy for addressing the poverty of children, and the weight of studies she assembled to support this argument is hard to dispute. However, right up until the end of New Labour's time in power there were no explicit plans or policies for dealing with the poverty of mothers (Lister 2006).

### **3.6 Conclusion**

A study of the literature on women and low-income has revealed that women's poverty has tended to be hidden, and although now more visible it is still hard to measure. Women are generally poorer than men, and experience poverty for longer periods, but there is little agreement about how much poorer women are than men, or how their material circumstances are best measured. The greater incidence of poverty among women is linked to their position in the labour market: women's wages are generally lower than men's and women workers are concentrated in low paying, part time jobs. Moreover, caring responsibilities fall unequally on women, further limiting their access to the labour market. Women



are heavily over-represented in the poorest households: single parents and single pensioners.

Although lacking an explicit focus on reducing women's poverty, the family income policies of New Labour governments did transfer considerable resources directly to women through the National Minimum Wage, Working Tax Credit, Child Tax Credit and increased Child Benefit. Other policies also had some success in getting more women into work. However, what policy can achieve may be restricted by the normative and cultural issues underpinning a mother's decision to enter or stay out of the labour market. Moreover, the exact effects of these policies on low income women cannot be established because poverty and income are measured at the household level.

A number of studies have suggested that there is reason to believe that women often receive a lower level of resources *within* households, but the way data on poverty is collected makes it extremely difficult to measure this. Indeed no effective statistical measure has yet been devised for measuring the material circumstances of women within households, although clear criteria for such a measure do exist. Nevertheless, understanding intra-household income distribution is crucial to understanding the material circumstances of mothers.

Finally, the poverty and well-being of mothers is intimately connected to the poverty and well-being of their children, a connection that has been generally ignored in government policy, and at best dealt with only indirectly. It has also been under researched in academic work. Indeed there are major gaps in the literature dealing with maternal poverty as a whole, with existing work focussing on single mothers and/or parents on benefit. Mothers in couple families have been much less studied. There is also an almost total absence of studies considering women in households just above the poverty line, described in this study as lower income families. As a result, this literature review has had to draw solely on studies dealing with women in poverty.

These findings have identified four central themes to be addressed in this PhD. First is the impact of government policy on the women in the study group and in particular the extent to which increased income transfers from the state have

benefited them and their families. Second is their relationship to paid work. How do they feel about undertaking paid work? What sort of jobs are available to them? How do they balance paid work with their caring responsibilities? And what are their normative attitudes to reconciling paid work and caring work? All of these questions need to be explored with the women in the study group. A third key issue is that of intra-household income distribution. Current measures of poverty and/or material deprivation at household level do not adequately address the possibility that some household members have unequal access to household resources. Addressing this means devising a method for measuring material deprivation for the mothers in the study group as individuals as well as for their households, answering the challenge laid down by Payne. This issue is further explored in the next chapter, where the focus moves to the literature on intra-household income distribution, and the discussion is completed in Chapter Five where the material deprivation measure developed for use in the study is explained. The fourth issue is the impact that living on a limited income has on mothers. A small but consistent body of literature has shown that mothering on an inadequate income has serious implications for both a mother and her children. These questions take the study beyond the everyday practicalities of women's lives and into areas dealing with emotional well-being and the relationships between family members. Such sensitive issues need to be explored with the women in the study group.

While many previous studies have dealt with women in poverty and parenting on a low income, two major gaps are apparent in the literature; there is no notion of lower income families as worthy of study in their own right and there are almost no studies explicitly focused on poor mothers in couple families. This PhD therefore has the potential to explore two areas ignored by existing scholarship. In short, studies focussing on the financial circumstances of mothers in lower income families are entirely missing from the existing literature.

## Chapter 4

### Literature Review 3)

### Household Income and Household Spending

There are three chief means of distributing income to women; through the labour market, through the state, and through the household (Daly 1992). In Chapter Two the role of the state (section 2.1.3) and the labour market (sections 2.1.4 and 2.2.2) were considered. In Chapter Three it was suggested that the role of the household is vital to women's material position, but that there are no straightforward answers to measuring women's access to resources within it (section 3.4). This chapter will therefore explore intra-household income distribution in depth.

The chapter begins with a detailed discussion of the changing nature of the family, both in its increasingly diverse forms and in the normative ideas of it held by politicians and of wider society. Particular attention is paid to the changing relationship between mothers and paid work. Attention then moves on to intra-household financial distribution, posing the question 'who gets what from marriage?'. After looking at the ways that previous studies have attempted to open up the 'black box' of family finances, the spending patterns of different family members are considered, with particular reference to gender differences between husbands and wives. In the fourth part of the chapter, emphasis is placed on what previous literature has said about the importance of normative ideas in shaping the way families deal with their money. Four recurring normative ideas are identified as of particular interest. Finally, in the concluding section a series of questions are identified which this study needs to answer, based on the key themes identified in existing scholarship.

#### **4.1 Society's Changing Image of the Family**

##### **4.1.1 The Beveridgean model**

The Beveridge welfare state created after the Second World War was built around the male breadwinner family (Lewis 1992, Land 2008). Beveridge's

assumptions about the family were clear: 'regular and full time male employment and stable families in which women would be provided for largely through their husband's earnings and social contributions' (Lewis 2001, 153). A married man would work full time, earning a wage sufficient to support his family, while married women would be economically dependent on their husbands, keeping the home and raising children. Any money they earned from (part time) work would be a top-up to the family income, not an essential component of it. Indeed in the late 1940s this was a reflection of the reality in British society, with only one married woman in eight working (Land 2008). Women's role was to provide 'vital unpaid service' within the family, as 'mothers, daughters, sisters and above all as wives' (Land 2008, 13). This view of the family was reflected by early family sociologists of the functionalist school (Bowlby 1951, Parsons & Bales 1956), who sought to differentiate between the 'instrumental' role of the father as head of the family and the 'expressive' role of the mother as care giver (Renzetti & Curran 2003). It may be that this view was always an idealised one (Lewis 1992), but it remained the dominant model underpinning social policies until the 1970s (Lewis 2001). Polly Toynbee recalls the early 1970s where unions negotiated agreements setting lower pay rates for women than for men: 'women were regarded as weak union members who would accept low pay because it was assumed that they were always earning a second wage in the family, although by then many were single parents and primary earners' (Toynbee 2003, 232).

However, from the mid-70s, equal opportunities legislation coupled with the world economic crisis and the accompanying reshaping of the welfare state, began to alter the situation. More and more women were in the work place, and in more and more families they were the main earner (Land 2008). In 1975 81% of men and 62% of women were economically active; twenty years later the figures were 70% for both sexes (Lewis 2001). The first policy recognition of the change came in 1977, when Child Benefit began to be paid directly to the mother (Lundberg et al 1997). This change represented a radical shift in the relationship of the state and the family; for the first time, mothers were acknowledged as financial actors in their own right. By the late nineties sweeping changes were on the cards; in 1998 Prime Minister Tony Blair wrote 'the welfare state based around the male breadwinner is increasingly out of

date' (Cm. 3805, 1998). His government created a new policy framework (section 2.5.1), almost the total opposite of that favoured by Beveridge, with an expectation that mothers should be in the workplace, and substantial income transferred directly from the state to mothers in their role as carers (Duncan et al 2004, Lewis et al 2008).

#### 4.1.2 Family models in the new millennium

Today the 'Beveridgean family' of a full-time working father, a stay-at-home mother and children accounts for less than a ten percent of all families (author's calculation from HMRC 2009, Table 4.2). However it is not yet clear what model has replaced the Beveridgean one. 'The precise nature of the erosion of the male breadwinner model is complicated. There has been no simple move from a male breadwinner model to a dual-career model' (Lewis 2001, 134). The dual carer/dual earner model proclaimed by many feminists is far from universally established (Armstrong et al 2009), with a one-and-a-half earner model often being a more accurate description (Lewis 2001). The two basic assumptions of the male-breadwinner family were the dependence of the wife on her husband for financial support and the dependence of the husband on his wife for care-giving support. These no longer predominate. But the fully individualised model of two financially independent partners who equally share caring responsibilities does not predominate either. In 2004 nearly six million women were working part time, forty four percent of all working women (Millar et al 2006). Only eleven percent of men worked part time, and many of these were students, semi-retired or unable to find a full-time job. Women were far more likely to *choose* part time employment at all times of life, to fit around their family responsibilities. In most modern households, the female partner remains somewhat financially dependent on male earning and the male partner remains somewhat dependent on female care-giving (Lewis 2001). Moreover, today there exists a multiplicity of family types: married, co-habiting, re-married, single parent, same sex, adoptive, extended families including in-laws or elderly parents, families with adult children living at home and families with complicated mixtures of step children and half-siblings. There are also highly varied ways of earning the family income; single income, dual income, part time work, full time work, benefit dependent, children working, state income

transfers, temporary work, pension. Bradshaw has attempted to resolve these complications by classifying today's families into three simple types; the 'traditional family', where one partner (usually, but not always, the man) goes to work while the other stays at home (possibly undertaking limited part time employment), the 'modern family', where both partners have careers but the woman takes several years out from hers to raise children, and the 'dual-earner' family, where both partners pursue their careers uninterrupted after having children (Bradshaw et al 2003). However, many families are in fact 'transitional'; there is no straightforward classification of one-and-a-half earner families and it is unclear where single parent families fit in. And when a third of household income might be derived from state transfers, it is not clear that even 'traditional' families can still be classed as 'male-breadwinner'.

Increasingly, government has sought to implement policies which support all these types of family. The last few years have seen more and more resources transferred directly from the state to the 'main carer'. Although the policy language is gender neutral, in the large majority of cases this is the mother (Vlasblom & Schippers 2006). In 2008, Child Benefit and Child Tax Credit provided a mother with two children with an income of almost £6,000. The state is now effectively paying parents (predominantly mothers) for undertaking caring responsibilities; or perhaps it would be more accurate to say directly compensating parents for the costs of having children, including lost earnings (Lewis et al 2008). This child support has favoured *all* families that contain children, rather than one particular type of family; whatever adults are in the household, the money received will be determined solely by the number and ages of the children (Nickenig 2005). David Cameron's election manifesto commitment to use the tax system to explicitly favour marriage has returned the debate over normative family structures to prominence (Conservative Party 2010). However, there are no plans to encourage mothers to stay out of the work place and it would be hard to find any contemporary family sociologists who would accept the functionalists' simplistic notions of the family (Renzetti & Curran 2003).

Alongside policies offering substantial financial support to children, New Labour governments attempted to improve working possibilities for parents, particularly

for mothers. The key policies have already been discussed in chapters two (section 2.1.4) and three (section 3.3.1), so it will simply be noted here that New Labour made increasing attempts to try and reduce both the pay gap between working mothers and working fathers and the number of mothers outside the labour market.

## **4.2 Opening up Family Finances**

Today there is considerable awareness of the variety and complexity of family structures in modern Britain. However, until fairly recently policy makers have been reluctant to look beyond the structure of families to consider what is going on inside the family. Traditionally, life has been seen as divided between the public sphere of work and politics, dominated by men, and the private sphere of the home, dominated by women (Renzetti & Curran 2003). This sphere was viewed as outside the scope of politicians, and the state only intervened in the home on criminal matters such as domestic violence. Policy makers following this line of thought simply concluded that resources were fairly distributed between all family members; the ‘unitary model’ described by Ermisch (2003) (section 3.4.1).

### **4.2.1 Challenging the unitary model**

Two key challenges to the unitary model came from Pahl in the British context (1989) and Sen in the context of the developing world (1990). Both criticised the unitary model as fundamentally flawed; in reality the ‘family’ has no consciousness in its own right and its actions consist of the combined individual actions of its members. Moreover, both argued that inherent inequalities of power and control between women and men were hidden in the unitary model.

‘The systematically inferior position of women inside and outside the household in many societies points to the necessity of treating gender as a force of its own...To concentrate on family poverty irrespective of gender can be misleading in terms of both causation and consequences’.  
(Sen, 1990, 124)

Sen’s work on this topic largely dealt with theoretical questions of how husbands and wives might reconcile differences within their relationship, and how

women's lack of power and control could damage their power to influence family decisions. He was particularly concerned with how this situation blocked the social and economic development of women.

Pahl (1980, 1989, 2000a) took a different route, undertaking an extensive qualitative study of how couples actually allocated their financial resources. She considered the factors influencing the development of different financial systems, how they operated, and the effect they had on different family members. A key distinction Pahl drew was between *management* and *control*. Management covers the day-to-day paying of bills and purchasing of items, while control refers to the allocation of budgets and the making of decisions about priorities for expenditure, and spending on exceptional or very expensive items. Studies have consistently found that systems *managed* by women can be *controlled* by men (Vogler & Pahl 1994, Snape et al 1999, Goode et al 1998). Establishing the factors influencing the balance of management and control are crucial. Class, education, parental socialisation, previous experience of financial management, the domestic division of labour, attitudes to gender roles, normative ideas of 'breadwinning' and the source of the income (husband's wages, wife's wages or benefits) are the main factors here (Goode et al 1998, Nickenig 2005).

#### **4.2.2 Four systems for allocating family income**

Pahl identified four different ways that money could be allocated amongst family members (1989). The essential characteristics of each system are described in Table 4.1 (overleaf), together with some key research findings on each allocation system.



**Table 4.1 Characteristics of Different Household Allocation Systems**

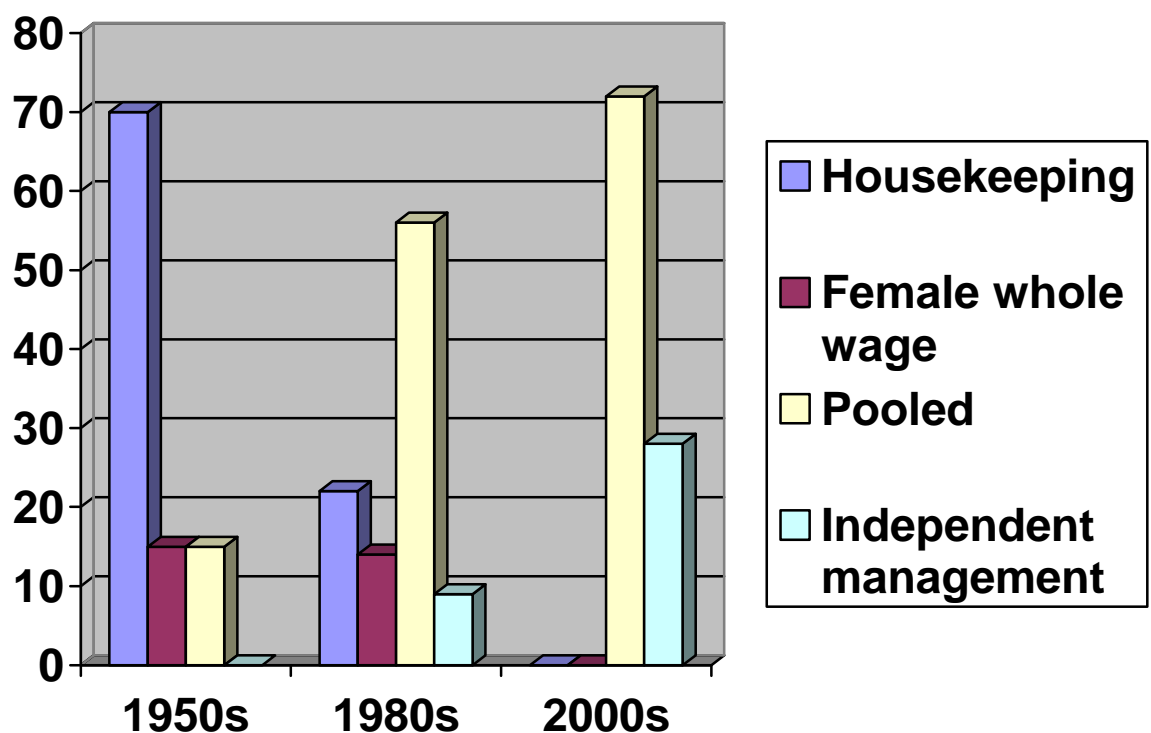
Based on Nickenig (2005), who drew on Vogler & Pahl (1994), Burgoyne (2004), Goode et al (1998), Bradshaw et al (2003) and Snape et al (1999).

<b>System name</b>	<b>Brief description</b>	<b>Typology of this system</b>	<b>Who controls in this system?</b>
<b>Female whole wage</b>	Husbands hand over wage packet minus personal spending. Wives do all financial management.	Recurrent finding that this system is commonly used by families dependent on benefit.	The wife's role is one of management, not control. She has very little say in big spending decisions.
<b>House-keeping allowance</b>	One partner gives the other an allowance. They then keep the remaining money, from which some bills may be paid.	Recurrent finding that this system is commonly used by families dependent on benefit.	More power for the woman, however the husband can still determine where money is spent and the wife may not feel comfortable using funds for personal purchases.
<b>Pooling</b>	Some money is pooled and some kept separately. Money management may be done by the man, the woman, or shared.	Particularly common among younger couples and when both partners are earning.	Seems to give each partner equal control but often not the case. The dependent partner may feel the money 'belongs' to the earner and impose restraint on personal purchases.
<b>Independent management</b>	Finances are kept completely separate.	Characteristic of younger couples, those without children and those where the woman in full time employment. More common in affluent households.	Likely to give the greatest degree of female control; can be genuinely equal. However, the greater earning power of men can leave them with more uncommitted spending money after household expenses have been shared.

Figure 4.1 shows the ways in which intra-household money allocations systems have changed over time. In the 1950s, the housekeeping system dominated, with men adopting the ‘breadwinner’ role and the women being the ‘home-makers’. As time has gone on, however, the housekeeping system has almost died out, being replaced by a steady rise in the number of couples using a pooled or independent system.

**Figure 4.1: Intra-household Money Allocation Systems, 1950 to Present**

(Source of data; Nickenig 2005, who drew on; 1950s - Zweig in Pahl 2004, 1980s - Pahl 1989, 2000s - unpublished Alliance and Leicester study)



#### 4.2.3 Allocation systems and low income

The figures in Figure 4.1 are for all families within the population. However, research has suggested that families on low incomes favour different allocation systems to affluent families. Based on a sample of 1,221 families, Pahl and Vogler (1994) showed a clear correlation between household income and the allocation system used. Their findings are summarised in Table 4.2. The families in which the allocation system was managed by women averaged only 86% of the income of the families in which the allocation system was managed by men, leading Vogler to conclude: ‘women are most likely to manage finances single-

handedly in low-income households where financial management is likely to be a burden rather than a source of power' (1994, 243).

**Table 4.2. The Relationship of Different Allocation Systems to Family Incomes**

After Nickenig 2005, who sourced it from Vogler & Pahl 1994.

Allocation system	Percentage of families using this system	Mean standardised income of families using this system; £ per month (1994 prices)
Female whole wage	27	624
Female managed pool*	15	658
Housekeeping allowance	13	679
Joint pool	20	719
Male managed pool*	15	728
Male whole wage#	10	755

\*Sub-divisions of the 'pooling' system used by Pahl in her later work.

# An additional allocation system added by Pahl in her later work.

In 1998 Goode, Callender and Lister studied 31 families on Income Support or Job Seeker's Allowance. They found that these families relied predominantly on the female whole wage system. Far from being a source of control for the women in these families, this was a significant burden as there was never enough money to cover all the needs of the family. They were placed in the role of poverty managers, with very little actual control and a great deal of stress. The wives in these families tended to allocate less money to their personal spending than to their partners, and prioritised the needs of other household members above their own. Other studies have similarly concluded that gender inequality is greatest under the female managed and housekeeping allowance systems (Pahl 1989, Vogler & Pahl 1994, Snape et al 1999). However Morris, in her study of families made redundant in South Wales (1984), took a rather different view. She agreed that low income was correlated with female managed systems, but her contention was that this was a sensible response to low income considering the predominant gendered division of household labour; 'the lower the household income, the greater the need for unitary control, and the greater the likelihood that this control will be exercised by the woman' (492). Rather

than seeing female financial management systems as stemming from greater gender inequality, she argued that both greater gender inequality and female financial management systems were *separate* results of living on a low income.

Kempson (1996) considered 31 qualitative studies of life for families on a low-income, concluding that in most such families it was the mother who had to manage the limited finances. Women suffered the most deprivation, materially, psychologically and physically. Juggling spending between essential household bills took up a great deal of time and energy and caused much higher levels of stress compared to the men in the studies. When a financial crisis hit, it was usually the women who had to make difficult decisions about cutting down on spending and dealing with the bailiffs. No previous work has been published specifically looking at the allocation systems favoured by lower income families, the focus of this study.

#### **4.2.4 Allocation systems and gender equality**

It is important to stress that even the apparently more equal allocation systems of pooling and independent management do not always convey equal access to household resources. Vogler and Pahl (1994) concluded that only 9 percent of wives could be classified as having overall financial control, with one third of couples having male control and about half being more or less egalitarian. Burgoyne (1990, 2004) showed that even where both partners agreed that access to household finances should be equal, and money was pooled in a joint account, inequalities could persist. She argued that partners, particularly wives, found it very hard to ‘forget’ about the source of the money. If it came from the husband’s wages, they often felt they did not have an equal claim on the money. This may have come from the exercise of power by the ‘earner’ of the money, but it was just as likely to come from a self-imposed constraint by the dependent partner, who did not want to spend ‘his’ money on herself. Moreover, Burgoyne argued that state transfers suffered from similar labels. Both Child Benefit and Child Tax Credits, although paid directly to the main carer, were firmly labelled as belonging to the ‘child’. Mothers were therefore reluctant to spend this money on their own needs, even though there was a clear correlation between the (financial) well-being of a mother and the well-being of her

children. These findings have been echoed in other studies (Goode et al 1998, Snape et al 1999, WBG 2005). The independently managed system also poses problems for gender equality. A husband is likely to be earning more than his wife, even if they both work full time; if bills and household spending are shared equally between them, the wife will be paying out a greater share of her income than her husband. Moreover, if the wife stops work to have children, or reduces her hours to reflect her caring responsibilities, her income will drop. Unless this is reflected in how the bills are allocated, the woman is likely to become considerably poorer than her husband (Vogler et al 2006).

As shown in figure 4.1, societal trends have changed the preferred systems of financial management over time. This led Giddens to propose an important shift towards 'the democratic family' (Giddens 1997). He argued that systems for organising family finances were rapidly moving from those based on male breadwinning towards systems favouring negotiation and equality. Exploring Giddens' hypothesis, Vogler et al compared couples from 1994 with couples in 2002. They did notice a small shift away from the female whole wage and housekeeping systems in favour of partial pooling, but concluded these shifts were too small to suggest a widespread shift in relationships. They also stressed that shifts in household money management were largely confined to higher social classes, with lower income families showing little change. They concluded that by 2002 the key factors determining choice of household allocation system were employment status, social class, relationship status and the relative contribution of each partner to household finances. Sung and Bennett (2007) also concluded that women generally continued to manage household finances day-to-day and remained disadvantaged in household spending.

#### **4.2.5 Families' perceptions of allocation systems**

Goode, Callender and Lister (1998) investigated a number of factors influencing management and control of finances in households dependent on benefit. They established that the source of wages (i.e. who actually earned the money) conferred a greater entitlement on the earner than the non-earner. When wives had their own income from wages, or benefits paid in their name, women's role in financial decision making was markedly enhanced. In some couples, Job

Seekers' Allowance and Income were seen as a direct replacement for a male wage, and therefore 'belonging' to the man, but in other couples they were seen as family income, not attached to any particular individual. Snape et al (1999) found that benefit income was seen as carrying less individual entitlement for the claimant than wages did for the employee. However, the change of name from Income Support to Job Seekers Allowance strengthened male entitlement, as the money was often seen as a 'reward' for (predominantly male) job seeking, and reinforced separation of roles into the 'breadwinner' (albeit unemployed) and the 'non-breadwinner'. More recently the Government made some attempt to tackle this perception through The New Deal for Partners of the Unemployed, encouraging women to seek work where practical (Rake 2001). Nevertheless, it does seem that the current system of administering benefits reinforces the traditional family model rather than reflecting the diversity of modern families (Armstrong et al 2009).

Goode et al's findings on Family Credit suggested that although it was generally managed by the woman and seen as 'her' money, in fact it was spent on family, rather than individual, needs. Child Benefit was seen as very strongly 'reserved' for spending on the children. In 1998, Child Tax Credit did not exist, and little subsequent work has considered whether it is seen as legitimately belonging to the mother, rather than the children. The potential danger with Child Tax Credit is that, when combined with Child Benefit, it *appears* to give the mother a considerable income in her own name, but in fact it may be 'psychologically tagged' as only to be spent on family needs. However, it is important to stress that the women in the Goode et al study found both Child Benefit and Family Credit an essential and much valued 'top up' to their husband's benefits. The way this money was paid directly to the woman made her role of 'managing poverty' considerably easier. In this sense, this money did make an important contribution to reducing the stress of mothers as they sought to manage tight family finances.

One final influence to consider on allocation systems is the previous experiences of family members. Vogler & Pahl (1994) report that the allocation system chosen by interviewees' parents had a clear influence on them. Many chose to follow the same system their parents had used, while others consciously reacted

against it, saying they wanted to be different from their parents. Ritchie's work (1990) shows that women in second marriages often spoke of their determination to maintain more control over household finances and to keep at least some individual income for themselves.

### **4.3 Household Spending Patterns**

After twenty years of work which strongly focused on allocation systems, studies in the last decade have begun to question how much allocation systems can really tell us about gender relations. Woolley's study of 300 Canadian couples (2003) suggested that even when accounts are held in joint names, one partner generally manages the account on a day-to-day basis and inequalities over control can remain. This is supported by Sung and Bennett's conclusions on joint accounts (2007). Vogler et al (2006) have argued that partially pooled and individual management systems, generally seen as the most equal, may in fact favour the partner with the biggest income. Conversely Morris (1984) concluded that when income is low it is essential to have just one person managing the family finances: female managed systems are not inherently a sign of gender inequality. Woolley has framed the key question as 'Who gets what in marriage?' (Woolley 2003), and this means it is vital to look beyond allocation systems to spending patterns. This includes possible differences between husbands' and wives' spending, whether some areas of household spending are considered 'his' and others 'hers', and whether men or women have more personal spending money.

The best way to assess equality of access to financial resources must be to look at what families actually *spend* on meeting the needs of the different family members. Although most of the major authors in the field draw some conclusions on what partners spend their money on, these are often sketchy and, at least in the published accounts, based on snapshots from qualitative interviews rather than broader analysis of spending patterns. Nevertheless, the work which has been published in this area does give some clear indications.

### 4.3.1 Gendered trends in family spending

The classic investigation of family finances is Pahl's *Money and Marriage* (1989). As has been shown (section 4.2.2) much of this book is taken up with classifying different allocation systems, but one chapter is devoted to spending. Pahl argues there is a clear difference between men's spending and women's. In the 102 families studied, women generally bought the food and oversaw the everyday household budget, including most bills, while men were generally responsible for the mortgage or rent and big financial spending such as the car and white goods. This 'gender division' in spending patterns is common to all the studies considered on this topic (Goode et al 1998, Burgoyne 1990 & 2004, Woolley 2003, Pahl 1980, 1989 & 1999, Vogler 1994, Vogler et al 2006, Sung & Bennett 2007). Whatever allocation system is adopted, women are primarily responsible for the household shopping except in a small minority of cases.

One widely observed trend is a positive relationship between the share of family income contributed by women and expenditure on women's and children's personal items such as clothing (see for example, Lundberg et al 1997, Quisumbing & Maluccio 2000). However, there is a problem with these surveys as few items can be unambiguously assigned to male expenditure. Tobacco and alcohol, for example, are not only enjoyed by men, but have tended to be assigned as part of traditionally male patterns of spending (Woolley 2003). Drawing conclusions based on large scale family spending surveys may therefore be particularly tricky, and suggests a detailed focus on the spending habits of individual families.

Goode et al (1998) divided the thirty one families in their study into three groups, according to the level of gender equality. In the 'Egalitarian Group' (12 families), both partners exercised self-restraint on their spending. There was no ear-marked pocket money for the man, rather an equal balance between partners. Purchases made on credit clearly benefited the children and the home. In the 'Traditional Group' (14 families), both men and women 'went without' and experienced disadvantage, but the women had no regular money to spend on themselves, while the man had fixed pocket money. The men did not spend a large amount or leave partners destitute, but a pattern of gender inequality was



clear. Husbands appreciated their wives' budgeting skills and did not question her spending; their partners' lack of personal spending was not apparent to them. In the 'Male-dominated Group' (5 families) credit, tips or cash-in-hand work gave the man substantial resources to spend on himself. This money was spent on computers, DIY, social life, hobbies or car with no reference to the wife or consideration of her level of deprivation. Often substantial debts accrued in these households as husbands over-spent.

Pahl (1989) analysed spending on twenty four different areas of household expenditure and concluded that spending was highly gendered. Clothes and shoes for the wife, clothes and shoes for the children, food for the family, presents and school expenses were highly likely to be the wife's responsibility. Spending on the car or motor bike, meals and trips out, clothes and shoes for the husband, drinks in the house or pub, repairs and decorating were more likely to be done by the husband. A number of items were shared more or less equally; rent/mortgage, fuel, phone, house insurance, life insurance, consumer, goods, children's pocket money, papers/book, holidays, charities and Christmas expenses.

A key distinction drawn by Goode et al (1998) in their study was between committed and uncommitted expenditure. A high percentage of household money was already allocated to housing and fuel costs. This money was described as 'committed', and not investigated in the study, while the remaining money was seen as 'uncommitted'. The researchers attempted to divide up the uncommitted money between collective and individual expenditure. Some items, such as food costs, were clearly collective. Other items, such as hobbies, were clearly individual. However, it was actually very difficult to separate out these two areas. For example, items such as the car, which may appear to be collective, may in reality be used predominantly by one partner. There is also a considerable body of evidence, described below, that suggests that women often have less access to 'collective' items than their husbands. Moreover, many couples saw spending on the children as essentially the wives' responsibility rather than collective.

In an important article, Nyman (1999) challenged the notion that equality or near-equality in earning power would reduce the gendered nature of household spending patterns. She argued that in Sweden, where men and women have an almost equal place in the labour market, women continue to do the household shopping and spend their money on a different range of items to men. The most recent work on the topic, by Sung and Bennett (2007) still found a traditional pattern, with husbands responsible for bills and rent/mortgage, and women doing the household shopping.

#### **4.3.2 Intra-household spending patterns disadvantage women**

A key gender difference found in most studies of intra-household income distribution is the use of 'pocket money'. In whole wage systems and pooling systems, it is common for the man to get a fixed sum as his 'pocket money', entirely for his personal spending. While a majority of couples in both Pahl's 1989 study and Goode et al's 1998 study had a system of male pocket money, few families had a similar arrangement for women. At low income levels, one partner having substantial spending money automatically means the other partner 'goes without'. In Goode et al's study, a number of men adopted rhetoric of 'silliness' to describe their wives' personal expenditure on small items for the home, in contrast to their own 'essential' spending on cigarettes or alcohol. The car was found to be a common area of conflict, with men defining it as 'collective' but the women seeing it as 'individual' for the husband. Cantillon and Nolan (2001) surveyed a number of unpublished or little known studies which concluded that women in low income households suffer financially in a number of respects. For example, women may reduce the heating in ways which affect them but not other household members. Women are also likely to scrimp on their own food consumption, to go longer without new clothes than their husbands, to choose second hand clothes rather than new, and to have little access to the 'family' car. Vogler (1994) came to similar conclusions in her study:

'Despite egalitarian or even female strategic control over finances, wives in these households experienced significantly higher levels of financial deprivation than husbands, while husbands had greater access than wives to personal spending money' (241)

Spending on leisure has traditionally favoured men. The full time wage earner can differentiate between the 'employer's time' (at work) and 'my time' (away from work) in a way that a home-maker cannot: 'mothers of young children have no leisure time, in the sense of time which is freely available to the individual' (Pahl 1989, 146). Women's leisure time has also been shown to be constrained by a number of factors; lack of money, fear of going out after dark, disapproval of husbands, sexism in leisure and sports facilities, lack of access to transport. This was borne out in Pahl's survey; 54% of husbands spent more on leisure than their wife, with 23% spending equally, 7% spending nothing and only 17% of couples spending more on the wife. The way that household finances were organised in many households reinforced the trend for low female expenditure on leisure; 44% of men had a sum set aside for their leisure ('pocket money'), but only 28% of wives. Conversely, 38% of wives had to take their leisure money from the housekeeping purse, meaning they had to scrimp on items for the family if they were to have any money for their personal leisure. Many of the other women drew directly on their own earnings for their leisure spending, unlike most of the men, whose pocket money came from pooled sources. One striking finding was that where women managed the household finances, men were actually likely to be spending more on their leisure and women less than in male-managed systems (Pahl, 1989). In an earlier work, Pahl concluded:

'The relation of spouses to what is left after compulsory expenditure has been allocated for is asymmetrical. Men take a sum of money, often called their pocket money, for their personal expenditure...working class wives' personal expenditure by contrast often comes out of what she can scrape together out of 'her' housekeeping, or she may ask her husband for specific items' (Pahl 1980, 109).

#### 4.3.3 The earned income of wives

Just over half of the women in Pahl's 1989 study earned money in their own right. More recent studies show that this proportion has steadily increased (Vogler et al 2006). The large majority of the women in Pahl's study earned less than their husbands. Only 10% kept their earnings separate from the rest of the household income, 40% placed the money in a common pool or joint account, 25% added their money to the housekeeping, 7% used their wages for specific bills. 19% described their earnings as for 'luxuries' such as holidays and

consumer goods. Eighty four percent of the working women said they would continue to work even if their husbands gained a large increase in earnings, citing reasons such as social life, career and personal fulfilment. However, in a majority of families the income the wife earned made a significant contribution to the family income: 'women's earnings often play a vital part in keeping families above the official poverty line' (Pahl 1989, 129).

Analysing the percentage spent on housekeeping according to partners' income in her study group, Pahl revealed a strong gender bias; the husbands contributed more in absolute terms, but as husbands' incomes were generally considerably higher than wives', the wives actually contributed the most in relative terms. Pahl's respondents said 'housekeeping' covered such things as food, cleaning materials, personal items, and newspapers and magazines. On average, Pahl's study found that 26% of household income went to housekeeping, with a range from 14% to 48%; lower income households generally spent a higher proportion of their income on housekeeping. Pahl established that three factors decided the percentage of household income that was spent on housekeeping: the level of household income, the sources of that income (husband or wife) and the allocation system used within the household.

Pahl separately asked each husband and wife in her study 'how do you feel about the money you earn; is it your income or do you regard it as your husbands'/wives' as well?'. Overall, less than half the couples agreed that all of the earned income coming into the house belonged to the family. A quarter of the wives in the study thought that their husband's wages actually 'belonged' to their husband, not the family. Conversely, wives were considerably more likely to believe their earned income belonged to the whole family.

Whitehead (1984) argued that as soon as woman's wage enters the household she is likely to lose control of it. Whereas a man's wages remain 'tagged' as his, either in the way the money is actually allocated or in the heads of household members, the woman's money becomes swallowed up within the overall finances. Even when this is not the case, Whitehead suggests that a woman is likely to spend her money on other household members, especially children, and will find it psychologically very difficult to spend money directly on 'herself'. In

contrast, Goode et al (1998) found that when women earned a small income, they kept it themselves and spent it on their own needs. When a woman's income was larger, it was used to provide essentials, and conferred decision making power on the woman. However, women found it extremely difficult to spend their husband's earned income on themselves, seeing it as money for the family. Even when women earned a significant wage of their own, they were reluctant to spend this on themselves as well, often prioritising their children's needs in a way that left them with very little: 'The equation of earned money and ownership and entitlement was therefore enacted differently by women and men' (Goode et al 1998, 44).

A clear finding of Goode et al's study, not reflected in any of the other literature except Morris's study (1984), is the importance of 'gift' money from the extended families. They discovered that almost all the low income couples they interviewed received regular gifts from extended family members, most commonly the wife's mother, in the form of cash, groceries, shoes and children's clothing. Adult clothing was commonly given for birthdays and Christmas. Most importantly, many families were 'bailed out' by their extended family in times of difficulty.

#### 4.3.4 Spending on children

As we have seen, in a large majority of cases spending on children's clothes and shoes, presents and school expenses were the responsibility of women. All families receive Child Benefit from the state, and this is paid to the 'main carer' directly. Tax credits are also paid to the 'main carer'. These policies are gender neutral on paper but the reality is different: although HMRC does not collect figures on the gender of tax credit recipients, in a large majority of cases it seems that the 'main carer' is the mother (HM Treasury 2001b). Goode et al (1998) found a strong belief that this money belongs to the children, and to spend it on anything else constituted 'robbing the bairns'. Some mothers in their study saw it as the only part of the household income that was ear-marked for children, and felt it was inadequate for children's needs. Pahl (1989) also investigated how Child Benefit was dealt with. 61% of mothers in her sample added it directly to the general funds, to be spent on food and daily shopping,

32% kept it specifically for things for the children, and 6% saved it in a children's account. Only one wife used Child Benefit as her personal spending money. 94% of mothers rated Child Benefit as important or very important. Wives in low income families valued the money particularly highly. 'Child Benefit is important because it represents some recognition of the hard work and financial sacrifice which child rearing involves, especially for women' (Pahl 1989, 161). She noted that the women she interviewed were determined that all of the Child Benefit was used for the good of their children, and concluded that: 'channelling payments via women is likely to be a more effective way of maintaining children at a given standard of living than channelling the same sum via men' (Pahl 1989, 139).

The other form of state income labelled as being for children is Child Tax Credit. Little work has been done so far on how families perceive and spend this money, although Bennett has a study in publication (personal communication). In a recent study, Gregg et al (2005) attempted to measure the effect that the new tax credits were having on family spending patterns. Comparing the Family Expenditure Surveys for 1995-8 and 2000-03, they found a clear shift in the spending of low income families. Marked increases were seen in spending on motoring, food, housing and children's footwear and clothing, books and fruit and vegetables. There was a small decrease in alcohol and tobacco spending. There was a marked convergence in their spending with that of wealthier families:

'The overall picture that emerges is one of low income families rising material circumstances and spending the extra money in a way that is likely to improve children's material well-being and that narrows the gap between low-income children and their more affluent peers' (3)

The predecessor of Child Tax Credit was Family Credit. In their 1998 study, Goode et al investigated the way this was allocated by families in some depth. They found that Family Credit was not stigmatising like other forms of benefit, although many of those interviewed felt that it effectively acted as a subsidy to under-paying employers. The majority of families saw it as 'her' money, with women generally having control over its allocation. It was spent on fresh food, nappies, school trips and children's clothing and toys. In some cases, it was combined with wages to pay rent and fuel bills. In a few, less egalitarian,

couples it was 'appropriated' by the man, leaving the wife in some financial difficulty.

#### **4.4 Gender Beliefs and Family Finances**

Another important aspect underpinning how household resources get allocated is gender belief; beliefs about what is 'normal' behaviour for a woman and man. Beliefs about the family and what forms it should take are corner-stones of policy making, of sociology as a discipline, and of the everyday lives of millions of families; it is a highly emotive subject. It is important to differentiate here between 'talking gender' and 'doing gender'. In a seminal article, West and Zimmerman (1987) argued that what people *said* they did around gender equality was often quite different from what they *actually* did. In research interview situations, the interviewee and the interviewer would generally try and establish common ideological ground, with the interviewee tailoring their comments to suit what they felt the interviewer wanted to hear. Interviewees typically sought to show that they met the strong societal norms of egalitarianism and compassion expected of marriage, generally describing a stronger degree of gender equality in their relationship than was justified by their actual behaviour. Hochschild found exactly the same contradictions between stated beliefs and actual practices when looking at the division of domestic labour in dual earner couples (1987). Wasem (2004) stressed that in order to understand how families actually handle their money, we need to disentangle what people *think* from what they actually *do*. It is difficult to open up these dissonances within a couple: they want to be seen to act in the way they say they want to act, at least until the relationship breaks down. But after a breakdown, ex-partners may exaggerate the degree of dissonance to portray the other partner as unreasonable. Vogler (1998) suggested a potential conflict may arise in interviews between two strong normative beliefs: the ideology of democratic sharing between marriage partners and the ideology of male breadwinning. This conflict may lead to dissonances which can be open or hidden. These issues will be discussed in more depth in section 5.5.2.

What this body of literature makes clear is that *talking about* gender and *doing* gender are often different, and that interviewees' accounts of their own gender

practice need to be approached with caution. An explicit exploration of the gender beliefs held by the interviewees in this study, clearly distinct from exploration of their actual practice, was therefore desirable as part of this careful approach. Previous literature suggested a number of strong ideologies which could provide the focus for such an exploration of gender beliefs. It was necessary to frame them very clearly so they could be explored properly and so that their role in developing the interview schedule could be understood. Setting out these gender beliefs in such black and white terms was not an attempt to pre-judge them as findings of the study; it was quite possible that they would receive no support from those interviewed. Rather, they were intentionally stated in strong terms in order to stimulate debate and reaction. The method used to explore these gender beliefs with interviewees is explained in Chapter Six, section 6.1.2, while what they actually said is explored in Chapter Ten, section 10.3.

#### **4.4.1 A belief in male breadwinning**

The traditional view of man as ‘worker’ and woman as ‘homemaker’ has already been explored in some depth (section 4.1.1). It is clear that perceptions of this issue have been undergoing major changes for at least four decades. However, no single model has yet emerged with the normative power of the male breadwinner model. Instead, at least four models currently exist in parallel; dual earner (both partners work full time), male breadwinner (only the man works), modern (both partners work full-time, woman takes a limited career break to have children) and one-and-a-half earner (woman stops work to have children and returns part-time to fit around her caring responsibilities). It is far from clear whether these models are simply being used pragmatically by families, as Hakim argued with her Preference Theory (2000), or whether they have strong normative aspects as well, as Duncan and Edwards suggested with their Gendered Moral Rationalities Theory (1999). The debate between these two theories has proved one of the most heated in recent family sociology.

These arguments have not been helped by the failure of most writers to define exactly what they mean by male breadwinning (Warren 2007); there seems to be an assumption that it is self-explanatory. In fact, she shows that it is used in a



number of different ways and with different emphasis. It is therefore important to state clearly what is meant by the term 'bread-winning' in this study. '*Male-breadwinning*' describes a situation where the proportion of household income contributed by the male partner is 50% or more of the whole. Conversely, a household where the female partner earns more than 50% of the family income is termed '*female breadwinner*'. Households in between these two groups are '*shared breadwinner*', or, in the case of those where more than 50% of total household income derives from state transfers, '*state-transfer dependent*'.

In their study of thirty-one couples on benefit in the late 1990s, Goode et al found a mixed pattern. They suggested three ideologies of bread winning across their study families: a clear survival of the male breadwinner identity; an 'adaptive bread winning' ideology, where both partners saw breadwinning as a shared activity; and a small group demonstrating contradiction and contestation about the male breadwinner's role. Women's views of their own labour market participation were heavily influenced by their husbands' views on the matter. In those families where the idea of a 'male breadwinner/female homemaker' division of labour remained strong, the fact that the man was currently unable to fulfil his breadwinning responsibilities was problematic for both partners.

Whatever changes are taking place in *normative* ideas of the relationship between paid work and caring work in women's lives, it is clear that in *practical* terms mothers' earnings are very important. In a substantial number of families, they play a key role in keeping the family out of poverty (Millar and Gardiner 2004). It is hard to draw any clear conclusions from the growing importance of female earnings to lower income families. On the one hand, financial pressures may mean that for some mothers the pragmatic desire to earn will prove stronger than the normative desire to stay at home. But on the other hand, family-friendly, well-paid, full-time jobs with affordable childcare are limited, especially in more deprived areas, and so for some mothers limitations in the kind of work available may constrain their normative desire to pursue a full-time career (Wiggan 2005). With more and more women in the work place, exploring the relationship between changing normative beliefs and changing practice around breadwinning is important.

#### 4.4.2 A belief in male financial irresponsibility and female financial skill

Reviewing a range of literature, Sung and Bennett (2007) concluded that there is a common belief that women can budget more effectively than men. Women also tend to allocate less money to themselves, putting others first, in female-managed households. Every study that has considered this issue seems to have reached a similar finding: the expectation of women's superior financial management appears very strong.

Pahl discovered that a large number of couples in her study justified the way they allocated their money by reference to the financial irresponsibility of men. Husbands in particular were likely to rate their wife as considerably more careful with money than themselves. Pahl quotes Wilson's 1987 study:

`Most low income men were not expected to be good managers even if they were good providers. The pervasive idea was that men earned the money but that was all they did. Financially they were not to be trusted further. Their priorities were wrong and they did not understand about keeping out of debt, paying the bills on time and making sure the children came first...' (quoted in Pahl 1989, 104)

This view was supported by the interviewees in Goode, Callender and Lister's study (1998): `men and women spontaneously saw a need...to protect the interests of children against the man's personal spending and saw payment of benefit to women as serving this end' (xiii). They also highlighted that the burden of managing the tight family finances generally fell on the women. This led to much higher levels of stress than in the men, caused by being unable to provide for the children as they wished, the burden of prioritising spending, the need to exercise vigilance over themselves and their partners, and the perception of sometimes `failing' in their job as financial manager. Yet women also expressed `peace of mind' and a sense of a job well done, making it difficult for them to relinquish the role of financial manager despite its stresses. Men often recognised their partners' skills in this area and the benefits they reaped by not having the burden of worry. Interestingly, in a couple of families in which the men were managing the money day-to-day the burden of worry was reversed, suggesting the anxiety stems from the different allocation of responsibilities, not from any psychological difference between the genders.

Goode et al also drew attention to the use of debt. Debt fell into two separate areas: arrears and credit. Arrears arise where regular payments on housing costs or utility bills were not made, and so debt accrued. Credit was where bank loans or credit cards were taken out to finance spending, mostly the personal spending of the husband. One third of the families in their study had substantial debt, and nearly all the families had some debts. Goode et al distinguished between who undertook the credit and who benefited from it. In a small number of cases, men used credit for their own benefit, without their partner's support or even knowledge, while in some other families items bought on credit were justified as collective by the husbands but seen as individual by their wives (for example, computers, cars, books and CDs). Through credit, husbands could effectively subvert the agreed form of intra-household allocation, and get around the wife's strict financial management. Recently Goode has returned to the topic of debt (2010), arguing that low-income couples are often still divided on gender lines in their attitudes to debt and credit.

#### **4.4.3 A belief in female 'pin-money earning'**

One of the earliest modern studies of household incomes was conducted by Hunt in 1978. She interviewed couples in a Midlands mining village. Here, men's earned income was mostly spent on fixed expenditure such as rent, heating and food bills. The wife's earned money was spent on 'extras': consumer durables, holidays, clothes etc. Hunt concluded that the ideological assumption was that the core task of 'bread-winning' was the man's, while the woman's earnings were an 'extra'. Pahl (1989) argued that even in couples where both partners did paid work there was a distinct difference in the way that husbands' earned income and wives' earned income was viewed. The man's earned income was seen as the 'essential' money that paid for the bills, the mortgage/rent, and the food, while the woman's earned income was seen as 'extra' money, for non-essential or luxury items. This difference in attitude to men's earnings and women's earnings suggests that money often remains 'tagged' in the minds of partners, and shows a widely held concept of male 'breadwinning' and female 'pin-money earning'.

#### 4.4.4 A belief in maternal self-sacrifice

For over thirty years, feminists have been criticising the concept of maternal self-sacrifice. In *The Economy of Love and Fear* (1973) Boulding discussed the danger of the 'sacrifice trap' in which the giver becomes 'locked into an identity that may demand too much sacrifice' (28). Carol Gilligan's 1982 book *In a Different Voice* first identified self-sacrifice as a defective part of women's care ethic. This book sparked a huge literature with many different versions of the 'care ethic' being put forward, but generally accepting the idea of self-sacrifice as flaw. Gilligan wrote that 'acts inspired by conventions of selfless feminine care have led to hurt, betrayal and isolation' (209) and identifies 'the tendency for women, in the name of virtue, to give care only to others and to consider it 'selfish' to care for themselves (213). The feminist critique of self-sacrifice was strongly contested by Bahr and Bahr (2001) who argued that self-sacrifice is an essential part of parenting and that words such as love, sacrifice, altruism and caring ought to be restored in sociological discussions of the family. It is indeed hard to imagine good, caring parenting without self-sacrifice, but the central concern for feminist writers is the one-sided belief in maternal self sacrifice, as opposed to paternal self-sacrifice. Even Bahr and Bahr conclude 'in family contexts self-sacrifice is properly a *family* characteristic, a trait appropriate to all family members old enough to give of themselves, however modestly' (1244). The key question, then, is not the extent of self-sacrifice undertaken by parents, but the extent to which that self-sacrifice falls unequally on the mother.

In the study conducted by Goode et al (1998), all thirty one families interviewed agreed that it was the woman's responsibility to ensure that the children's material needs were met. Women often had to adopt 'vigilant restraint' (36) over both their own and their partners spending in order to prioritise the children's needs. Women were much more explicit than men about 'going without'. Some men shared their partners' prioritising of children's needs, but the predominantly female-managed financial systems meant men did not need to consider their own spending in the way women did; 'men found it more difficult than women to give examples of 'going without' on a personal basis' (37). The husbands commonly invoked their wife's attempts to curb their spending, asking the husband not to buy certain items when money is tight. Men

were likely to see not going to the pub as a personal loss, while for women staying at home and missing social life was not perceived as a deprivation. On the other hand, women felt more deprived than men if they couldn't afford clothes. Mother's going without even extended to food and essential toiletries.

In 1996 Kempson surveyed 30 studies on what it meant to live on a low income. She concluded with a description of the idea of female self sacrifice in low income families:

‘Surviving on a low income means going without...Parents in a wide range of research studies were adamant that they would not compromise on spending on their children even if it meant going without themselves... Women tend to bear the brunt of trying to make the available money go as far as possible. They shopped around for cheap food and were the family members most likely to make sacrifices for their children’ (Kempson, Summary p.2)

Whitehead wrote: ‘The altruistic mother has to deny herself resources to make scarce resources go round. As well as better and more food to the manual workers, she ensures food for the children before she eats herself’ (1984, 112). Madigan and Munro concluded that women often ignored their own needs in favour of those of other family members ‘meeting needs, avoiding conflicts, creating routines which will ‘please everyone’ frequently means subordinating self’ (1993, 41)

Finally, in a review of studies of parents in low income families, Bennett (2008) found that while both parents made personal sacrifices to protect their children from poverty, mothers generally did it to a greater extent: ‘mothers are particularly likely to put their families needs and wants above their own. This takes its toll on their own health and wellbeing’ (Bennett 2008, 116)

#### **4.4.4 Belief in mother blaming**

Everingham (1994) stressed that attitudes to mothering are so powerful they have assumed substantial moral force, with those who do not meet the normative standards expected of mothers seen as ‘immoral’. The most powerful aspect of this moral code is the expectation of self-less sacrifice by a mother in favour of her children (section 4.4.5). Both middle class and working class

women are subject to a high degree of regulation from both professionals and peers to ensure their 'morality'. Dally (1982) and Douglas and Michaels (2004) drew attention to the fact that motherhood was both idealized and denigrated; the two are opposite sides of the same coin. They highlighted that much of the denigration comes from men, but that mothers also denigrate one another; Douglas and Michaels sum up the way mothers judge each other when they describe the guilt of sending their children to the school bake sale with shop bought biscuits instead of home-made ones. Goode et al (1998) found that women had a tendency to feel blamed when money did not stretch to meet needs, and to blame other women when their money ran short. This is reflected in the media stereotype of the 'bad mother' who is financially incompetent or spends excessively on her own needs. Underpinning interest in mother blame for this study is the question of who is seen to be at fault when money does not cover the needs of all the members of a family, and this needs exploring with the interviewees.

#### **4.5 Conclusion**

This study of the literature on intra-household income distribution has revealed that the way families are constituted has changed markedly over the last fifty years and today there is great variety in family forms. This has been matched by a major policy shift away from the 'Beveridgean family model' to a recognition of the current diversity of family types. No single family model now predominates in either government policy or in society's normative expectations. However, government's understanding of family finances remains dominated by the unitary model; yet to understand the material position of women it is essential to look *inside* the family and establish the way income is allocated between different family members.

The Pahl/Vogler school has been the predominant one in academic research on intra-household financial arrangements. Studies following their approach have consistently shown that overall control over how money gets spent needs to be differentiated from day-to-day management of money. A gendered analysis of those roles has revealed that women are generally responsible for the day-to-day management role but men often take the overall control. The Pahl/Vogler

approach is based on the identification of seven main systems of allocating family finances, each with distinctive characteristics. The proportion of families using each system has changed over time, and this is linked to changing ideas of gender equality. Some allocation systems seem to be linked to greater equality than others, but no system guarantees equality for women. Poorer families tend to use different allocation systems to richer families, particularly systems with a high degree of female management. A complex series of factors influence why couples choose a particular allocation system: the total level of family income, the source of the money, ideology about the family, normative perceptions of gender roles, and the previous experiences of family members. There is some evidence that reconstituted families choose different allocation systems to first-time-married families.

While allocation systems remain an important analytical tool, closer scrutiny of the spending patterns of families is needed if the impact of gender is to be fully understood. Studies which have looked at spending patterns have concluded that most household shopping is done by women, and women therefore generally carry the psychological burden of making ends meet day-to-day. Spending is highly gendered; clothes and shoes for the wife and children, food for the family, presents and school expenses are the wife's responsibility; the car or motor bike, socialising, repairs and decorating are more likely to be the responsibility of the husband. Generally, household spending on leisure strongly favours men, with men often receiving 'pocket money' for their personal spending while women's personal spending has to be found from the general housekeeping budget. Overall, women are generally more deprived than their husbands and make greater sacrifices for the children.

Household income sources also have gendered aspects. While women's earnings from paid work commonly play a crucial role in keeping the family out of poverty, they are often viewed differently from those of men; men's earnings are often perceived as 'essential', women's earnings are seen as 'extra'. Both partners may find it difficult to forget the 'source' of different elements of household income, and this conditions the way it is spent. State transfers too are commonly treated as gendered income sources, with Child Benefit, and possibly Child Tax Credit, being seen as 'reserved' for the children, although spent by the

wife. Thus a mother acts as a financial ‘conduit’ between the state and her children. Finally, gifts from extended family may play an important part in the economy of low income families, and this has generally been ignored by researchers.

A number of detailed questions emerge from this literature which need to be answered in this study: What allocation systems do families in the study group favour and why? What, if any, differences are there between husbands' and wives' spending? Are some areas of household spending generally considered ‘his’ and others ‘hers’? Do men or women have more personal spending money? Who decides how much is spent on items for the children? How does the source of money (his earnings, her earnings, state transfers or gifts) affect what that money gets spent on? Underpinning all these questions is the broader one of ‘who gets what from marriage?’ (Woolley 2003). Chapters Eight and Nine use the material generated in the interviews to answer these question in depth.

In the last section of the literature review, four normative beliefs were identified which may affect the way families think about their money and underpin household financial systems; a belief in male financial irresponsibility and female financial skill; a belief in male breadwinning; a belief in female ‘pin money -earning’; a belief in maternal self-sacrifice. Any study of household finances needs to consider the power of these beliefs in shaping the money management choices of the families studied. Identification of the gender beliefs which underpin decision making also helps separate ‘gender talk’ from ‘gender practice’, and opens up possible contradictions between potentially conflicting gender beliefs. Consideration of these normative beliefs, also enables exploration of *why* each partner gets what they do from marriage. These beliefs therefore needed to be explicitly discussed with the interviewees in the study. The way normative beliefs have shaped the behaviour of the families in the study is fully discussed in Chapter Ten, section 10.3.



## Chapter 5

### Conducting the Research 1)

#### Theory and Methodology

In the previous three chapters, the existing state of the literature relating to mothers in low-income households was discussed. In this chapter and the next attention turns to the conduct of the research. Central to this is the setting out of a framework that justifies the key choices underpinning the research design: ‘who to study, how to study, which institutional practices to adopt... how to write and which knowledges to use’ (Skeggs 1997, 17). This topic naturally divides into two halves; the theoretical approach which led to the research design chosen, dealt with in this chapter, and the practical aspects of conducting the research in the field, discussed in the next. Another way of phrasing this division would be to say that this chapter deals with *why the research was conducted in the way it was*, while the next chapter deals with *what was actually done*.

In this chapter, in-depth consideration is given to the theoretical underpinnings of the study, drawing on the body of literature discussed in the previous three chapters and on some more theoretical writings which will be introduced. The basis for the methodological choices on which the study is based will be made explicit. The chapter begins with the research questions for the study which have emerged from the previous three chapters (section 5.1). This is followed by an in-depth discussion of the choices made when developing quantitative measures for material deprivation in the study (section 5.2). Although having some quantitative elements, the study is primarily qualitative, and the reasons for this are set out in the next section (section 5.3). Attention then turns to the philosophical approach taken in developing the study, described as a ‘feminist anti-poverty approach’ (section 5.4). A number of methodological choices emerged from this approach, and the implications these had for the way the study was conducted are described and discussed (section 5.5). Finally, there is a discussion of whether it is possible for a man to do feminist research (section 5.6). The chapter ends with a summary of the implications of the discussion for the study and a brief description of the methodological choices made. In the

next chapter the results of these methodological choices will be taken up with a description of the study design and the experience of conducting the study in the field.

### **5.1 The Research Questions**

The literature review outlined in Chapters Two to Four revealed a substantial body of work looking at how mothers manage money in their households. Both the methodological underpinnings of this body of work and its findings provided a strong starting point for the design of this study. However, there were no published studies on the specific group to be considered, lower income mothers, and there was a major issue around the measurement of women's poverty within the household. Moreover, the two studies closest to this one in their aims (Pahl 1989 and Goode et al 1998) were conducted before the huge changes to family income policies brought about by a decade of New Labour governments. The literature review clearly established, therefore, that there was both a solid foundation on which to build and a number of important gaps which this study could fill.

After such an extensive review of the literature, clear research questions for this study had emerged. In the concluding sections of the three previous chapters they were roughly outlined and the reasons for choosing them were given. Here, they are formally stated.

The general research questions chosen for this study were:

*'How do mothers in lower income working families manage their families' decisions on spending, both financially and emotionally?'*

*'What is the connection between how mothers in lower income working families manage their family expenditure and the following factors: sources of income, the way decisions about spending are negotiated, personal beliefs about money and gender?'*

*‘How do these women experience and understand their material deprivation and the spending decisions they have to make?’*

These three questions were immediately suggested by the topic of the PhD and have changed little from its first inception when the supervisors submitted their initial bid to the ESRC. The main alteration has been the tight focus on lower income families, which reflected the need to limit the scope of the PhD and the author’s own interests.

From these broad questions, a number of specific research questions were developed. These were divided into four areas:

*Material deprivation*

*To what extent (if at all) are mothers more materially deprived than other members of their household? How is this connected to issues of control, allocation and day-to-day management?*

*Control and Allocation of Household Finances*

*How are benefits, tax credits and wages integrated into household money management systems? How do couples decide to allocate their resources? What is joint, what kept as independent and what is allocated to household and children’s needs? Are these decisions straightforward or the source of conflict and on-going negotiation?*

*Day-to-day management of household finances*

*To what extent do mothers carry responsibility for day-to-day management of household finances?*

*How do mothers feel about the task of managing household finances day-to-day?*

*Mother’s attitudes to money and spending*

*How do the mothers interviewed decide between the competing needs of different household members, including their own needs? Do they have clearly expressed ideas of who ‘has a right to’ different elements of the household income and is this affected by their own (possible) role as an earner?*

The reasons for choosing each question have been discussed in depth in the previous chapters and it should now be clear why each was chosen.

In addition to the research questions, the literature review had suggested five beliefs that might be significant in underpinning household money management decisions and which therefore needed to be explored;

- *a belief in male financial irresponsibility and female financial skill*
- *a belief in male breadwinning*
- *a belief in female 'pin money -earning'*
- *a belief in maternal self-sacrifice*
- *a belief in mother blaming*

Having established the questions which form the core aim of the study, the next stage is to set out the theoretical and methodological approaches taken to generate answers to them.

## **5.2 Quantitative Measures**

Answering the first of the specific research questions, '*To what extent (if at all) are mothers more materially deprived than other members of their household?*' required quantitative measures of deprivation to be established that would facilitate comparison between the women in the study. In Chapter Two (section 2.3) considerable space was given to how the Government have measured poverty over the last decade, firstly through the HBAI 60% of median income measure, and more recently though the DWP three tier measure. A number of criticisms of both measures were also given. In Chapters Three and Four particular attention was given to the way that conventional poverty measures can hide the gendered dimension of poverty (sections 3.2.1 and 4.2). From these discussions, clear conclusions were drawn on which were the best deprivation measures for this PhD.

This study focused on women in households with lower incomes; that is between 60% and 85% of the household median income. By definition, therefore, these households were not poor according to government statisticians, who define 60% of the median household income as the poverty line (DWP 2010). However, as

was seen in Chapter Two (section 2.3.1), in recent years the kind of income-based poverty lines traditionally favoured by governments have been widely criticised by academics and activists. These critics were not suggesting that attempts to measure poverty ought to be abandoned, but that measures other than household income should be used; measures based on what is actually consumed, on what money is spent on, or on what items individuals actually own (section 2.3.3). Because income based measures of poverty are statistical constructs, households defined as ‘not poor’ by official statistical measures may still have insufficient resources to meet their needs. Moreover, as seen in the previous chapter (section 4.2), within the family individuals are likely to have different levels of access to the household’s resources. Returning once again to Perry’s definition of poverty: ‘A person or household can be said to be poor when their resources do not satisfy their needs...’ (Perry 2002, 102), it is clear that it is possible for a household to have the resources to meet its needs while individual members of that household do not; non-poor households may contain poor women.

For the purposes of this study, therefore, the flaw with most conventional measures of poverty is that they are based on household income. Even the Low Cost but Acceptable, Minimum Incomes for a Healthy Lifestyle and Consensual Budget Standards methods (section 2.3.3), which start with a clear description of material needs, conclude by stating a simple number of pounds needed for a household to pay for these needs. Yet to adequately explore women’s poverty, it is necessary to focus less on household income and more on access to resources. Household income is not an adequate basis for understanding the material circumstances of a woman in that household. This has already been recognised in the DWP third tier measure (section 2.3.3), where material deprivation stands alongside income as an indicator of poverty. 70% of median household income is used as the income poverty line, rather than the more conventional 60%, acknowledging that households with slightly higher incomes may still be experiencing poverty. In addition to the income measure, twenty one material deprivation questions have been added to the Family Resources Survey. Each asks whether the household has access to certain ‘essential’ resources. For each, the respondent can answer ‘I have this’, ‘I don’t want to have it’ or ‘I would like to have it but can’t afford it’. Items appearing in these questions include basic

social and leisure activities, a family holiday, a warm home, a bicycle etc. Each item is given a weighted score and the scores totalled. A score of twenty five or more (out of a hundred) is classed as ‘materially deprived’ and, if combined with a household income below 70% of the national median, as ‘in poverty’ (DWP 2010, 214). The third tier measure even recognises that individual members of the household may have different access to its resources by asking questions specifically focused on the needs of children. However, no attempt is made to address the possibility that women in the household may have less access to its resources than other household members.

Of all the methods of poverty measurement considered, the DWP third tier measure therefore comes closest to answering the needs of this study; it does not depend solely on household income, and it recognises that some individual household members should be considered in their own right. However, it needs some development to make it suitable for measuring the material deprivation of women within the household, and this will be described in the next chapter. Based on this newly developed measure, it will be argued in Chapter Seven (section 7.4.3) that a majority of the women in the study group of this PhD, though living in non-poor households, were in fact experiencing poverty.

### **5.3 Qualitative Approaches**

Having devoted so much space to discussing the numerical measurement of poverty and material deprivation, it is important to stress that numbers can only tell us so much about the effects of income levels on women. In-depth qualitative measures can provide crucial additional insights: ‘qualitative studies ... have a key contribution to make to illuminating how income and other resources are converted into standards of living’ (Daly 1992, 10).

In fact numerical measures of income and deprivation will only allow the first specific research question, addressing material deprivation, to be answered. For the remaining specific research questions, semi-structured qualitative questions are the obvious approach to take. In answering these questions, what actually matters is the *experience* of living on a low income, and the effect that material deprivation has on the lives of those struggling to make ends meet. Qualitative

research aims to penetrate the different worlds in which people live, to understand people's perceptions of their world, and to explain those perceptions (Walmsley 1993). In-depth interviews allow a deep exploration of the experiences and beliefs of those interviewed. Semi-structured questions act as signposts for the areas to be covered, but the focus is on the interviewees own words and ways of explaining things. Its greatest advantage is that it allows the exploration of *why* things are the way they are, not just the establishment of *how* things are (May 1993, Rubin and Rubin 1995). This includes the belief systems that underpin decisions that have been made, feelings connected with the things being described, and exploration of how things might be done differently. Because such explanations are crucial to understanding the lives of people in poverty, over the last twenty years writers such as Lister, Bennett and Macdonald have stressed the importance of in-depth qualitative work (Goode et al 1998, Lister 2004, MacDonald and Marsh 2005, Bennett & Roberts 2004, Crisp et al 2009). In addition, a number of authors and NGOs outside academia have produced powerful accounts of the way poverty shapes and limits the lives of individuals. (ATD Fourth World 1991, Church Action on Poverty 2000-2010, Toynbee 2003, Holman 1998, Hooper et al 2007). Studies of poverty have also looked at the impact of a range of social divisions on the way poverty is experienced; gender, ethnicity and age (Warren 2006) and disability (Morris 1991). Such approaches grow out of the realisation that people's experiences are shaped by a range of factors, amongst which poverty is only one.

Polly Toynbee conveys something of what life is like on a low income in *Hard Work*. Having spent forty days living on the minimum wage, she wrote;

'London was a sadder, duller, more impoverished place with fewer places and fewer choices. I lived on the shabby side of everything my ordinary life barely touched on. Everything I did was limited by shortage of cash, from the adequate but dreary diet to the lack of entertainment and alcohol...This is what 'exclusion' means, if you ever wondered at this modern wider definition of poverty. It is a large No Entry sign on every ordinary pleasure. No Entry to the consumer society where the rest of us live. It is a harsh apartheid.' (Toynbee 2003, 239).

These are exactly the issues that need exploring in order to answer the research questions in this study. Existing studies have already shown that the reality of

living in poverty means working long hours and in jobs which are tough and unrewarding (Howarth & Kenway 2004). It means having limited choices, and having to make sacrifices (Goode et al 1998, Kempson 1996). It puts strain on relationships with spouses and with children (Ridge 2009). Life on a low income is tough, and tiring, and relentless (Ghate and Hazel 2002, Hooper et al 2007, Payne and Fisher 2006). It can have serious detrimental impacts on mental health, leaving people feeling isolated, trapped and vulnerable, and this can particularly affect parents (Hooper et al 2007). Those in poverty can feel a sense of stigma and exclusion from the rest of society (Hooper et al 2007, McKendrick 2003). All these studies used qualitative approaches to shine a light on the experience of being poor. The question for this study was whether the same factors applied to women in lower income households (60-85% of median household income) as to those in poor households (less than 60% of median household income). Perhaps their slightly better financial position was enough to give them a different set of experiences and a different relationship to their money. Only through the use of an in-depth qualitative approach could such a question be adequately addressed.

Another reason to adopt a strongly qualitative approach in this study is the desire to open up the 'black box' of household finance. The negotiations, power relationships, notions of entitlement and beliefs about gender that underpin the allocation of household resources are usually unspoken and unacknowledged and so are particularly unamenable to quantitative approaches.

#### **5.4 A Feminist Anti-Poverty Methodology**

This research is concerned both with improving the material circumstances of women and with improving the distribution of resources to those on lower incomes, and can therefore be termed a 'feminist anti-poverty' approach. Below, the theoretical implications of such an approach are developed. Most of what is said deals with a feminist approach to research, as feminism features so strongly in the literature. However, in this study this approach will be applied to the interviewees not only as women but as women potentially in poverty. What is proposed here is the development of an approach which sees both the identities of 'women' and '(potentially) in poverty' as intrinsically linked and



inter-connected. A theoretical and methodological approach to qualitative research into women's lives will be set out based on well-established feminist practice, but equally applicable to those in poverty.

#### 5.4.1 Advocacy research

Mothers on a lower income were the central concern of this study; the participants potentially held two identities which have traditionally been seen as oppressed; as 'women' and as 'in poverty'. Much theoretical literature has been produced on the first identity, 'women', far less on the second, 'in poverty'. The amount of literature which theorises those who hold the joint identity of 'woman' and 'in poverty' is tiny (WBG 2005, Lister 2004). However, this study will follow Warren's argument that the categories of 'black', 'lesbian', 'disabled' 'old', and indeed 'in poverty' are as significant in shaping women's lives as the category 'woman' (Warren 2006). Thus ethnicity, sexuality, age, class and income are essential factors to consider if the lives of women are to be understood, but gender remains a key factor too. The experience of black women is distinctly different to the experience of black men *and* distinctly different to the experience of white women. This is not an argument for the abandonment of gender as a central category of analysis, but for a more nuanced understanding of the intersection between gender and class, ethnicity and sexuality or, in the case of this research, between gender and income.

Such an approach is rooted in the world view of advocacy, or emancipatory, research (Cresswell 2009), a tradition in which issues of empowerment, inequality, oppression, domination, suppression and alienation are foregrounded. Advocacy research is built on a constructivist world view, with the researcher seeking to establish the meaning of a phenomenon from the views of the participants in the research. A culture sharing group is identified and attention is directed to how that group develops shared patterns of behaviour. The purpose of advocacy research is promoting reform and improvement, in the case of this study improvement in women's financial situation through reforming policy: 'the goal of emancipatory (social) science [is] to ensure that those who intervene in other people's lives do so with the most benefit and the least harm' (Oakley 2000, 3).

#### 5.4.2 Women's lives: listening, validating and improving

Considering a range of feminist sociological writing from the last three decades (Harding 1987, Roberts 1990, Benhabib 2001, Jarviluoma et al 2003), three concerns emerge as central for many feminist scholars: listening and recording the voices of women ('making women visible'), validating women's subjective experiences as both important and 'true', and using women's subjective experiences to improve women's lives.

These three approaches can be summarised as 'listening, validating and improving'. They are described in rather different terms by different authors, but two examples will suffice:

'Feminist interviewers'...primary orientation is towards the validation of women's subjective experiences as women and as people' (Oakley 1990)

'To address women's lives and experience in their own terms, to create theory grounded in the actual experience and language of women, is the central agenda for feminist social science and scholarship' (Du Bois 1983).

The feminist epistemological approach which emerged in the 1970s was a conscious reaction to 'male' positivist social science which held that there was one 'true' social world, largely researched by men and largely based on male experience (Allen and Walker 1992, Hall 2006). In contrast, feminist scholars generally adopted a constructivist approach, arguing that understandings of the social world were constructed by the individual, and that there were therefore a number of valid perspectives and ways of describing that world. They chose to prioritise women's experiences and understanding of the social world in a conscious attempt to redress the balance in academic sociology, in which women's voices had previously been largely ignored.

Exactly the same three principles of listening, validating and improving have been explicitly adopted in some literature on disability and race (Shakespeare 1996). Only one author, Lister, has come close to developing a parallel theory for the study of poverty, in the conclusion to her book *Poverty* (2004). Such principles are certainly widely applied, but little discussed, for example in the

anti-poverty work of NGOs such as ATD Fourth World (1991) and Women's Budget Group (WBG 2008) and the Oxfam UK Poverty programme (Oxfam GB 2008). Such principles were also enshrined in the World Summit for Social Development in Copenhagen in 1995, which the UK government signed. A number of works have adopted this approach to the extent of *only* including the stories of people in poverty with a short editorial introduction and conclusion (Holman 1998, European Anti-Poverty Network 2006, Duquesne 1982).

Other academics have adopted an approach very similar to that of 'listening, validating and improving' without explicitly defining it (see for example, Beresford et al 1999). A belief in the value of the lived experience of poverty also underpins participatory poverty approaches (Bennett and Roberts 2004, Oxfam GB 2005). A number of research studies have adopted aspects of this approach to good effect. Reports by Joseph Rowntree Foundation have lead the way (Utting 1995, Payne and Fisher 2006), but DWP's research reports have also often respectfully foregrounded the voices of those in poverty (Graham 2005, Ridge and Millar 2008, Collard and Atkinson 2009).

It is clear, then, that a large number of authors on poverty have either fully or partially adopted the feminist approach of listening, validating and improving. It is strange that so few in the poverty field have explicitly defined this approach in the way that feminists have. Perhaps it is felt by some authors to be too obvious to need stating. This PhD will adopt this approach. No distinction will be drawn between the approach taken to the study of the participants as women and the participants as people living on lower incomes. 'Listening, validating and improving' will be the approach taken to both; in effect, a feminist approach to the study of poverty.

### **5.5 Feminist Methodology and Its Implications for the Study**

Having set out a clear approach to the study, described as 'feminist anti poverty', this section discusses the implications of that approach for the design of the study. This included both practical decisions around research design and deeper issues of epistemology and the creation of knowledge. Hammersley (1995), identified four themes which create a distinctively feminist

methodology: a belief in the omni-relevance of gender in people's lives, a privileging of personal experience over scientific method, a rejection of hierarchy in the research relationship, and a belief that emancipation is a goal of research. These four themes provide a useful structure for exploring the implications of the feminist anti-poverty approach. Each will be discussed in turn and the implications for the design of the study will be considered.

### 5.5.1 The omni-relevance of gender

Taking the omni-relevance of gender as a starting point, Hammersley challenges the feminist belief that gender is always relevant and always important by pointing out that other categories, such as ethnicity, and class, can be equally, or even more, important in shaping the lives and experiences of women. hooks has put this neatly, 'Since men are not equal in a white supremacist patriarchal class structure which men do women want to be equal to?' (quoted in Warren 2006, 196). But that recognition does not stop hooks being a feminist. She is surely right to argue that gender *is* always important, and women's experience is always different to that of men. That is not the same as saying that all women have the same experiences, or that gender is necessarily the most important factor in shaping all aspects of a woman's life. This study was predicated on the idea that women's experience of life on a lower income is different to men's, or more precisely that mothers' experience of life on a lower income is different to fathers'. Reading the writings of Payne, Glendinning, Millar, Pahl, Bradshaw, and Lister it is clear that life on a low income *is* different for mothers and fathers (Payne 1991, Glendinning and Millar 1987, Millar 2003, Bradshaw et al 2003, Lister 2004, WBG 2005). Mothers are generally sicker, have less leisure time, are likely to be poorer and more materially deprived. They are much more likely to be managing the limited family finances day-to-day, and making difficult decisions about spending priorities, than their male counterparts. The aspects of poverty they find most difficult to cope with are also likely to be different to men, and they are much more susceptible to the psychological damage poverty can inflict. On the positive side, they drink less, use less drugs, and live longer than their partners. That married women experience life on a lower income differently to married men seems undisputable. Thus the particular focus of this

study on that experience is entirely justified, and indeed helps to rebalance the research community's over-emphasis on single mothers.

### **5.5.2 Privileging personal experience over scientific method**

Although some feminist scholars deploy complex statistics to reveal the reality of women's lives (for example Cantillon and Newman 2005), most have tended to favour methods that emphasise personal experience over scientific method (Hall 2006). Some, such as Oakley (1990) and Harding (1987) go so far as to argue that positivist, scientific and statistical forms of knowledge are essentially masculine forms of knowledge. In contrast, they seek female forms of knowledge built on the recounting of personal experiences. This means a heavy reliance on qualitative techniques, even in-depth biographical or ethnographic methods. Moreover, all of the previous work most closely aligned to the aims of this piece of research (Pahl 1989, Goode et al 1998, WBG 2005 and 2008, Morris 1984, Wiggan 2005) has been strongly qualitative in nature.

A heavy reliance on in-depth interviews with a relatively small sample of women has been chosen for this study. This decision has been made for a number of reasons. Firstly, even if a quantitative approach was desired, the large scale data on intra-household income distribution is simply not available. Most of the key data is gathered at the household level. Secondly, living on a lower income is a very complex phenomenon, both in its causes and its effects. Statistics enable disaggregation of many of its components but in so doing it is possible to lose the inter-connectedness of all the elements. Each element of the lives of people managing on a lower income is tied up with each other element. If the inter-relatedness of these factors is to be included, it is necessary to take each individual mother as the starting point, rather than each individual factor. Thirdly, it has already been argued that qualitative methods are more likely to generate answers to 'why?' questions than quantitative ones. Finally, the argument of many feminist scholars that women's voices must be heard if women's lives are to be understood is accepted.

The way that women's personal narratives should be interpreted has created an important division between feminist scholars like Bhavnani (1997) and Benhabib

(2001) who, while rejecting positivist research assumptions, still argued that qualitative research with women reveals something of their objective reality, and those like Dixon and Wetherell (2004) and Sonnenberg (2008), who have drawn on discourse theory to suggest that the way interviewees describe their lives is created by the interview process itself. Sonnenberg pointed out (2008) that a degree of contradiction between interviewees' stated desire for gender equality and their actual unequal practice is almost universal, and argued that contradictions of this kind mean that researchers should abandon traditional interview techniques in favour of pure discourse analysis.

Two other solutions have, however, been proposed to the problem of contradiction. In her seminal book *The Second Shift* (1989), Hochschild suggested the concept of 'family myths'; 'versions of reality that obscure a core truth in order to manage a family tension' (19). West and Zimmerman (1987) phrased the same issue slightly differently, seeking to distinguish between 'talking gender' and 'doing gender', a concept which presupposes contradiction between the degree of equality people say they have and the actual lived reality. Neither Hochschild nor West and Zimmerman responded to contradiction in interviewees' accounts of gender practice by a withdrawal into discourse analysis. Instead, they recognised that marriage in modern society is beset by contradictory principles: a partnership in a society built on individualism, an institution where income is shared in a society that values individual financial reward, a place where adults and children struggle to reconcile their individual interests to a common good while still seeking personal fulfilment; what Sen has termed 'co-operative conflicts' (Sen 1990). To these inherent tensions must be added the unequal power of men and women in all aspects of our society, and the difficulties women face in reconciling ideals of the mother as carer and the mother as paid worker (Duncan and Edwards 1999, Wiggan 2005). Indeed the British as a whole struggle to reconcile these issues, with a relatively high rate of gender egalitarianism expressed but a substantial gender pay-gap (Thebaud 2010). Contradictions when discussing such issues simply highlight genuine contradictions in thinking and in the normative expectations of society, and suggest researchers need to consider actual practice as well as narrative accounts of that practice (West and Zimmerman 1987).

There should in fact be no opposition between ‘experience’ and ‘objectivity’: ‘individual experience is created in an active relationship to objectivity’ (Bhavnani 1997, 44). In other words, poverty is real and is also experienced. It is both objective and subjective. The necessary feminist focus on the personal experience of women should not lead to the exclusion of the concept of objectivity or a flight into discourse analysis. All of this is in keeping with the constructivist philosophical roots of feminist epistemology, which acknowledge that the experience and meaning of social activities is personally constructed, but not freely constructed. Social, economic and normative frameworks shape and constrain that construction at every stage, what Folbre has termed ‘gendered structures of constraint’ (1994). Hammersly (1992) has proposed a middle ground which recognises that ‘reality exists’ and that researchers can make claims of ‘reasonable certainty’ about it, but that: ‘we must still view people’s beliefs and actions as constructions’ (1992, 53).

In the first part of the interviews for this study, therefore, the *objective* nature of the poverty of different household members was established using income data and deprivation analysis questions. In the remainder of the interview, a semi-structured approach was taken to gather information on the subjective experience of each woman; how does each interviewee experience and understand her financial struggles and the financial struggles of her household? In this part of the interview, there was a particular emphasis on analysing the gendered nature of life on a low income within each household. Rather than seeing contradictions between the two parts of the interview as problematic, they will be seen as both instructive and expected.

### **5.5.3 Rejection of hierarchy in the research relationship**

Feminists have traditionally rejected the privileged positioning of the ‘expert’ researcher in relation to a passive subject from whom data is ‘gathered’ (Arksey and Knight 1999, Allen and Walker 1992). Famously, Oakley attacked the concept of the passive interviewer who will not answer the questions of the interviewee and who sees friendship and conversation as inimical to the research relationship (Oakley 1990). Other feminist scholars have advocated collaborative research design involving the interviewees and a fuller role for them in writing

up the findings (Hammersley 1995). This approach has also been suggested in poverty research (Beresford 1999, Bennett and Roberts 2004, ATD Fourth World 2000).

When interviewing women for a previous study on factors affecting school choice for their children I found the women I interviewed friendly, open and glad to share their experiences. I was happy to respond to their questions where I could, and some even advised me on my own options around future school choices for my infant children. Most of them were clearly 'expert' in the practical issues of fitting school choice and the 'school run' around busy everyday lives. Some were keen to hear about the experiences of other women. I sent them all a brief summary of our findings once we had finished the study (Jarvis and Alvanides 2008). On the other hand, it seemed neither necessary nor desirable to involve them more closely in the design of the research and in writing up. The interviewees were mostly too busy to be interested in this and it was difficult to see what they could contribute without a deeper understanding of the policy and theoretical issues involved and the relevant literature. Approaching this PhD research, I did not see myself as a 'scientist' going into the 'field' to harvest objective data, but rather as someone seeking to understand the experiences, lives and choices of the women interviewed. The interviews needed to be conversational and relaxed enough to allow us to explore these issues, while still allowing a comparison between the different households. Several gave me useful advice on my own situation as a father of young children with a limited household income. The women I interviewed had huge expertise in living with and managing a limited income day-to-day, while my expertise is in the academic study of women in poverty. These two kinds of expertise are different and cannot be arranged hierarchically; both are necessary in the production of a study like this one.



#### 5.5.4 Emancipation as a goal of research.

The final suggested feature of a feminist methodology is the belief that emancipation is a goal of research, often meaning that those involved in the research (i.e. the interviewees) should in some way be emancipated through their participation (Hammersley 1995). This raises some very difficult ethical issues, and flies in the face of the conventional idea that it is wrong for the researcher to 'disturb' or 'upset' the lives they are investigating. Discussing his own research, into the work choices of low income women, Wiggan (2005) points out that however careful the researcher is, it is unlikely that exploring money within families will never lead to intra-household conflict:

'Interviewing participants about their past and current financial arrangements potentially meant... that interviews could lead to increased levels of stress and anxiety. If the budget was fiercely contested within couples, or either partner had not disclosed financial secrets or problems, then the possibility of raised tension within the relationship was clear' (Wiggan, 2005, 74).

This realisation, however, is very different from a *conscious and deliberate* attempt to raise the consciousness or emancipate the interviewees. That was not attempted in this study; because there was no intention to develop long term supportive relationships with the participants in this research it would have been irresponsible to deliberately open up these issues. On the other hand, the policy recommendations which it is hoped will emerge from the research *are* explicitly aimed at improving the lives of women. In addition, I have developed a partnership with the Oxfam UK Poverty Programme 'ReGender' project, and have delivered training to more than thirty front-line workers in deprived communities, increasing their awareness of the ways intra-household income distribution can be disadvantageous to women and helping them to promote this awareness among the women (and men) in poverty that they work with. I am also currently undertaking a research project for Oxfam based on this PhD in partnership with the Angelou Centre, a black women's centre in the west end of Newcastle-upon Tyne. Because the centre is able to offer the interviewees long term support and development, this work has an explicitly emancipatory goal for them (Warburton Brown, forthcoming). This PhD does have a clear emancipatory goal, but did not apply this directly to the participants. Rather the lessons

learned from their lives can be used in other contexts to promote the well-being of women in poverty.

### **5.6 Can Men Do Feminist Research?**

Allen and Walker (1992) argue that a key element of feminist theory is the abandonment of positivistic notions of 'scientific objectivity' in favour of an honest acceptance of the researcher as co-creator of their findings. This means the researcher needs to be honest about their own identity and the way it has shaped what they have found. It is therefore necessary to consider the question of whether men are capable of doing feminist research. At first glance, it seems obvious that they are, as they can contribute to the political objective of improving women's lives. However, those radical feminists who have suggested men can not or should not do feminist research mean something rather different (Stanley and Wise, 1983). They argue that any man, however well intentioned, cannot escape the patriarchal structures in our society; any encounter between a man and a woman, and particularly an interview, is bound to have inequalities of power which make it one-sided. Many feminists have argued that meetings between researchers and researched are likely to have imbalances of power anyway, and this is greatly increased when the researcher is a man and the researched are women (Bordieu 1999). Furthermore, they argue that a man can never properly empathise with the life experience of a woman and will therefore be unable to establish the necessary rapport in the interview. Thus he will be unable to get a full and honest picture of her life. However well-intentioned they may be, men lack 'feminist consciousness'. Moreover, it has been suggested that, ideally, like should research like; research on vicar's wives should be carried out by a vicar's wife (Arksey and Knight 1999, 13). It is argued that this will allow the interviewer a very similar consciousness to the interviewed, and minimise the power imbalance. (Reinharz and Chase 2002).

There are a number of objections to this position. Firstly, there is a major practical problem. If the principle of like researching like was applied, it would be very difficult to research women living on a low income. The research would have to be done not only by a woman, but a woman herself living on a low income, yet anyone receiving a research grant or an academic salary is unlikely

to be on a low income. Secondly, where the link between matching interviewers to interviewees and the quality of research data produced has been investigated, no correlation has emerged (Padfield and Proctor 1996). Padfield and Proctor's research into the issue of gender in the interview process found little difference in how women responded to male or female interviewers on non-sexual topics. The authors argue that what is important is the attitude of the interviewer, and a willingness on behalf of male interviewers to listen attentively and to develop rapport. This is supported by Kvale's criteria for conducting high quality interviews, in which the interviewer's sensitivity, knowledge and gentleness are seen as central to successful interviewing, regardless of gender (Kvale 1996). Wiggan, another middle class man researching the lives of women in poverty, has even suggested that a different background may be a positive advantage, as it 'enables interviewees to gauge the level of information they need to communicate...more accurately and enables [the interviewer] to use an 'outsider' position to draw out further detail from the information initially provided.' (Wiggan 2005, 77-78). Thirdly, the exact opposite view to the 'like researching like' hypothesis comes from Liberation Theology (Boff 1985, Anouil 2002). Boff argues that the liberation of the oppressed only becomes possible when some of those from the oppressing group come to stand in solidarity alongside the oppressed. Liberation theologians, themselves mostly from highly-educated, middle class backgrounds, talk of 'awakened consciousness' rather than 'shared consciousness'. An awareness of oppressive structures and a willingness to reflect on one's relationship to them leads to a challenging of both the structures and of self. Reviewing the literature which presents the experiences of people in poverty, it is clear then even when the voices of people from poverty (including women) are fore-grounded, essential support and editing has come from academics not of poor backgrounds (WBG 2005 and 2008, Bennett and Roberts 2004, Holman 1998, McKendrick et al 2003, ATD Fourth World 1991 and 2000).

It seems then that middle class men *can* do feminist research on lower income women. However, specific issues remain; it is important to consciously acknowledge the researcher's class background and gender and to have them in mind when actually conducting the interviews and when analysing data. As Morgan has put it:

‘Men ... have to work against the grain - their grain - in order to free their work from sexism, to take gender into account. The male researcher needs, as it were, a small voice at his shoulder reminding him at each point that he is a man ... the massive weight of the taken for granted ... conspires with the researcher’s own gender to render silent what should be spoken’ (Morgan, 1990).

In this study my gender was balanced by the many things I had in common with the women I interviewed. I am living in the area where I conducted the research study. My household income puts me on a par with some of the women I interviewed. I am married with two young children and my daughters attend the same nursery school as some of those in the interview sample. My family also share many of the same leisure activities and shopping facilities. Finally, in keeping with the traditions of feminist scholarship (Allen and Walker 1992) I should make my political position explicit; I consider myself both a feminist and an anti-poverty activist, and I have consciously made a life-long commitment to anti-poverty work, choosing to live in a highly-deprived council estate. All these factors certainly shaped both the methodological choices I made and the way the research was conducted, and these will be further reflected on in the next chapter.

### **5.7 Conclusion**

A number of conclusions have been drawn which explain the choice of methods made for this study. The most suitable measure of material deprivation within the household has been shown to be an adaptation of the DWP third tier measure. Drawing on this, the income measure chosen for the study was the household’s weekly income expressed as a simple percentage of the median national household income, and a simple deprivation score was used to measure the material deprivation of different household members. The exact method of measurement is discussed in the next chapter and in Appendices Two and Three.

With the exception of the income and material deprivation measures, the approach chosen for this study was a qualitative one, in order to generate answers to ‘why?’ questions which were firmly rooted in the lived experience of the interviewees. The decision to gather more open-ended accounts of life on a low income as expressed by the interviewees themselves has been explained and

justified. Underpinning this approach to women's lives were a number of key theoretical and methodological concepts. This study is firmly feminist in its orientation. Four features of 'feminist methodology' have been proposed, and, with some caveats, it has been shown that all four were incorporated into the study design. Underpinning the whole PhD was an attempt to unite a methodology for investigating the lives of women with a methodology for investigating the lives of people in poverty. It has been argued that these two things should not be seen as separate when investigating the lives of women in lower income households, but that the methodological approach to both their womanhood and their material situation should be a seamless whole; a 'feminist-anti-poverty approach'. It is on the basis of that approach that a more detailed explanation of the research design which was developed will be made in the next chapter.

## Chapter Six

### Conducting the Research 2)

#### The Fieldwork

After an extensive discussion of the methodological issues involved in the study of mothers in lower income households in the previous chapter, this chapter turns to the actual methods used in the study. The first part of the chapter sets out the practical preparation that was undertaken before the study was carried out; the choosing of the sample group, the development of the interview schedule, the consideration of research ethics; and it describes the socio-economic characteristics of the area where the study was conducted. The second part of the chapter describes the actual conduct of the research in the field, including the difficulties encountered and the way the study evolved to deal with them and a discussion of some of the strengths and weaknesses of the methods chosen. In the third and final part, the process of analysis is described, including the transcription, coding and interpretation of the interviews. By its nature, this chapter is more personal and reflective than the previous ones.

#### 6.1 Preparing for the Fieldwork

##### 6.1.1 Selecting the sample group

In the original CASE funding proposal that went to DWP, a sample size of thirty was proposed. However, for reasons that will be explained below, this was soon reduced to twenty. This was a sample group of sufficient size to capture a range of different experiences and to form clear conclusions, but small enough to allow considerable depth in each interview. In this section, the way the sample was identified and selected is explained.

Initially, careful consideration was given to whether to include fathers in the survey. It was eventually decided to only interview the mother in each household. There were four reasons for this. Firstly, because of the likely effect on the information generated from the interviews. Cantillon and Newman (2005) analysed the 1999 *Living in Ireland Survey* of 2,800 households to establish

whether the presence of a husband during research interviews affected the answers women gave. They found that it did, and that when this was adjusted for it led to a significant average rise in the wife's deprivation score, revealing that the deprivation of wives was actually considerably worse than that of husbands, something that the unadjusted results had hidden. This is perhaps not surprising: 'it would seem unlikely that a respondent would admit, for example, to going to bed hungry or going without new clothes if the beneficiary of their self (or coerced) sacrifice is present' (Cantillon and Newman 2005, 33). They concluded that spouses should never be interviewed together. Secondly, because interviewing resources were limited the alternative strategies of either interviewing both adults separately but at the same time or arranging two different interviews on different days were ruled out as impractical. Thirdly, because it was felt that requiring both adults to consent to take part in the study would certainly have a negative impact on participation rates. Fourthly, because the focus of the study was on women, and the research questions only dealt with their experiences and beliefs. Interviewing the fathers was likely to present practical difficulties while adding little to the findings. The feminist approach of 'listening, validating and improving' places the lives of women as the central focus of research, with men only on the periphery. The strengths and weaknesses of this decision will be reflected on below.

The criteria for recruitment were defined by the nature of the research questions being asked. The criteria for participation were; a woman who was married or living as married, with children living at home, one adult in the family working at least thirty hours a week and an annual family income of less than £25,000 a year. This figure was chosen because it was considered too complex to devise an equivalised figure for different sized families; a family with four children could be receiving £25,000 a year and still be below 85% of household median income. The general intention was to focus on 'lower-income' families, that is those with an income between 60% and 85% of median household income. This group has hardly been studied in previous research on intra-household income distribution, which has either focused on the whole population (Pahl 1989, Vogler 1994) or on those on benefits (Goode, Callender and Lister 1998).

The geographical area chosen for the study was originally the west end of Newcastle upon Tyne. This area was chosen because it is within easy reach of the author's home, was an area already known to him from previous research undertaken, and is an area of considerable deprivation. However, for reasons described below this did not prove possible, and interviewees were recruited from the east end of Newcastle instead. This is the area where the author has lived for a decade and it too has a high level of deprivation (section 6.1.5).

No attempt was made to 'stratify' the sample. Once the proposal began to be developed, a huge range of possible factors emerged as potentially significant in shaping the way that families managed their money, ranging from ethnicity to tenure type. In a sample of just twenty women, a dozen factors could not be included in the sample stratification, especially as many of the factors would overlap. There was little apparent basis for prioritizing one factor over another. Moreover, the factors already chosen for inclusion in the sample limited the number of women who could be included; including more factors and strata would simply make recruitment more difficult. All attempts to further stratify the sample were therefore rejected. The relevant characteristics of each interviewee were fully recorded and thought given to these when conclusions were being drawn, but no more.

### **6.1.2 The interview schedule**

The decision to rely primarily on qualitative in-depth interviewing with some quantitative elements was justified in the previous chapter (section 5.2 and 5.3). The initial sources for the interview questions were the *Poverty and Social Exclusion Survey* (Pantazis et al 2006) and the unpublished question schedule used in *Purse or Wallet?* (Goode et al 1998), which Ruth Lister kindly supplied. These questions were heavily adapted, moving to a semi-structured approach designed to give the interviewee the chance to give longer, fuller answers and to allow exploration of experiences and beliefs in her own words. Further changes had to be made during the pilot study, which covered the first four interviews. An entire section on '*Perceptions of income according to source*' was removed. This section had been designed to establish whether interviews thought 'his money', 'her money' 'Child Benefit' or 'tax credit' should pay for particular



items such as mortgage, car and food shopping; such ‘tagging’ of money had been strongly suggested in previous research (see section 4.3.1). However this did not seem relevant to the way the interviewees thought; they had no clear concept of ‘his money’ and ‘her money’. This finding has implications for the conclusions of the study, (discussed in section 9.1.2). These questions were therefore removed; encouraging interviewees to discuss what was relevant and meaningful to them was much more likely to produce an understanding of their circumstances. A question asking how much income was received from state transfers was also dropped, as interviewees were unable to say how much they got from tax credits. In the revised schedule, they were simply asked to state whether or not they received CTC and WTC, and a spreadsheet was used to calculate the amount of tax credit a household would receive based on the wages of its members (see Appendix One). A final ‘minimal’ interview schedule was then drawn up. Thirty two main questions would now be asked, grouped under eight topic headings. An additional fifteen sub-questions were used in the material deprivation section. An outline of the schedule follows below, with the full version given in Appendix Four.

Having established the **family circumstances** of the interviewee (section 1 of the schedule), the first substantial section of the interview dealt with **sources of income** (section 2 of the schedule). Based on a series of simple questions on potential sources of income, an EXCEL spreadsheet was used to calculate a weekly income figure for each household. For each family, income was then equivalised for family composition and converted into a percentage of the estimated national median household income for 2008/09. This is exactly the same methodology as used in *Households Below Average Income* (DWP 2010). The figures for each family are presented in Chapter Seven (tables 7.4 and 7.5), while Appendix One sets out how household income figures were calculated.

The next part of the interview considered the experience of life on a low income. **Entitlement to money** and **Making ends meet** (sections 3 and 4), used a broad set of open-ended questions to assess whether participants were able to meet their material needs, including social life and recreation. It also gauged participants’ own views on this, and considered the psychological impact that life on a lower income had on those interviewed. The questions aimed to

generate a clear impression of the material circumstances of both the woman and children within the household. **Division of labour when managing money** (section 5) used a set of open-ended questions specifically aimed at opening up the reasons for the way money was distributed within the household and the emotional consequences of that distribution.

The **gender beliefs** held by the interviewee were explored next, focusing on the five beliefs outlined in section 4.4 (section 6 of the schedule). Placing the questions about beliefs into their own section was allowed the exploration of differences between belief systems and actual practice. In order to tease out some of these potential contradictions, the questions were prefaced with the statement ‘I am now going to read a series of controversial statements. For each one, I’d like to ask for your personal views. I want to hear your views on each one, rather than hear about what you actually do in your present situation.’ The questions were deliberately phrased using the format ‘Some people think that...’ to avoid giving the impression that this was the interviewer’s own belief.

Finally, the measurement of ‘**material deprivation**’ was undertaken (section 7). The questions used were taken from the material deprivation questions in the DWP third tier measure (Willitts 2006, DWP 2010). Their reliability as indicators of deprivation has been supported by extensive statistical evidence (MacKay and Collard 2004). The questions were adapted to separate out the poverty of women from that of the household as a whole; five questions were selected to measure the deprivation of the family, five for the mother and five for the children. As discussed in section 3.4.2, Payne (1991), set out five criteria for a poverty measure aimed especially at women: focus on the *individual* experience of deprivation, inclusion of both material and social elements, highlighting of experiences which might differ for each sex, inclusion of measures of social isolation and incorporation of the value of unpaid household work. The fifteen questions selected met all of these criteria except the last.

Three additional questions appeared as the **conclusion** to the interview (section 8). A question on the role of gifts was added in order to explore the possible importance of financial contributions from outside the household (Goode et al 1998, Morris 1984). A question on what would make life better financially for the

interviewee was added after the initial pilot, as some interviewees had clear suggestions to make. The final question asked if anything had been missed, a chance for the interviewee to add anything not covered by the question schedule.

It is important to stress that these questions were not designed to be prescriptive. They were intended to open up particular areas of discussion. If interviewees talked freely and in depth, some questions could be missed out, or additional ones used in conversational form. On the other hand, a number of suggested prompts were included in the schedule in case an interviewee gave short answers or did not speak in much depth initially. Thus each interview would develop differently; not all the interviewees would be asked exactly the same questions, but the same topics would always be included.

### 6.1.3 Ethical Considerations

Financial issues are a 'semi-sensitive' research area; they raise issue that can potentially cause embarrassment and shame (Wiggan 2005, Singh 1997). Being asked to reveal household income by a complete stranger is not something that people are used to. Nor is talking about emotional stress caused by money. It is therefore especially important to preserve the confidentiality of all those interviewed.

All the interviewees were guaranteed *confidentiality*, this was explained at the initial recruitment meeting, verbally before the interview began, and in written form through a information sheet and a consent form. Both the information sheet and the consent form were read aloud to the interviewee before the interview began and they were then asked to sign the form. Agreeing to take part in an interview does not mean full informed consent has been given. Interviewees are likely to have limited understanding of research and the interview might turn out to be a different experience to what they had envisaged (Ritchie and Lewis 2003). It was therefore important to re-check consent during and after the interview process, reminding the interviewee that they were free to withdraw at any time, and checking at the end of the interview that they felt happy with the process. Every interviewee was asked to

confirm this and asked if they felt anything had been missed or if they had anything else to add.

Because of the methods used to recruit the interviewees, *anonymity* could not be guaranteed; it was possible that peers would know they had volunteered to take part in the interview. All those being interviewed were reminded of this before the interview began. Interviewees were also reassured that their participation in the research project would not be discussed with anyone, even those who knew they were taking part. Because anonymity was not guaranteed, it was extremely important that no individuals could be indentified through quotes or descriptions of their lives. Pseudonyms were used when transcribing, and personal details such as ages of children were changed. To protect the identity of those taking part their actual names and addresses were recorded in only one place, on a password protected Excel spreadsheet. Interview tapes were kept in a locked draw.

Being interviewed about financial issues has the potential to increase the stress levels of interviewees and may reveal intimate details of interviewees lives (Pahl 1989). Having anticipated this issue, I took a phone number for both Newcastle Citizen's Advice Bureau and a domestic violence help line to all the interviews, although in practice this was never needed. Tension within the relationship could also be increased by exposing conflicts or financial secrets (Wiggan 2005). Interviewing only one partner on her own reduced this risk. A conscious decision was made before the interviews began that they would not deliberately be used for 'consciousness-raising'; the interviewer sought to avoid offering any opinion when issues of conflict within the relationship arose (section 5.5.4). However, it seems likely that for at least some of the interviewees, the experience of being interviewed will have changed their perceptions of their own financial arrangements. This is an inevitable part of focussing attention on financial arrangements within couples.

#### **6.1.4 Profile of the East End of Newcastle**

In order to preserve the anonymity of the interviewees, it is not possible to give a detailed profile of their street or neighbourhood. However, a general profile of

the east end and its wards gives a useful socio-economic background to the interviewees' lives. Interviewees were recruited from four local authority wards; Byker, South Heaton, Walker and Walkergate. These make up the south-east corner of Newcastle upon Tyne. The western edge of the area is less than half a mile from the city centre, the eastern edge about four miles. The area was developed between 1880 and 1940 to provide housing for workers in coal mining, ship building and railways (Michael 1992). Most of this industry is now gone, although a substantial off-shore pipeline industry, the East Coast Mainline train sheds and Parsons Works (Siemens) survive. Other areas of employment locally include retail, health care, education and housing. The proportion of ethnic minorities across the East End is well below the city average.

The Byker and Walker area is one of the highest concentrations of deprivation in the north of England. Three quarters of it is in the top 10% most deprived nationally (Newcastle City Council 2010a). Deprivation scores for health, education, income and employment are particularly bad. Much of the area is dominated by social housing. Employment is mostly concentrated in low income jobs like catering, cleaning and care work. Life expectancy is four years below the city average. Two thirds of the seventeen interviewees lived in this area. However in South Heaton and Walkergate the picture is rather different, with a mixture of students, young professionals and working families. Incomes, employment levels, education and life expectancy are around the city average, although below the national average (Newcastle City Council 2010b). One third of the interviewees lived in this area. The whole of the East End is characterised by good access to housing and services and high environmental quality of life. There are four large parks and substantial areas of open space and trees. The quality of the housing stock, whether social housing or privately owned, is generally good. The old Victorian slums have long been cleared and the local authority has invested heavily to bring the social housing up to the decent homes standard.

When considering the findings of this study, it is important to bear in mind that attitudes to gender roles and mothering vary substantially from one area to another (Duncan and Smith 2002, Morris 1984). Although there is no academic evidence for this, it seems that the east end of Newcastle has rather

conservative ideas of gender, particularly around the gendered division of household labour. Its particular history in relation to industry and (un)employment and the negative impact of post-industrialisation have shaped the area and those who live in it. The area retains a sense of community cohesion and a strong local identity which has been lost in some other areas (Errington 2008). It is an area of relatively low mobility (half of the interviewees had been born in the area), of settled communities and strong family support networks. However, it is also an area of relatively poor educational achievement and low aspirations. The findings of this study are therefore not necessarily transferable to other places, although many other urban areas in the north of England, Wales and Scotland do have similar histories of industrial decline, strong local identities and conservative gender attitudes.

## **6.2 Doing the Fieldwork**

### **6.2.1 Difficulties with recruitment**

The original plan was to recruit a sample of thirty families directly through the DWP tax credit data base. Families that fitted the criteria in the west end of Newcastle would be contacted directly by letter, informing them they had been chosen for the study and giving them an opt-out. However, at the end of 2007 the DWP decided, as a result of the Child Benefit data loss scandal, that only those working directly for the department should have access to its databases. A new recruitment strategy therefore had to be devised. As interviewees would now have to be recruited one-by-one, the sample size was reduced to twenty. Recruitment would now be done through Sure Start in Newcastle's west end. Local Sure Start centres were contacted and the research explained, but it soon became obvious that Sure Start in the west end was suffering from 'research fatigue'; local staff had no enthusiasm for yet another research project, and after three months not a single interviewee had been identified. A crisis meeting with supervisors led to the development of a third recruitment strategy, relying on my personal community connections in the east end of Newcastle. The staff of the East End Community Development Alliance, of which I am trustee, were keen to help, as were Sure Start Newcastle East and Fosse Way. Within a few days the Alliance staff had found the first interviewees and I was invited to

attend a series of Sure Start play groups to meet potential interviewees. Six of the final sample of seventeen interviewees were recruited through the Alliance, and the rest through Sure Start Newcastle East and Fosse Way.

The key alteration brought about by the change in the research strategy was the shift from an 'opt-out' to an 'opt-in'. Previous experience within DWP had established the direct approach as a very successful recruitment method. This would have generated a large number of interviews which accurately reflected the composition of the sample population. Getting potential recruits to 'opt-in' was obviously more challenging and it also probably changed the nature of the sample. Singh (1997) has called this the 'happy sample' approach, and suggests that it reduces the number of interviewees experiencing serious marital conflict or financial crisis. Only those mothers attending Sure Start settings could now be recruited and only the more confident mothers were likely to come forward to be interviewed. On the other hand, it meant that those who did come forward had taken a pro-active step and were very willing to talk about their family finances in the interview. The high quality of the interviews is a reflection of this. The original sampling strategy would certainly have generated more interviews, but the quality may well have been reduced. Overall, the change in recruitment strategy meant that, unintentionally, quantity was probably sacrificed in favour of quality.

Even with the help of the Sure Start team and the Alliance staff, recruitment proved slow. By April 2009, after a full year of recruiting, leads were drying up. It was decided to stop recruiting and settle for a sample size of seventeen. Across the population as a whole, about 3% of households fit the criteria for this project and in the east end of Newcastle, an area of high deprivation, the concentration should have been considerably higher. So where were all the potential recruits? Once I started to recruit women in face-to-face settings such as play groups it was clear that many were keen to participate. A personal introduction from the group organiser and the offer of a £10 gift voucher were both useful tools. However, in group after group there were very few women who fitted the research category. Many potential interviewees had to be rejected because they were single mothers, on benefit, on too high an income, a grandparent or a child minder. To get a sample of seventeen interviews, it was

necessary to speak directly to over two hundred women. The kind of women who fitted the research categories seemed not to be the kind of women who attended Sure Start groups; these are aimed especially at isolated women or those on benefit. Women working in the day time were of course particularly hard to find and their absence from the sample group is discussed below. Finally, the fact that the researcher is a man will certainly have put off some women. This was a particular problem with women from ethnic minority communities, where there may be cultural taboos on a woman meeting with a male stranger. However, about two out of three women who fitted the research category did agree to be interviewed, so gender was not a major barrier to recruitment. What methods might have proved more successful in recruiting interviewees remains unclear, an issue discussed in more depth below (section 6.2.4).

In a qualitative study, it is hard to judge how many interviews is the 'right' number. I do not feel that I reached the point of 'saturation'; the seventeenth interview conducted did produce some new insights. But because every family is different and relates to its money in different ways, the process of interviewing could be endless, new insights are always possible. Ultimately the decision to stop at seventeen was a pragmatic one; it was getting harder and harder to find new interviewees and the interviews had already generated a huge amount of useful information. Although only seventeen women were recruited for interview, in hindsight this was certainly sufficient. Over a hundred thousand words of interview transcript were generated. In Chapters Seven to Ten this information is analysed and discussed and in Chapter Eleven key conclusions drawn; the interview responses allowed all of the research questions to be fully answered. The quality of the interviews is clear from these chapters. Although frustrating at the time, the recruitment difficulties experienced did not therefore ultimately effect the quality of the study or off the conclusions it produced.

### **6.2.2 Analysis of the sample group**

As has already been discussed, it was never intended to have a sample that was scientifically representative either of the local population or of women who fitted the research category. However, the sample eventually recruited has a



number of characteristics that need commenting on. Firstly, it was entirely made up of White British women. Ethnic groups were not deliberately excluded in the research design. The east end of Newcastle has around 5% ethnic minorities (Newcastle City Council 2010b) and women from a range of ethnic groups were talked to in the Sure Start settings. However, many of these women had limited English; resources precluded being able to use a translator. Several others said they would be unable to meet with the interviewer, a man, for cultural or religious reasons. However, the author is currently undertaking a substantial research project investigating intra-household income issues for lower income ethnic minority women for Oxfam UK, addressing an obvious gap in this PhD (Warburton Brown 2011).

A second group missing from the sample was young mothers. The youngest interviewee was 25 when interviewed, and the mean average age of the sample group when they had their first baby was 26, rather older than the typical new mother in the east end of Newcastle. Again this was entirely unintentional. Although many younger women in the east end of Newcastle surely fit the research category, I can only assume that younger mothers are unlikely to attend the Sure Start settings visited. Sure Start do run a group for teen mothers, but this was not approached as I was informed that nearly all those attending were either single or on benefits.

A third issue is the lack of working mothers in the group. Only eight of the women in the group were working, and only two were working more than thirty hours. This compares to a national average of 57% of mothers with children under five in work (ONS 2010). Some of this is due to the characteristics of the east end of Newcastle upon Tyne, an area of relatively low employment. Also significant are the research criteria, which effectively excluded families with two full time workers. The most important factor, however, is the method of recruitment; using Sure Start nursery settings to meet potential interviewees was bound to skew the sample towards women who were available during the day, and therefore not doing nine-to-five work.

A fourth characteristic of the sample group is their high level of financial competence. Government documents have suggested that training in budgeting

and financial management could make a positive contribution to people's ability to manage on a low-income (FSA 2006). However, the women in this sample group had very little to learn about household money management, as shown by their relatively low level of household debt, the numerous money saving tips described, and their ability to discuss family finances in considerable depth. There are four possible reasons for the high level of financial skill shown by the women interviewed. Firstly, it seems likely that only women who were fairly financially competent would agree to be interviewed in the first place; women whose financial circumstances were more troubled would be unlikely to present them for scrutiny by a stranger. Secondly, this group of women are not in the poorest 20% of the population; they are in 'lower income' rather than 'low income' households. Thirdly, several of the women described how managing their household finances had taught them to be financially competent and to learn techniques for making their money stretch, so perhaps watching every penny had increased their level of financial competence. Fourthly, it seems at least possible that the idea that those on lower incomes are not financially competent is simply a convenient cover for the fact that they don't actually have enough money to meet all their needs (Rowlingson and McKay 2008). In Chapter Seven (section 7.4.1) it is argued that for the majority of the women in the study group household income is too low to prevent material deprivation no matter how well managed it is. This is not to say that some mothers managing on a lower income would not benefit from targeted financial training, but that more money, rather than more education, seems to be their most pressing need. These four arguments explaining the financial competence of the sample group are of course not mutually exclusive, and indeed all may apply more or less equally. Whatever the reasons, the implications for the analysis of the research are clear but not serious. Whatever arguments are drawn from the situation of the women in the sample group, they are surely at least as serious, and probably more so, for women who are less financially competent. In other words, the material circumstances of the women in the sample are in spite of, not because of, their financial ability; women with less of that ability are hardly likely to be better off.

In many respects, however, the women in the sample group were typical of mothers in the east end of Newcastle. There was a good mix of family types

between first-time married, co-habiting and re-constituted (seven, five and five respectively). The spread of employment for both the interviewees and their partners was broad. For the eight working women in the sample, jobs ranged from dinner supervisor to lawyer. Partners' employment was fairly typical of lower income families, including taxi driving, security guarding and work as a mechanic. Only one male partner had a professional job, an NHS therapist, and one ran his own IT business. A third of the sample were in social housing, one rented privately, one owned their home outright, and the rest were paying mortgages. Just over half of the sample had a family car. Although mothers were largely recruited through Sure Start, the ages of the children was well spread. In four of the families, all the children were of school age and there were nine children aged ten or over in the whole study group. The mean average age of children in the study families was almost six; nevertheless, when analysing the results of the study it is important to bear in mind the fact that these were mostly young families with pre-school children. The seventeen families had thirty three children between them; the mean family size of just below two is close to the national average.

### **6.2.3 Conducting the interviews**

The interviews were either conducted in the interviewee's home or in Sure Start settings such as the local library or nursery. Interviews lasted between forty and sixty five minutes. In every case it was possible to create a relaxed rapport and all of the interviewees seemed to feel comfortable talking freely about their personal circumstances. The interviewees were carefully briefed before hand and informed they could refuse to answer any of the interview questions if they wanted, but none chose to do so. The open-ended questions were mostly answered fully and directly, with interviewees rarely giving brief answers. All were asked at the end if they felt happy with how the interview had gone, and all said they were. All the interviewees gave their signed consent to taking part in the interview and to anonymised quotes being used in the PhD. All the interviewees were given a ten pound Boots voucher as a thank you for taking part in the interview. A follow up sheet will be sent out shortly to all the participants giving them a brief summary of the findings; this has been done in response to requests from some of the interviewees.

Because the interviews were built on the ‘listening, validating, improving’ philosophy, little attempt was made to ‘push’ interviewees into talking about areas they had not touched on, or to limit the areas they did want to talk about, so it was inevitable that far more was said about some topics than others overall. Things that interviewees were particularly keen to talk about included the high costs of living, their own strategies for managing their money and their emotions about money. For many of those interviewed, the chance to talk about their financial management seemed to be quite therapeutic, and a couple even commented on this. A number said they had not realised just how financially capable they were until they had described their situation in the interview. They were much less likely to suggest policies that might improve their lives, and relatively little mention was made of peer pressure. The questions on sources of income and financial organisation were generally dealt with in a direct and business-like manner but with little of the enthusiasm that was shown when talking about money-management strategies and emotions.

#### **6.2.4 Two unresolved issues**

It is usual for a PhD to contain reflections on ‘what would be done differently next time’. In this study, however, this is difficult because the two most troublesome issues remain unresolved; although I am aware that the research design should be improved in order to deal with them it is not clear to me how this could be done.

The first of these issues was that of recruitment, a problem that has already been discussed (section 6.1.1). Although ultimately the quality of the study did not suffer as result of these difficulties, recruitment took considerably longer than originally anticipated, caused me considerable frustration and occasional despair, and still failed to generate the twenty interviews in the original research plan. Yet I am unclear what could have been done differently. Sure Start settings were probably not the ideal to place to meet the kind of women needed for this project. But it is unclear where the ideal place might have been; there was no obvious alternative. Random sampling of the population would have been impractical because only 3% of households fit the criteria for the

research. Recruiting through schools would have been a possibility, but the only way to do this would have been by a letter sent home to all parents, and my previous experience has suggests that without a personal contact the response rate to this is very low. Direct recruitment through DWP as originally proposed would have been a preferable strategy. However, once this became impossible, using a gatekeeper organisation like Sure Start to make direct contact with potential interviewees does seem to have been the best possible approach. Overall, the difficulties with recruitment were the most troublesome and frustrating part of the PhD. It is not clear how they could be greatly improved on if the research was to be repeated.

The second issue is that no attempt was made to measure the deprivation levels of men in the sample households. The decision to interview only women has already been explained in section 6.1.1. I am confident this was the correct decision; both the quality and quantity of the information from the interviews bears this out. This was a study focused on mothers, not fathers or couples. Moreover, trying to recruit couples rather than individual women would only have exacerbated recruitment problems. However, failure to devise an effective mechanism for measuring the material deprivation of men in the study households meant that I could not produce deprivation levels for them (section 7.3.1) and had to rely instead on what women told me about their husbands in the in-depth qualitative sections of the interview. The ability to compare the deprivation levels of men directly with those of women and children would have strengthened the findings of the study. Yet it is hard to see how this might have been done. Asking the interviewees to answer material deprivation questions on behalf of their husbands was unlikely to be accurate, and I did not want to interview the men in person. Perhaps sending a short questionnaire to the husbands of the interviewees, including material deprivation questions, would have been the way forward, although this would have compromised the wife's right to take part in the study without her husband's consent and it would have caused analysis problems if return rates had not been one hundred percent. However, although this issue remains unresolved for small scale qualitative studies it could be easily fixed in large scale quantitative ones using the same methodology, simply by having wives complete the questionnaire in half of the

participant households and husbands in the other half. The answers from the two groups could then be compared and analysed.

### **6.3 Analysing the Interviews**

The analytical process followed was that of ‘Framework’, outlined by Ritchie and Spencer (1994). This approach involves a systematic process of data analysis with a number of clear stages. These begin with familiarisation; repeatedly listening to interview tapes and making notes on them, and undertaking the transcription. The next two stages, indexing and charting, create a thematic framework and apply it to the data. Indexing involves systematically labelling the data according to topic, while charting involves grouping the indices together into broader themes. Using NVivo8 these two stages were combined in the ‘coding’ phase, with the sub-categories providing the indexing and the categories providing the charting. The final stage, interpretation, involves a number of phases which were undertaken in order for each of the coding categories. A detailed description of each of the three stages is given below.

#### **6.3.1 Transcribing the interviews**

Transcription transforms spoken language into written language, two very different things (Kvale 1996). It attempts to make the interviews easily comprehensible in *written* form without losing the meaning of the *spoken* words, a delicate balance dependent on the transcriber’s own choices and priorities (Arksey and Knight 1999). It is also the first stage of analysis (Kvale 1996). I therefore chose to transcribe all the interviews myself. My previous experience of transcribing meant I already had a preferred style of transcribing. This removed hesitations, interjections, and repetitions so that the interview transcript would flow easily when read and be readily understood. Geordie usage was also rendered into standard English for ease of understanding by readers who may not be familiar with Geordie idioms. An example of the transcription style used is given below, extracted from a discussion about financial worry in the interview with Steph. The first extract is a literal transcription of the text:

“CHRIS: So I mean in the last month, has there been [pause] a time when you’ve been having a bit of a stress about it, like with your fridge-freezer? Like when the fridge-freezer packed up, were you thinking ...

STEPH [interrupts]: Well, you’re sitting, well like you know yersel’ you need a fridge, d’you know what I mean? You think aaahh! So we thought well what’re we goin’ to do now, because, we suffered with it for ages cos it start, start leaking and we left it like that for a while before we actually had to get one (laughs) do you know? We just mop...mopped it up every day, and I thought na’, we cannat go on like this with it leaking, because eventually its just goin’ to blow up or somink (laughs), you know with it leaking.

CHRIS: So were you getting really...were you lying awake at night thinking what are we going to do or were you...?

STEPH: Uh and I would we would just say ‘we’re going to have to do somink about it’ and then well we always keep that catalogue just to, for to fall, because I don’t use it for stupid things Chris do you know what I mean, that’s just for case like our washer breaks or, because we would never have the money to go and buy a washer.”

The second extract presents the same passage as actually transcribed by the author:

“QU19b: But when the fridge freezer packed up, was that stressful?

STEPH: Well, you know yourself that you need a fridge. We were thinking ‘what are we going to do now?’. It started leaking, and we left it like that for ages, just mopping it up, but I thought no, we can’t leave it like this, it’s going to blow up or something with it leaking. So we just used to say ‘we’re going to have to do something about it’. We just keep the catalogue for emergencies. I wouldn’t go and buy stupid things from it, its just if our washer breaks or something, because we would never have the money to go and buy a washer.”

### 6.3.2 Coding the interviews

Once fully transcribed, interviews were coded in NVivo8 and this programme was used for further analysis and for the selection of the many quotes presented in the subsequent chapters. There is considerable debate about how computer assisted qualitative data analysis software packages should best be used (Ritchie and Lewis, 2003). I decided to use NVivo for gathering data together by theme but not to do the actual work of analysis; the codes were developed using paper and pen before using NVivo, and were based on the structure of the interview schedule.

Six key areas of analysis have already been identified (section 6.1.2): household income; material deprivation; the experience of life on a low income; the reasons for the way money was distributed within the household; the emotional consequences of that distribution; the belief systems held by the interviewee. In practice, the interviews were coded into eleven main categories that grew out of these six areas but more closely reflected the chronology and structure of the interview schedule. Within the eleven coding categories a tree system was used, giving seventy one sub-categories. No attempt was made to group responses according to the opinion they expressed or the 'findings' they suggested, as it was felt important to allow divergence of opinion or practice to be recognised. The results of this approach are seen in the findings chapters, where it is shown that there is no clear consensus in some areas. Grouping together all that was said from all the interviews on a particular topic made analysis much easier, and these sub-categories have provided the basic structure for the findings chapters.

After the coding was finished, I realised that approaching each interviewee on a holistic, 'case-study' basis would have been an interesting alternative approach. Hochschild used this approach (1989), selecting a small number of couples from her study group and devoting a single chapter to each. This would have given a more vivid portrait of the lives of the interviewees but made answering the research questions considerably more difficult. During the analysis process, it did prove necessary to refer regularly to the complete transcript from individual interviewees, allowing remarks to be put into the wider context of their lives rather than being seen as entirely independent quotes. In the findings chapters, references are often made to an interviewee's wider biography, as quotes must not be divorced from the context which generated them. Hopefully this goes some way to balance the thematic approach taken with aspects of a more biographical one. It is not, of course, possible to fully embrace both.

The interview schedule inevitably shaped the kinds of responses that were given. None of the interviewees refused to answer any of the questions, and most were happy, even enthusiastic, to go into considerable depth in most of the areas asked about. A few talked about topics that weren't mentioned in the interview schedule, such as dissatisfaction with their housing situation or their arguments with their extended family, but these tended to be unique concerns for that



particular interviewee. The choices taken in developing the research questions certainly shaped the interview schedule and this in turn shaped the way the interviewees talked about their lives. This naturally limited or precluded certain topics; for example, a different schedule could have generated a great deal more information on the health impact on mothers of living on a lower income but that was not central to the research questions being explored. Equally, no question was asked about the relationship between financial circumstances and choice of family size, and this was not raised by a single interviewee.

### 6.3.3 Interpreting the interviews

Ritchie and Spencer (1994) suggest interpretation has six distinct phases: defining concepts, mapping the nature of phenomena, creating typologies of behaviour in the study group, finding associations between characteristics and behaviour, providing explanations and developing strategies/recommendations. These six stages were followed fairly closely for each of the eleven categories used in the coding, and the results should be transparent in the findings chapters. In the findings chapters, the eleven coding categories appear as chapter or section headings, along with several of the sub-categories used.

A key part of producing research work is the conversion of a raw mass of data into ordered, comprehensible findings; the work of interpretation. As transcribing, coding, analysing and writing-up went forward, ideas evolved and developed which confirmed some of the findings of previous studies but also often went far beyond them. It became clear that the women in the study were highly skilled financial managers, that access to personal leisure spending was closely linked to women's material deprivation levels, that emotions about money were almost as important as its day-to-day management, that the household incomes of many of the women in the sample were simply inadequate to meet their material needs, that male financial irresponsibility, real or perceived, shaped the lives of many of the interviewees, that even when women had complete control of their family's finances they were commonly at the bottom of the hierarchy of household resource allocation, that the interviewees consistently valued paid work highly and that gender beliefs *did* underpin how family finances were organised. All of these significant findings are explored in

the subsequent chapters. Without the slow and careful process of analysing the interviews, which took over six months, such findings would not have emerged so clearly. Nvivo8 proved to be a crucial tool in this process but, as Ritchie and Lewis suggested (2003), it could not substitute for fully immersing myself in the data and reflecting on it carefully over a long period. Although time-consuming, the work of transcribing the interviews myself and devising my own coding for them proved an invaluable part of the interpretation process.

An essential part of this process was ensuring that the research findings presented were an accurate interpretation of what had been said. The right balance had to be struck between the subjective and the objective; interviewee accounts which were subjective and personalised still served to cast light on an objective reality (section 5.5.2). But my own account of what I found out through analysing the interviews was also a subjective, personalised one. Clear criteria were therefore needed to help judge whether my interpretations were more objective than subjective. The criteria used were reliability, validity and generalisability (Cresswell 2009).

Reliability asks whether the research findings are reproducible by a different researcher applying the same methods to the same study group. A lot has already been said about how my gender and attitudes and the nature of the sample may have affected the responses given (sections 5.6 and 6.2.2). However, I am confident that these results are broadly reproducible, even if conducted on a like-researching-like basis by a mother living on a lower income. Overall, the quality of the interviews was high, beyond initial expectations. It has already been stated that rapport with the interviewees was good, answers flowed freely, and I have no reason to suppose they are not a genuine portrayal of the lives of the women interviewed. Because of the structure of the interview, there was a high degree of triangulation on material deprivation between quantitative and qualitative questions, and answers proved fairly consistent across the interview. In some cases, interviewees became more honest as the interview went on, moving away from a desire to portray themselves in a positive light as the rapport grew, and where this happened it has been noted. Although making no claims to scientific accuracy and not based on a wholly representative sample of the area's population, I believe that the

interviews give an accurate portrayal of life for mothers in low income working households in the east end of Newcastle.

Validity asks whether the findings are an accurate and true representation of what was said in each interview. Listening to the tapes of the interviews, transcribing them myself, and then re-reading them several times gave me a strong familiarity with each interview and a powerful sense of the life of each individual interviewee. When undertaking the analysis I became aware that there was a danger of seeing the interview responses only thematically; a set of thematically ordered quotes divorced from the context in which they were made. I therefore consciously attempted to analyse the interview data on a case-by-case basis as well as thematically, and to place each coded quote into the broader situation of the woman who made it. In order to do this, I drew up a table which contained a summary of all the data from the interviews, ordered by theme on one axis and by individual case on the other. This allowed separate pieces of data to be placed into the holistic context of a woman's life. In the findings chapter, this attempt to keep each case distinct has been maintained, and I hope this gives a flavour of the individual lives of those interviewed as well as allowing thematic analysis. Throughout the process of analysis I returned to the full transcripts of each interview regularly, and in the findings chapters a considerable amount of data is quoted verbatim from the transcripts. I am confident this gives a true picture of what was actually said by each interviewee.

Generalisability asks whether the results can be applied to new settings, peoples or samples. Drawing on established feminist practice, positivistic concepts of 'scientific rigour' were rejected in this PhD (section 5.5.2). It is not a scientific document, but rather one which presents the experiences and beliefs of the mothers who were interviewed. This does not mean that these experiences and beliefs are not typical of women of this group; I believe that they are. Many of my findings confirm those of earlier studies. Where they do not, changing attitudes and technology over time often provide a clear explanation. They also fit well with many conversations I have had over the years with lower income friends and neighbours. Presenting my work as part of Oxfam's ReGender programme has confirmed that many of the findings are immediately familiar to

front-line practitioners from across the country. However, it is debatable how generalisable the findings are (Arksey and Knight 1999). This is because, firstly, the fact that interviewees focused on certain things while ignoring others means that this is not a comprehensive picture of their views; the answers given are only *broadly representative* of the views of the interviewee; a ‘taste’ of deeper and more complex understandings and experiences. Secondly, Duncan and Smith have shown that significant regional differences exist in attitudes to paid work amongst women (2002), with communities only a few miles apart having distinctly different attitudes and behaviours, rooted in different historical and cultural factors. Thirdly, differences in experiences and beliefs will obviously occur between each of the women interviewed. Perhaps these are linked to age, housing tenure, relationship history, family size or educational attainment, or perhaps not; as no attempt was made to control the interview sample on any of these criteria, this study is not able to draw any such conclusions. Suggestive links, where they have emerged, will be described in the concluding chapter. Overall, it does seem likely that many of the findings of this study would prove true for women in other parts of the country and in similar, if not identical, situations. But it is important to bear in mind that there will be differences too. The policy recommendations made are therefore the ones that would best serve the needs of the sample group, and they claim no wider authority, but they would also certainly bring benefits to many other women across the country.

#### **6.4 Conclusion**

This chapter has described and evaluated how the research for this project was carried out. In order to answer these research questions set out in the previous chapter (section 5.1), an interview schedule was developed dealing with six specific areas of the lives of mothers living in low income working households; household income; material deprivation; the experience of life on a low income; the reasons for the way money was distributed within the household; the emotional consequences of that distribution; the belief systems held by the interviewee. Criteria were developed for the study group; women with children under eighteen who were married or living as married, with a full time worker in the household and an income of less than £25,000 a year. Interviewees were recruited in the east end of Newcastle upon Tyne using the author’s personal

connections with Sure Start and the East End Community Development Alliance. The east end of Newcastle has particular characteristics which may have shaped the experience of the women in the study group, particularly a high level of deprivation, low incomes, low employment and a strong sense of local identity and culture. Seventeen women were interviewed in their own homes or in Sure Start settings. It proved difficult to recruit women but the quality of the interviews was high, enabling the research questions to be answered fully. The sample was not statistically representative of the east end, with an absence of ethnic minorities, too few women who worked full time and too few young mothers. However, the mix of family types, family composition, broad spread of employment types and housing tenures all suggest that this group of women were broadly representative of the mothers in lower income working households in the area. Interviews were transcribed by the author and analysed using NVivo8. The interview schedule itself was used as the basis for this coding. Findings were checked and re-checked for reliability, validity and generalisability in an on-going process of reflexivity. Those findings are set out and discussed in the next four chapters.

## Chapter Seven

### Findings 1)

### Income and Deprivation

The purpose of this chapter is to present the quantitative findings of the study; the income level of each household and the material deprivation scores of household members. Household incomes and material deprivation scores provide a crucial foundation for the qualitative aspects of the findings explored in the subsequent three chapters. The first section of the chapter will discuss the sources of income coming into the study households. In the second part these different income sources will be used to calculate each household's overall income and its position in relation to the 60% of median household income poverty line. In the third section, the material deprivation indicators included in the interview schedule will be analysed for each household. The chapter will end with a discussion of the adequacy of the incomes of the study households.

#### 7.1 Household Income

This first section will be structured according to the sources of income the household receives. Two sources account for the large majority of the income of the households in the study group: wages and state transfers. Wages can be divided between those earned by the interviewee herself and those earned by her partner. Finally, two other sources of income will be considered: income from other people in the household such as pensions and educational maintenance allowance; and economic transfers from other households as gifts.

##### 7.1.2 Income from wages

The amount of income from both the interviewees' wages and their partner's was explicitly asked in the interview. Some interviewees answered this question to the pound, some to the nearest ten pounds, and a couple more vaguely. Most gave a weekly figure, some monthly, and some reported an annual income. Some respondents gave a figure before the deduction of Income Tax, and some gave take home pay. In the case of Karen, her partner's income had to be imputed as

she did not know it. Adapting these figures into the comparable form of post-tax weekly income was therefore not straightforward and figures are unlikely to be accurate to the exact pound. However, the creation of an Excel spreadsheet allowed the income from wages to be calculated for all seventeen households with a fair degree of accuracy, using a procedure set out in Appendix One.

Interviewees had to have someone in their household employed thirty hours a week or more to be selected for the sample. In fourteen of the seventeen households, the man worked over thirty hours. In five of these households the woman was also employed, but for fewer hours, and in nine the woman was not working. In only one household was the woman working over thirty hours, and in this case her partner was working part time. In one case both partners were working for less than thirty hours. These figures are summarised in Table 7.1.

**Table 7.1 Analysis of Working Hours**

Household type	Number of households	% of households
Man working thirty hours or more, woman less than thirty	5	29%
Man working thirty hours or more, woman not working	9	53%
Woman working thirty hours or more, man less than thirty	2	12%
Woman working thirty hours or more, man not working	0	0%
Both working less than thirty hours	1	6%
<b>Total</b>	<b>17</b>	<b>100%</b>

The dominance of male working that this suggests does not reflect national trends; 68% of partnered women with children are in work (ONS 2010). Two reasons explain this. Firstly, any household which had two full time earners, or two well-paid part timers, would exceed the income ceiling of £25,000 used in selecting the sample. Secondly, thirteen of the interviewees still had children of pre-school age; women with children of this age are less likely to be in work, especially in low-income areas such as the East End of Newcastle (Duncan and

Smith 2002, Wiggan 2005). All of the interviewees with young children stated a desire to return to paid employment in the future, and if these aspirations were achieved the sample would contain more than the national average percentage of working mothers (attitudes to paid work are discussed in section 10.2).

Another way of categorising the households is by earning type; male sole earner, male primary earner, equal earner, female primary earner and female sole earner. Nine households are male sole earners, three male primary earners, three equal earners, and two female primary earners, as shown in Table 7.2.

**Table 7.2 Analysis of Income Types**

<b>Income type</b>	<b>Number of households</b>	<b>% of households</b>
Male sole earner	9	53%
Male primary earner	3	17.5%
Equal earner	3	17.5%
Female primary earner	2	12%
Female sole earner	0	0%
<b>Total</b>	<b>17</b>	<b>100%</b>

The type of work done by both men and women in the sample group was surprisingly varied. It can roughly be characterised by type: low skill, low pay; moderate skill, moderate pay; high skill, (potentially) high pay.

Much of the work was low skilled and low paid. Full time jobs undertaken by the male partners included security guard, warehouse supervisor, leisure attendant, motor mechanic and taxi driver (two). Among the women, there were two part-time school cooks. For the six families in the low skill/low pay group working hours were generally long, pay and conditions fairly poor, and the interviewees described work as hard and exhausting. Work was also insecure; several women expressed fears that their partners might lose their jobs or have their hours reduced due to the prevailing economic climate. Two also said their partners had been out of work in the recent past. This was the least likely group to have more than one income, and even when the female partner was working part-time, total family income remained in the lower half of the sample.



A number of moderately skilled, moderately paid jobs also featured: for the men, community outreach worker, PA to a director, kitchen designer, data analyst, and painter and decorator, and for the women administrator, community development officer and nursery nurse. Six families fell into this group. Several of the interviewees gave some account of improving pay and conditions over time; they or their partner had often started out in 'low-skill, low-pay' jobs and worked their way up, often through getting qualifications. However, these positive career trajectories were disrupted by the high likelihood of recent unemployment; four out of six men in this group had been unemployed in the last three years. They were also the most likely to have experienced periods of serious mental or physical illness; three of the families in the group had one partner with a long-term medical condition, and clearly this had held back their career development. If the full-time workers in this group were able to secure the right promotions, or if these families were able to become 'one-and-half-earner households' with both partners receiving a decent wage, these families would no longer be lower income households. However, it seemed most likely that this would take several years to achieve and would rely on individual hard work, continuing good health, and an up-turn in the economy.

Finally, a surprising number of those in the sample had high skill jobs; for the men, web designer, art therapist, PhD student, language translator and artist, and for the women solicitor (on maternity leave), PR manager and magazine journalist. These last three were all part-time; working full time would have lifted their families above the income ceiling for the sample. All had chosen to go part-time to spend more time with their pre-school children. The men in this group were either starting on a new career or working in areas which paid little but which they loved: all five of these families had 'chosen' to live on a lower income, albeit for a relatively short time. Almost all in this group, men and women, were university graduates, and several had post-graduate qualifications.

Overall the group was surprisingly divergent and varied. Only a minority reflected the stereotypical picture of lower income households working long hours for low pay. While this variety seems to have had little effect on interviewees' discussions of day-to-day money management (Chapter Eight),

there were clear differences in attitudes to gender, work and money (Chapters Nine and Ten). The ‘highly skilled’ women tended to have more egalitarian financial arrangements and clearly articulated expectations of gender equality in marriage, (section 10.3.6). Clearly the long term financial prospects for the women in the three groups were also rather different, and this emerged in the way the women talked about their future careers and money earning aspirations.

Table 7.3 shows the income from wages in each of the study households, both before and after Income Tax and National Insurance. To maintain confidentiality interviewees have been identified only by income, not profession.

**Table 7.3 Income from Wages**

Name	His wage (£s, weekly)	Her wage (£s, weekly)	Total wages (£s, weekly)	After tax/Ni (£s, weekly)
Anna	225	0	225	192
Bridget	240	230	470	398
Claire	240	0	240	203
Debbie	346	0	346	276
Elizabeth	250	0	250	210
Fiona	255	86	341	298
Gabrielle	300	106	406	350
Hazel	350	0	350	279
Isobel	110	173	283	283*
Jill	337	0	337	337*
Karen	385**	0	385	302
Lisa	77	269	346	346*
Marie	190	212	402	373
Nikki	260	0	260	216
Pauline	250	78	328	288
Ruth	63	307	370	312
Steph	250	0	250	210

\*These families had un-taxed incomes (maternity pay or student grants).

\*\*Karen did not know her partner’s salary. This figure was based on a typical salary for his job.

Table 7.3 show a great variety in earnings, both of individuals and of couples. Pay ranged from self-employment generating £63 a week to good full time wages of over £385 a week (£20,000 pa). Hours worked ranged from 12 to 40. Most of the jobs being done fell into one of two groups: full time (35 hours a week or more), and limited hours (fewer than 16 hours a week and always earning below £7 an hour). Only four of the twenty five employees in the sample worked between 16 and 34 hours a week; all were professional women who had returned to established jobs after maternity leave and reduced their hours. This raises the question of the availability of part time work for the less highly qualified women in the sample. Opportunities to find reasonably paid jobs with a decent number of flexible hours seemed limited. Low-skilled working mothers often have to choose between full time work with little flexibility and poorly paid part time work that fits around childcare responsibilities (Wiggan 2005).

Where there were two workers in the household, in five out of eight cases the combination was a male full timer and a female part timer. In two of these cases, those of Bridget and Marie, the woman was earning as much working part time as her male partner was working full time. The five households with very low earnings (£260 or less before tax) were all families with only one worker, earning less than £7 an hour. Conversely, the three households with the highest earnings in the group (over £400 before tax) had two workers. Even where a second wage was part time and small it made a considerable difference to the finances of two earner households, typically adding between seventy and a hundred pounds a week, around a quarter of total household earnings.

One notable point is the way the Income Tax and National Insurance system penalises households with only one worker. For example, Karen's household had one worker and a pre-tax income from wages of £385 whereas Ruth's household had two workers and a pre-tax income from wages of £370. But post-tax incomes are £302 and £312 respectively. Karen's household was paying twenty two pence tax in the pound, Ruth's only sixteen pence, costing Karen's household an extra twenty five pounds a week. This differential is explained by the fact that Ruth's household could make use of two tax-free allowances, Karen's only one. The households of Fiona and Hazel show a similar differential.

Looking at the total wages that paid work generated, there is a considerable range, although the criteria for the study group (working over thirty hours but earning less than £25,000) naturally circumscribes both ends of the range. The lowest before-tax income from wages was £225 (£11,700 pa), only marginally higher than the full-time minimum wage, the highest more than double that, £470 (£24,400 pa). Average before-tax household earnings were £329, with a median of £288.

### **7.1.3 Income from state transfers**

Income from state transfers came from two main sources; Child Benefit and tax credits. Child Benefit is universally available, and all the mothers in the sample said they were receiving it. The Child Benefit rate for 2008-09 was £20 for the first child and £13.20 for subsequent children. Once the number of children in the household had been established, calculating the Child Benefit received was straightforward; see Table 7.4 below. However tax credits were more complex. When designing the interview schedule, it was considered unlikely that interviewees would be able to give an exact figure for the tax credit their household was receiving, so instead the amount of tax credit received was calculated based on income from wages. These calculations assumed that all households were receiving their full tax credit entitlement. This assumption is not entirely reliable, as around 8% of tax credits go unclaimed (HM Revenue and Customs 2010). However each interviewee was explicitly asked if they were receiving tax credits and although some described past difficulties, all now believed they were receiving their full entitlement.

There are two types of tax credit available to the households in the study; Working Tax Credit and Child Tax Credit. Working Tax Credit is available to those households with an adult working more than sixteen hours a week and earning a low income. Child Tax Credit is available to households containing children under eighteen and in full time education, with the amount that can be claimed increasing according to the number of children in the household. Both forms of tax credit are means tested. The method used to establish the exact amount of tax credits paid is detailed in Appendix One, and figures for each family are given in Table 7.4.

#### 7.1.4 Income from other household members

Four households in the sample had some contribution to their income from household members other than the parents. Elizabeth's elderly mother was living with them, and made a regular contribution of £40 a week from her pension in exchange for food and lodging. Hazel and Ruth had children who were attending college and claiming Education Maintenance Allowance (EMA) of £30 a week. In both cases the children were allowed to keep the money for their own needs. However, Ruth resented the fact that when they had really needed this money, after her partner had been made redundant, they were unable to get it because their income was assessed based on the previous tax year. Steph's nineteen-year-old son Billy was still living at home but was not making a regular contribution to the household economy. He generally kept his fortnightly Job Seeker's Allowance but occasionally gave his mum £20 when she had a big bill to pay. Steph felt that this was a fair arrangement as he was saving to move into a council house of his own when his girlfriend had their baby. In all four cases, these contributions to the household economy have been included in the final household income calculation under 'miscellaneous income'.

#### 7.1.5 Other income

When planning the study, it was anticipated that a number of households would be in receipt of maintenance payments from a previous partner (i.e. a non-resident father). However, this proved insignificant. Only one of the five women in the sample with children from a previous relationship, Karen, had any contact with her previous partner. His financial contribution was small as his income was low, £200 a year. In fact nationally only 20% of separated women with children receive any maintenance (Morris 2007).

All the households in the study with three or more children and low incomes received some Housing Benefit; those of Hazel, Anna and Steph. In each case this amounted to around £20 a week. Strictly speaking, this is a state transfer but to avoid confusion with tax credits and Child Benefit which were received by all households, it was dealt with separately under 'other income'.

Two interviewees mentioned interest payments from their savings. Both said this amounted to less than £100 a year. In all these cases, this income has been included under ‘miscellaneous income’.

Isobel and her partner had fully paid off their mortgage and so had no housing costs. This was unexpected; the income calculation method used in the study had been designed around a before housing costs measure. Because of this, if the study was to be repeated, an after housing costs measure would be chosen instead. It must be remembered throughout the study that her income figures are highly misleading; because she has no housing costs her income goes considerably further than that of the other interviewees. In a footnote to the income and deprivation tables presented below, a nominal £100 a week has therefore been suggested for Isobel’s housing costs, the approximate amount she would be paying on a mortgage taken out ten years ago on the type of property in which she lives.

One further element needs to be added (or rather deducted); the amount of Council Tax paid. Each household has been assumed to have been in Council Tax Band A, with a Council Tax of £965 for 2008-09.

#### **7.1.6 Total household income**

Once the after-tax income from wages and the income from state transfers had been established, it was possible to calculate the total weekly income for each household in the study; these figures appear in Table 7.4. A detailed description of the methodology used to calculate these figures appears in Appendix One. The way that household incomes were measured for the study cannot claim to be one hundred percent accurate. Although the accuracy of the income calculator devised for the study has been found to be highly reliable when tested against other methods (Wilcox 2008, Working Families 2010), it is reliant on the financial information provided by the interviewees. To minimise the burden placed on interviewees, and to avoid errors, they were only asked to provide the details of wages for themselves and their partner and to say whether or not they were in receipt of tax credits, Child Benefit and any other sources of income. It cannot therefore be guaranteed that these figures are correct to the exact

pound. It is also possible that interviewees forgot to mention certain sources of information or supplied incorrect figures. A margin of error must therefore be allowed for when the household incomes of the interviewees are given; perhaps £10 or so in either direction (one or two percentage points in Table 7.5).

**Table 7.4 Total Household Incomes (£s, Weekly)**

Name	Kids	Wages after tax/NI	Tax credit	Child benefit	Misc. income	Council tax	Total Weekly Income
Anna	3	192	189	46	20	-19	428
Bridget	2	398	54	33		-19	466
Claire	1	203	98	20		-19	302
Debbie	1	276	58	20		-19	335
Elizabeth	1	210	94	20	90	-19	495
Fiona	3	298	146	46		-19	471
Gabrielle	1	350	35	20		-19	386
Hazel	6	279	271	86	50	-19	667
Isobel	2	283	38	33	20	-19	335*
Jill	2	337	96	33		-19	447
Karen	2	302	86	33	4	-19	406
Lisa	2	346	86	33		-19	446
Marie	1	373	25	20		-19	399
Nikki	2	216	133	33		-19	363
Pauline	2	288	108	33		-19	410
Ruth	1	312	48	20	30	-19	491
Steph	1	210	94	20	68	-19	373

\*Figures for Isobel are misleadingly low as she had no housing costs. Allowing a nominal £100 a week for her mortgage would give a figure of £470.

### 7.1.7 Percentage of household median income

Once a household's weekly total income has been established, it needs to be equivalised to allow for the number of household members and their ages (Appendix One). It is then straightforward to calculate the household's income as a percentage of the weekly household median income (£407 in 2008/09).

**Table 7.5 Percentage of Household Median Income**

<b>Name</b>	<b>Equivalisation multiplier</b>	<b>% of median household income</b>
Anna	1.6	66
Bridget	1.53	75
Claire	1.2	62
Debbie	1.2	69
Elizabeth	1.53	63
Fiona	1.73	67
Gabrielle	1.2	79
Hazel	2.46	67
Isobel	1.4	62*
Jill	1.4	79
Karen	1.4	72
Lisa	1.4	79
Marie	1.2	82
Nikki	1.4	64
Pauline	1.4	72
Ruth	1.33	72
Steph	1.53	60

\*Figures for Isobel are misleadingly low as she had no housing costs. Allowing a nominal £100 a week for her mortgage would give a figure of 79%.

Table 7.5 shows a broad range from 60% to 82% of national median income. The mean household income of the group was exactly 70% of the national household median. The incomes are fairly evenly spread across the whole range. Such a spread allows a wide range of different family incomes to be considered in the study.

## **7.2 Key Issues around Household Incomes**

Having calculated household incomes both as a raw figure and as a percentage of national median household income, it is possible to draw a number of conclusions for the study households, such as the financial advantages of paid



work, the degree of reliance on state transfers and the nature of bread-winning in the household. A number of important points also need to be discussed which are hidden by these household income figures, including longitudinal income changes, the role of gifts and the importance of debt.

### **7.2.1 The financial advantages of paid work**

It has recently been suggested by Ian Duncan-Smith MP, Minister for Work and Pensions, that there is an ‘unemployment trap’ which means that some people are hardly any better off in work than on benefits (Guardian, 29<sup>th</sup> August 2010). At first glance there seems little evidence of such a trap for the families in the study group. A family with two children receiving Job Seeker’s Allowance, Housing Benefit, Council Tax Benefit and Free School Meals would get the equivalent of around 52% of the national household median income, well below the incomes of all the study households. Hazel said she had decided not to take a part-time job because she would not benefit financially, but a minimum wage job of 16 hours a week would in fact leave her household nearly £40 a week better off.

However, closer analysis does suggest some genuine issues. The costs of going to work, in particular running a car, meant that for those families with a household median income close to 60% of the national average the financial advantages of going to work were quite small. Allowing a modest £2,500 a year for insurance, MOT, road tax, petrol and the purchase of the car reduces the financial advantages of full-time work very considerably; to less than £50 a week for the lowest paid households, although of course the car would be available for leisure use as well. The impact of this on self-employed taxi drivers is discussed in more depth below (section 7.2.7). More serious still are the very high rates of effective marginal taxation on some of the families in the study group. This was especially acute for families in receipt of Housing Benefit. For example, a pay increase of £60 a week for Andrew, Anna’s partner, would result in a boost to household income of less than £5 after the deduction of taxes and the withdrawal of tax credits and Housing Benefit.

### 7.2.2 Percentage of income from state transfers

In this study, ‘state transfers’ describes the total sum of Child Tax Credit, Working Tax Credit and Child Benefit received by each household. Pensions, maternity pay, student grants and Housing Benefit have been excluded. Across the sample, the average proportion of household income from state transfers was a little below one third (30%). There was a much higher level of reliance on state transfers for some households; in three cases, that of Anna, Elizabeth and Hazel, more than half of household income was from state transfers. This was due to large family size coupled with low income from wages. Conversely households with a small number of children and relatively high wages relied far less on state transfers; the households of Gabrielle and Marie both had less than one seventh (14%) of their household income from state transfers.

Overall, the contribution that state transfers made to keeping this group of families out of household poverty was highly significant. With the current benefit and tax credit system no households in the study group were in poverty. However, without state transfers all but three would have been in poverty (Bridget’s, Gabrielle’s and Marie’s). Child Benefit on its own, without Tax Credits, could only lift three other families above the poverty line, those of Lisa, Jill and Ruth. Ten of the sixteen families in the study (Isobel’s household omitted due to issues with housing costs), therefore, were kept out of poverty by the tax credits they received. Moreover, without tax credits the households of Anne, Claire, Elizabeth, Fiona, Hazel, Nikki and Steph, would all fall below 50% of median income.

### 7.2.3 Bread-winning types

In Chapter Four (section 4.4.1), it was stated that the term ‘*Male-breadwinning*’ would be used in this study to describe a situation where the proportion of household income contributed by the male partner is 50% or more of the whole. Where the female partner earned more than 50% of the household income the family would be termed ‘*female breadwinner*’. Households in-between these two groups would be considered ‘*shared breadwinner*’, or, where more than 50%

of total household income derived from state transfers, '*state-transfer dependent*'.

Across the whole sample group, on average almost half of household incomes came from male earning (48%), one third from state transfers (31%), and only one sixth from female earning (17%). This suggests a fairly traditional pattern with a strong emphasis on the importance of male bread-winning. However, only seven households in the study group can be considered 'male bread-winner' (Table 7.6). Five households were 'shared bread-winner', two households 'female bread-winner' and three 'state transfer dependent'. The income patterns were very diverse across different households, with the contribution of male earnings ranging from 15% to 78% of the whole. Female earnings ranged from 0% to 61% of household income. If households where the woman did not work at all are excluded, female earnings made up more than a third of average household earnings. The apparent predominance of male earnings as a proportion of the average household income is therefore somewhat misleading. Male bread-winning was not, in fact, the norm in the sample group.

**Table 7.6 Analysis of Bread-Winning Types**

Income type	Number of households	% of households
Male	7	42%
Female	2	12%
Shared	5	29%
State-transfer dependent	3	17%
<b>Total</b>	<b>17</b>	<b>100%</b>

#### 7.2.4 Longitudinal perspectives

A key emerging concept in poverty studies is the longitudinal perspective, pioneered by Ruspini (2000, also Corden & Millar 2007). These authors have argued that simply measuring a household's income at any one time tells us little about long term circumstances; for many households income fluctuates from one year to the next, and the family may repeatedly cycle into and out of poverty. Indeed it has been suggested that over a three year period only 3% of

households will be in poverty for all three years, but over 30% of households will spend at least one year in poverty (Jenkins & Hill 2001). Longitudinal income data is needed to get a true picture of the family's circumstances. An attempt has therefore been made to establish the income level of each household in the study group two years before the study (2006) and an estimate has been made for the likely household income two years later (2010). These are presented in Table 7.7 (overleaf). Because of the questions asked in the interview schedule, estimating the household's income two years ago has not proved particularly difficult. Establishing where the family might be in two years time was more tricky and inevitably uncertain; this is based on what each interviewee revealed about the work aspirations of her household members, discussed in more detail in section 10.2, plus the number of children likely to be in the household in two years. However, unexpected changes in economic circumstances such as redundancy cannot be included, and neither can changes in mental or physical health, unexpected pregnancy, or relationship breakdown. The estimates of future income are therefore likely to err on the optimistic side. In the right hand column a general indication of the income trajectory of each household has been given for the period 2006-2010. The classifications 'steeply downwards', 'slightly downwards', 'steady', 'slightly upwards', 'steeply upwards' and 'u-shaped' have been used. The latter category describes those families whose income has rapidly fallen over the last two years and will soon rebound, for example where the main earner has taken maternity leave.

**Table 7.7 Income Trajectories for Households in the Study, 2006-2010**

<b>Name</b>	<b>Situation in 2006</b>	<b>Median income 2008</b>	<b>Predicted situation 2010</b>	<b>Likely trajectory 2006-2010</b>
Anna	In poverty - no wages	66%	Better off - two wages	Steeply upwards
Bridget	Worse off - single mum	75%	Steady - no change	Steeply upwards
Claire	Better off - no child	62%	Better off - two wages	U-shaped
Debbie	In poverty - made redundant	69%	Better off - two wages, but two kids	Slightly upwards
Elizabeth	No change	63%	Better off- increased wages	Slightly upwards
Fiona	Better off - only two children	67%	Steady - no change	Slightly downwards
Gabrielle	Steady - no change	79%	Steady - no change	Steady
Hazel	Steady - no change	67%	Steady - no change	Steady
Isobel	Much better off - two wages	62%*	Much better off - end maternity leave, two wages	U-shaped
Jill	Steady - no change	79%	Much better off - two wages	Rapidly upwards
Karen	Worse off - partner was student	72%	Steady - no change	Slightly upwards
Lisa	Better off - only one child	79%	Better off- end maternity leave	U-shaped
Marie	Better off - no children	82%	Steady - no change	Slightly downwards
Nikki	Steady - no change	64%	Steady - no change	Steady
Pauline	Worse off - she wasn't working	72%	Steady - no change	Slightly upwards
Ruth	Much better off - two wages	72%	Much better off - son leaves home, 2 wages	U-shaped
Steph	Worse off - two children at home	60%	Steady - no change	Slightly upwards

\*Figures for Isobel are misleadingly low as she had no housing costs. Allowing a nominal £100 a week for her mortgage would give a figure of 79%.

Most of the families in the study group were on a positive income trajectory over the years 2006-2010, and about half seemed likely to be better off in 2010 than they were when interviewed. In most cases this was due to a second wage entering the home, either through the female partner securing a job or through a woman on maternity leave returning to a full wage. However, this estimate relies on all the households having achieved their work aspirations, having no redundancies, bearing no further children, having no serious episodes of illness and no relationship breakdown, so in reality it is likely that some of the households in the sample did slip into poverty or become single parent households between 2008 and 2010.

Table 7.7 shows that ten of the sample families would still have qualified to be in the sample group in 2006. Two would not because they had no waged work (Anna's and Debbie's), two would not because they were substantially better off (Isobel's and Ruth's), one would not because she was then a single mum (Bridget's), and two would not because they had no children (Claire's and Marie's). An estimated thirteen of the households would still have qualified to be in the sample in 2010. Three would not because their income would be too high (Isobel's, Jill's and Lisa's), and one because all their children would have left home (Ruth's). Overall, it is estimated that nine of the seventeen households would have remained qualified to be in the study group throughout the whole period 2006-2010, while eight would not. This should be borne in mind when considering the results of the study. However, only two households would qualify to be in the sample group for less than three out of the five years 2006-2010 (Isobel's and Ruth's).

### 7.2.5 The problem of gifts

Another important issue that emerged from the study group was that of gifts. Gift income is generally considered to be so insignificant that it is not even recorded in the two main UK government family income surveys, the *Family Resources Survey* and *British Household Panel Survey*. Previous policy work on the contribution of gifts to the household economy has been extremely limited (Warburton Brown & Taylor 2011). However, a number of studies in various

countries have concluded that adult children are more likely to receive financial help when they are in poor circumstances, so such transfers should be of particular interest to those studying lower income households (Kohli & Kunemund, 2003).

In this study responses to the questions on gifts were often surprising, with a much higher degree of gift income in some of the households than previous British studies have suggested. An in-depth discussion of the qualitative aspects of gift giving is presented in Chapter Eight (8.5.2), but the impact of gifts on household incomes is considered here.

Sixteen of the seventeen mothers interviewed had some kind of gifts coming into their household. It is possible to divide these mothers into three groups. The first group was those for whom gifts make little contribution; gifts were small, and their value no greater than the gifts the household was making to other households (e.g. mutual exchange of Christmas presents). Four of the sixteen families who received gifts fit into this category. The second group was those for whom gifts were making difficult financial circumstances easier. The monetary values of these gifts ranged from £50 to several hundred pounds in a year, either as direct cash contributions, as interest free loans, or indirectly through baby sitting or regular help with DIY or gardening. For example, Gabrielle's mother-in-law provided childcare one afternoon a week while she was at work, an in-kind contribution worth around £700 a year. For other women, a financially small contribution, such as a food hamper or £100 for children's clothes, played a valuable role when money was particularly stretched. Others in this group were able to access loans or gifts which enabled them to move house or decorate. This group contained seven families. The third group consisted of the five families for whom gifts made a huge contribution; in excess of a thousand pounds in the last two years. For these families, gifts transformed their financial circumstances, and no understanding of their financial circumstances would be complete without a recognition of the role gifts played. The details of these families are given in Table 7.8. The nature of the gift is described in more detail for each household in section 8.5.2.

**Table 7.8 Households with Significant Gifts**

Name	Nature of gift	Approximate value of gift
Bridget	House being rebuilt by extended family	£10,000
Debbie	Parents paid mortgage for four months	£2,200
Jill	1) 'Hand-me-down' car, white goods and furnishings	£5,000
	2) Cash inheritance	£5,000
Isobel	Her father invested in her children's saving accounts	£1,000 a month
Marie	One-off gift from parents-in-law	£20,000

### 7.2.6 The problem of debt

Like income from gifts, debt repayments are not easily recorded in household income calculation. Debt presents a problem for calculating household incomes because it is not obvious how to account for it. Debt repayments are an item of expenditure, not income. However, if debt is not included alongside income, a false impression is given of a household's financial circumstances; a house with a high level of debt repayment has a lower uncommitted income than a household with no debt. It is therefore important to note households who have a high level of debt repayment in this chapter.

The interview schedule specifically asked about debt and financial difficulties. Ten of the interviewees said they had some current credit or outstanding debts. These fell into two groups; those who used credit, especially doorstep loans, as an integral part of their household finances (seven households); and those who were struggling to pay off historical debts from current income (three households). For the former group, debt was essentially an issue of financial management, and they have therefore been dealt with in Chapter Eight (8.5.1). But for the latter group, debt repayments were something that they could not escape and which significantly reduced their disposable income. The financial impact of indebtedness on this group will therefore be dealt with here, although other aspects of it will be left for discussion in Chapter Eight.



Three interviewees mentioned a high degree of long-term indebtedness which was causing them current financial difficulties. Anna and her partner Andrew had been forced to take out a loan when he gave up his job due to ill health. When the interview was conducted they were still paying off £130 a month on this loan. Although Anna said this was not causing them undue difficulty, this was clearly a significant drain on the household finances. Elizabeth and her partner had got into debt before they had had their son, and at one point were paying nearly £500 a month. With the help of a debt consolidation company they had managed to significantly reduce the payments to £140 a month or 9% of their household income. Debbie described the impact of past debts on her family finances as very severe. The family had got into debt when she and her partner had both been working in good jobs, taking out loans for their computer, for the deposit on their house, for DIY and for their car. But when Debbie was made redundant, they struggled to pay these back. They had managed to consolidate their loans, but when interviewed were still paying out around 15% of their total monthly income, about £250 a month. Unsurprisingly, of the three women it was Debbie who found the repayments taking the greatest toll on the household finances, and on her mental well-being. In all three cases, deducting the debt repayments from the household's weekly income would have pushed the household below the 60% of median income poverty line.

### **7.2.7 Self-employed taxi drivers**

In two households in the study, male partners were working as self-employed taxi drivers; those of Pauline and Hazel. For these households, their apparent income level is somewhat misleading due to the high costs of having to keep a good car on the road. Both women discussed the pressures this put on the family budget at some length. Their household income should perhaps be reduced by several percentage points to reflect this but it is hard to see how this could be done accurately. HBAI already identifies the self-employed as a group over-represented among low income households. The hidden costs of self-employment, which may hide low income, are an area for further study and quantitative analysis which goes beyond the scope of this study.

### **7.3 Material Deprivation**

Measuring material deprivation levels was a key part of the study. As the measurement of material deprivation was much less well-established than the measurement of household income, a suitable methodology had to be devised. A key feature of this methodology was the establishment of material deprivation levels for individual household members, in particular women and children. This in turn allowed the assessment of the material impact of life on a lower income on individual household members.

#### **7.3.1 Calculating deprivation levels**

In section 6.1.3, a brief description was given of how the DWP third tier measure was adapted for this study in order to address the problem of measuring ‘invisible’ women’s poverty. Fifteen questions were adopted from *The Family Resources Survey*; five questions investigating the material deprivation of the woman in the household, five on the household as a whole and five questions on the child/ren (Appendix Four, QU27a-QU29e). In summary the items considered were, for the mother: an annual holiday, family or friends regularly over for a meal, a small amount of money to spend on herself, a hobby, two pairs of all weather shoes. For the household: a decent state of decoration, household contents insurance, regular savings, ability to replace broken electrical goods, heating in winter. For the child/ren: an annual holiday, leisure equipment such as a bike, access to open space to play, a hobby, friends round for a snack or drink. Each question was scored as zero (have this item or do not want this item) or one (cannot afford this item), allowing three deprivation scores to be generated; for the mother, for the family and for the child/ren. A fourth score, for the household as whole, was created by summing the other three scores to give a total between zero and fifteen. For all four scores the higher the score, the greater the deprivation.

Once the deprivation scores were calculated they were converted into deprivation levels. For the mother, family and child/ren scores, scores of zero or one were treated as not significant (‘not deprived’), while a score of two

suggested some material hardship ('moderately deprived'), and three or more suggested quite severe deprivation ('significantly deprived'). For the overall score, a score of one or two was ignored ('not deprived'), while three or four suggested some hardship ('moderately deprived') and five or over more severe hardship ('significantly deprived'). Households scoring five or more would be classed as 'materially deprived' on the DWP third tier measure. It should be stressed that these levels are not definitive; the fifteen items chosen are *proxies* for material deprivation. It is possible for a household to have most of these items and still be deprived in other ways, or to have none of these items but own others 'luxury' items instead. In particular, being classed as 'not deprived' does not mean there is definitively no material deprivation of any kind, merely that it does not appear in the proxy indicators chosen for this study. The indicators chosen cannot be perfect, but they are the best indicators possible (Mackay & Collard 2004, Willits 2006), and they do give a fairly accurate description. When triangulated with what interviewees said about their household incomes, expenditures, and management systems they did emerge as accurate predictors of broader material hardship. Crucially, the levels allow a rough comparison of the material deprivation of different family members and also between families.

### **7.3.2 Analysing deprivation levels**

Using the method described above, it was possible to calculate material deprivation levels for all those interviewed, for their children, their family and their household. In Table 7.9 (overleaf) the deprivation levels for each are presented. The scores that underpin them are summarised in Appendix Two.

**Table 7.9 Deprivation by Household**

<b>Name</b>	<b>Mother deprivation</b>	<b>Family deprivation</b>	<b>Children deprivation</b>	<b>Household deprivation</b>
Anna	Significant	None	None	Significant
Bridget	None	None	None	None
Claire	Moderate	Moderate	None	Significant
Debbie	Moderate	Moderate	None	Moderate
Elizabeth	Significant	None	None	Significant
Fiona	None	None	None	None
Gabrielle	None	None	None	None
Hazel	Significant	None	None	Significant
Isobel	None	None	None	None
Jill	None	None	None	None
Karen	Significant	Moderate	Moderate	Significant
Lisa	Moderate	None	None	None
Marie	None	None	None	None
Nikki	Significant	Significant	None	Significant
Pauline	Significant	None	None	Significant
Ruth	Moderate	Moderate	None	Moderate
Steph	Significant	Significant	None	Significant

Three things are notable from this table. Firstly, household deprivation levels were quite high; in eight cases scores suggested ‘significant deprivation’ and in two more they suggest ‘moderate deprivation’. This contrasts with the household income for these households; no households in the study were in income poverty.

Secondly, because incomes have to be translated into material consumption before they have any meaning, these indicators reveal the actual impact of low-income on households and household members. They indicate that relatively small variations in income can mask very striking variations in material deprivation levels.

Thirdly, deprivation scores for mothers in the sample were generally very high, with four having a moderate level of deprivation and seven having significant

deprivation. The mothers' deprivation levels were higher than their family's in five cases and than their children's in eleven cases. In fact only one of the households had any notable child deprivation. This hierarchy of deprivation fits with what the literature review suggested and also with the qualitative aspects of the interviews. Children's needs were protected by the material sacrifices of their mothers, and of the household as a whole. For reasons explained in Chapter Six (6.1.1), no attempt was made to measure the deprivation scores of the male partner in the household. The qualitative evidence for female sacrifice presented in section 10.1.2 suggests a roughly equal degree of male and female sacrifice in around half the households, and a noticeably higher degree of female sacrifice in the other half.

### **7.3.3 Correlating deprivation scores and household income**

Table 7.10 (overleaf) correlates household income with deprivation levels. Each of the four deprivation levels (mother's, family's, child/ren's and household) are presented alongside the percentage of median household income for each household. The households are placed in hierarchical order according to their household income level.

**Table 7.10 Comparison of Household Income and Deprivation Scores by Household Income Level**

Name	% of median household income	Mother deprivation	Family deprivation	Children deprivation	Household deprivation
Marie	82	None	None	None	None
Gabrielle	79	None	None	None	None
Lisa	79	Moderate	None	None	None
Jill	79	None	None	None	None
Bridget	75	None	None	None	None
Karen	72	Significant	Moderate	Moderate	Significant
Ruth	72	Moderate	Moderate	None	Moderate
Pauline	72	Significant	None	None	Significant
Debbie	69	Moderate	Moderate	None	Moderate
Fiona	67	None	None	None	None
Hazel	67	Significant	None	None	Significant
Anna	66	Significant	None	None	Significant
Nikki	64	Significant	Significant	None	Significant
Elizabeth	63	Significant	None	None	Significant
Claire	62	Moderate	Moderate	None	Significant
Isobel	62*	None	None	None	None
Steph	60	Significant	Significant	None	Significant

\*Figures for Isobel are misleadingly low as she had no housing costs. Allowing a nominal £100 a week for her mortgage would give a figure of 79%.

The data in Table 7.10 enables analysis of the three key assumptions of the unitary model identified by Ermisch (2003). Firstly, the unitary model assumes that all the income that family members receive is pooled and then evenly distributed amongst the household members. Secondly, the unitary model assumes that families who are poor are supposed to deal with their income in exactly the same way as families who are wealthy. Thirdly, the unitary model assumes that gender is not a significant factor in intra-household resource distribution.

The table makes it immediately clear that deprivation is not equally shared amongst household members. In eleven cases in the sample the mother is clearly more deprived than her children, and in six cases more deprived than her family. While women's deprivation generally rises as income falls, children's deprivation seems completely unaffected; children in even the poorest households in the study group are 'not deprived'. Increasing maternal deprivation, through self-sacrifice, effectively forms a 'buffer' between low household income and child deprivation, a finding strongly supported by evidence from the in-depth interview questions (sections 8.3.4 and 10.1.2). Thus different household members have very different levels of access to household resources. Poorer families also behave differently to better off ones; the lower the income, the greater the burden of deprivation carried by the mother. And although gender differences cannot be explored here because the deprivation of fathers was not measured, it is clear from the in-depth interviews that often mothers carry a greater share of the burden of deprivation than fathers. Given the consistency of such findings over three decades of household research (see section 4.3 for references), it seems extraordinary that it has not received more attention from policy makers. This is not to detract from the importance that child poverty has been given in social policy over the last decade, but it does suggest that the material situation of mothers warrants more attention and policy intervention.

Furthermore, while higher deprivation is broadly correlated with lower household income, household income alone does not completely explain overall deprivation scores. It is true that there is almost no evidence of deprivation in the six richest households in the sample (including Isobel's). However, for the remaining eleven households income is a poor predictor of material deprivation, and in most cases it is insufficient to explain deprivation levels. To give three examples; Pauline had a significant level of maternal deprivation, higher than that of Claire who had a much lower household income; Fiona's lack of deprivation but relatively low household income are striking; the only household where the children had a deprivation level of any significance (Karen's) was in the top half of the income spread. Thus factors other than household income must be considered when explaining the deprivation scores; household income *is* significant, but it is far from the only factor at work. The role of different

household management systems, of gender roles, and of different attitudes and beliefs must therefore be considered; this is the subject of Chapters Nine and Ten.

The three assumptions of the unitary model can only account for the deprivation levels of the households in the group who have no deprivation whatsoever (Marie's, Gabrielle's, Bridget's, Jill's and Isobel's). The deprivation levels of the remaining twelve families cannot be explained using these assumptions. The figures in Table 7.10 therefore reinforce the challenge made by many previous studies to the unitary model, especially for less well off households. However, the data in the table is unable on its own to explain the deprivation scores of the interviewees. To reach a deeper understanding of maternal deprivation, it is important to support the kind of figures shown in the table with qualitative data. Merely measuring household income levels and deprivation scores will not allow a proper understanding of the factors affecting their relationship. However, in-depth interviews do make it possible to identify the key factors which underpin maternal material deprivation.

Finally, the information in Table 7.10 makes it possible to divide the households in the study into two groups. Seven 'hardly deprived households' appeared to have almost no deprivation. These were the five richest households plus those of Isobel, whose very low level of deprivation is explained due to having no housing costs, and Fiona, whose household was unique in having both a relatively low income and being 'not deprived'. The remaining ten households had either moderate or significant deprivation and are therefore classed as 'highly deprived households'. This division into 'hardly deprived households' and 'highly deprived households' will be used as the basis of analysis for the remainder of the study.

Household deprivation level has been chosen as the basis for dividing the sample as it captures both the personal material deprivation of mothers and the deprivation they shared with the rest of the family through lack of heating, decoration etc.



## **7.4 Household Incomes and Poverty Measurement**

The interviews for *How Does Mum Manage?* were conducted at a time of recession, as the credit crunch hit and unemployment began to rise. It is therefore not surprising that all the women interviewed expressed concern about their financial situation and were able to give examples of being careful with their money; these will be discussed in the following chapter (section 8.3). In this they are probably little different to women right across the socio-economic spectrum. However, there was also considerable evidence that many of those in the sample were suffering serious financial hardship and material deprivation, and that their household incomes were inadequate to cover their material needs.

### **7.4.1 The inadequacy of household incomes**

Across the sample, four mothers were classed as having moderate deprivation and seven as having significant deprivation (Table 7.10). These are high levels of deprivation, revealing that women in the study group were commonly deprived of such things as a holiday, a second pair of shoes, and a hobby. Six women also had some level of family deprivation, meaning that they couldn't afford to properly heat their home, to decorate, or to pay for household contents insurance. The deprivation scores were supported by evidence from the in-depth interview questions (Chapter Eight and section 9.2.1). Not all of the women in the sample were facing acute financial difficulty; for those in the 'hardly deprived' group times were hard but they were managing. For the women in the 'highly deprived' group, however, things were rather different; all said that they sometimes struggled to find money for haircuts and clothes and some spoke of their constant struggle to keep their houses warm and to put food on the table (section 8.3.3). Most spoke of the heavy psychological burden that life on a low income brought; worry, guilt and stress were common (section 10.1). It should be stressed that these are not women dependent on benefit; they are in households with at least one full time income from paid work. Several have an additional second, part-time, earner as well. Yet many of their comments, and the strategies they adopted to cope with a low household income, were reminiscent of those from benefit dependent households (Goode et al 1998,

Kempson et al 1994). This is perhaps hardly surprising considering that the average household income of the highly deprived group was only around £70 a week, or 17%, higher than for equivalent benefit dependent households.

Throughout all of the interviews, it was clear that these women were both financially responsible and financially literate. In fact all had a strong grasp of their family finances and had developed a number of sophisticated strategies designed to ensure that income stretched to cover material needs (section 8.3). There was no evidence of expenditure on non-essential items or extravagant luxuries, although the high cost of providing for the wants of children did emerge as an issue. The small number of households with problem debts had acquired them before having children, when they were ‘young and foolish’. There are no obvious new skills or strategies that these women could develop to make managing their household finances easier. It seems evident that, however well they managed their household finances, they simply did not have enough money to cover the material needs of all their family members.

#### **7.4.2 Implications for the poverty line**

If Perry’s definition of poverty is the one used ‘a person or household can be said to be poor when their resources do not satisfy their needs...’ (Perry 2002, 102), then all of the households with either ‘moderate’ or ‘significant’ levels of deprivation were in poverty. All six of the poorest households in the study group (discounting Isobel’s) were out of official income poverty yet suffered a ‘significant’ degree of deprivation and were therefore clearly ‘in poverty’ on the Perry definition. This is entirely in keeping with the large body of literature that challenges the official poverty line, discussed in sections 2.6.1 and 2.6.4. In the remainder of the study, a clear terminological distinction will be made between ‘household income poverty’ (poor on the 60% median) and ‘material poverty’ (poor on the Perry definition).

The figures presented in Table 7.10 suggest that for families in this study a household income of around 73% of the national median may be a significant dividing line between being ‘highly deprived’ and ‘hardly deprived’. This is a household income of around £415 for a family with two children, or nearly £75

above the 60% median poverty line. Only Fiona's household had no deprivation below this level of income. Moreover, no household in the study was able to avoid significant deprivation on a household income below 67% of the national median, about £382 a week for a family of four. The sample is too small to estimate the significance of this for the wider population, but it does suggest that it is almost impossible to avoid material deprivation at the 60% of median household income level. This has in fact been acknowledged by the third measure in the DWP three tier poverty measure, where 70% of median income is used as the poverty threshold. But the 60% of median earnings line remains both the UK and EU headline measure of households in poverty. While such a small study cannot hope to produce a definitive 'income threshold' that divides more deprived and less deprived households, these findings do suggest that 70% should perhaps be used as the standard poverty line instead.

This way of exploring the relationship between material deprivation scores and household income level effectively represents a new way of measuring poverty; a fourth leg to the 'Minimum Incomes' school already consisting of the Minimum Income for Healthy Living, Consensual Minimum Income and Low Cost but Acceptable models (see section 2.6.4). The significance of this new methodology will not be discussed in depth here as, unlike Deeming's recent PhD thesis (Deeming 2009), establishing a new poverty measure was not the aim of the study. Nevertheless, this measure may prove an important addition to the understanding of the link between income and deprivation.

#### **7.4.3 Women's poverty and household poverty**

The figures in table 7.10 show that households above the 60% of median earnings poverty line may well be in material poverty. But they also show that it is *women's* material circumstances that often make such households poor or not poor. If women's individual deprivation levels had not been measured, then four 'significantly deprived' households (those of Pauline, Hazel, Anna and Elizabeth) would not have had much evidence of deprivation, and as a result would appear to be materially 'not poor'. Clearly, poor women may be living in households whose other members are not poor. Moreover, eleven women in the study group are individually materially poor. Unfortunately, the DWP third tier measure

largely ignores women's individual material deprivation; of the twenty one questions asked in the FRS, ten deal with child deprivation, seven with household deprivation, and only four with individual adult deprivation (DWP 2010). As its aim is to measure *child* deprivation, this is understandable. However, in order to get a true picture of the nature of poverty within a household, it is essential that explicit measures of women's poverty are included, and these must be given equal weight to the measures used for other household members.

### **7.5 Conclusion**

This chapter has presented a detailed analysis of the financial circumstances of the seventeen women in the sample. The sources of income coming into their households have been described and measured, and the households classified according to the relationship between gender and work. It has been shown that on average about half of household incomes in the sample come from male earning, about one sixth from female earning and about one third from state transfers. However, the exact balance of these three forms of income differs widely from household to household. Despite the importance of male earning, male breadwinner households are in a minority in the sample group.

The overall income level for each household has been approximately established, and an assessment of the percentage of median household income for each household has therefore been possible. It has been shown that all of the households in the sample range between 60 and 85% of the median national household income; above the 60% median poverty line. Although the majority of the income of most of the households comes from waged work, only five of the households would be able to keep themselves out of poverty without tax credits. Attempts to plot the future economic trajectory of the households in the sample suggested several would be in better circumstances in a few years time due to both partners entering paid work, but a majority of households would remain within the criteria of the study group for the foreseeable future. Issues around gifts and long-term debt were discussed, with particular reference to the measurement of household income.

The material deprivation indicators from the interview schedule have been explained and converted into deprivation levels for different household members. On the basis of their deprivation levels it has been possible to divide the households into two distinct groups; a smaller group with little deprivation ('hardly deprived') and a larger group with high levels of deprivation ('highly deprived'). This division will form the starting point for analysis in the remainder of the study.

The significant material deprivation of many of the mothers in the group justifies a key concept of this thesis; that many women in working families with incomes above the 60% median poverty line suffer a level of deprivation that is worthy of much deeper attention and analysis than has previously been the case. This concept, established quantitatively in this chapter, will be explored qualitatively in the following three chapters, and explanations for it will be sought from the in-depth interviews. In section 7.4 it was shown that the household income levels of most of the families in the study group are too low to allow their material needs to be met. As a result, it was argued that the official poverty line should be raised to a more realistic level; 70% of median household income rather than the current 60%. The difficulties of trying to make ends meet when household income is so limited will form the central theme of the next chapter.

## **Chapter Eight**

### **Findings 2)**

### **Making Ends Meet**

In the previous chapter, consideration was given to the income of the households in the survey. In this chapter, attention turns to the other key element of household finances, expenditure. What do the households in the study spend their money on, and how does spending benefit different members of the household? The previous chapter was heavily focused on qualitative measures of income and deprivation. It was shown that household incomes were often not adequate to meet the needs of all household members. Alongside the extensive quantitative information collected on each household, a large number of open ended interview questions dealt with making ends meet. These questions generated a huge amount of information on day-to-day life on a low income. Much of that will be presented below. The first part of the chapter discusses who had the responsibility for making ends meet in the study households. The second part deals with the interviewee's own perceptions of their economic circumstances; did they feel poor or deprived themselves? The third section explores what money actually gets spent on day-to-day, and the financial strategies used by the interviewees. Following a short section on financial organisation, the third section is divided up into housing costs, housekeeping, spending on the children and leisure spending. The fourth part deals with particular stress points on the household budget; Christmas, car ownership and school uniforms are considered. The final part of the chapter considers the roles of debt and gifts, already touched on in the previous chapter, in greater depth.

#### **8.1 Management Responsibilities**

Before looking at what money was spent on and the strategies used to make ends meet, it is important to establish who was responsible for daily management of money. In fourteen of the seventeen study households, day-to-day financial management was largely or solely the responsibility of the female partner. Interviewees explained their assumption of financial management responsibility as a practical response to their circumstances. Elizabeth (highly

deprived group) was typical: *I probably have the responsibility for managing money day-to-day. I just think that because Ernie's at work all day, I'm popping out to the shops or whatever. He doesn't really need to take money to work with him, so he doesn't.* Debbie (highly deprived group) was also strongly pragmatic in her assumption of management responsibility:

*Trial and error, over the years, just not making ends meet, finding you've got to the end of the month and you've spent more money than you had and you couldn't pay your bills. So we just found it was so much simpler [for me to take charge].*

Such a division of labour was not necessarily symptomatic of gender inequality; Morris argued as long ago as 1984 that when income was tight then giving one partner sole management responsibility was prudent, and that partner should be the one who did most of the household shopping. In households where the man was employed full time while the stay-at-home woman was responsible for everyday shopping, such an approach made good practical sense. However, even where both partners were working or the female worked more hours, managing the money (and the shopping) were often still her responsibility; Marie, Ruth and Lisa were in this position. Moreover, the way some interviewees talked about their partner's poor financial skills later on in the interview suggested the real reason that they took control of money management was that they felt their partners couldn't be trusted with money (see section 9.3.1). Thus the assumption of financial management responsibility by the interviewees was not always purely practical; it seemed also to have a gendered dimension based on traditional divisions of domestic labour or on perceptions of male financial untrustworthiness.

Two interviewees shared the management of the money with their partner. In both these cases the shared financial management was linked to shared shopping. Bridget and her partner both worked full time and shopped together weekly, while Fiona worked fewer hours than her partner but still went shopping as a couple. In one household, that of Jill, the male partner had taken sole responsibility for both the management of the money and the shopping, although he was working full time. Jill gave two reasons for this: her partner's deep anxiety over financial issues and the fact that he did all the cooking for the family. Interestingly, all three of the interviewees who did not have sole

responsibility for financial management articulated strong ideas of gender equality at other points of the interview (see Table 10.4).

## **8.2 Talking About Deprivation**

Although the words ‘poverty’, ‘poor’ and ‘deprived’ were all deliberately avoided in the interview schedule, several questions dealt directly with these issues. The responses to these questions give an insight into whether the interviewees themselves felt ‘poor’ or ‘deprived’, and give an idea of what living on a permanently stretched income meant to them.

### **8.2.1 The importance of being financially competent**

The interviewees generally sought to position themselves as financially competent, something already touched on in 6.2.2. While the interviewees clearly *were* highly financially competent, one of the points that emerged from the previous chapter (section 7.4.1) was the difficulty of avoiding deprivation on a household income below 70% of the national median. Unsurprisingly therefore, many of the interviewees initially stressed how well they were managing, but then went on to discuss all the ways in which there was not enough money, thus simultaneously positioning themselves as both a competent household manager and as someone who never has enough money for all their needs:

*‘We get the things we need, and yeah, we have a drink on a Friday, but you don’t get to go to town on a Saturday and buy nice tops. Everything’s got to be counted. I can’t have a day off. I have to make sure everything’s done every single day, or it would all just fall apart. We don’t have enough money for us to be able just to have a day where we spend some money and not have to worry about it. That would be quite nice. But everybody’s like that, and you just have to get on with it really don’t you?’ (Claire, highly deprived group)*

The financial reality behind these answers was often reinforced later in the interview when interviewees gave examples of just how tight things could be. Several discussed regularly struggling to afford food at the end of the month, yet simultaneously stressed that without their management skills things would be a lot worse:



*Often there isn't enough money left at the end of the month. I just have to wait until we get paid again. I always have the necessities in. I can feed us for £25 a week. You have to get creative with your cooking skills, making a chicken do for four meals or some mince do for two. It's back to basics food. We have a copper bottle at home, like most people do. I raid it quite often [laughs]!' (Ruth, highly deprived group)*

### 8.2.2 'Living comfortably'

Interviewees were explicitly asked if they had enough money to live comfortably most of the time. What the interviewees considered 'comfortable' was very subjective and often based on their own past experiences or on their peer group. Steph, for example, stressed several times how she was unable to heat her house properly in winter, how her daughter's social life was restricted, how she never went out socializing herself, and how she could not afford to decorate her home. However, she also said:

*'I don't know, we've just learned to accept what we've got. Anything you get is a bonus really. I just take each day as it comes ... See, I think we've done it for so long, we've just got used to the way we live' (Steph, highly deprived group)*

Nevertheless, some of the interviewees were very direct in saying they did not have enough money:

*'To live comfortably, I would view that as not being worried whether you have enough money to cover the food costs, which is what we've been worrying about. We've covered the bills, and everything has been cut back to the very, very minimum of what we can have, but we'll still be struggling with the rising food costs for this month ... Maybe one small treat a month for the family to go out to the park and have an ice cream. One to two hundred pounds a month more at a minimum. Just enough to cover the basics.'* (Debbie, highly deprived group)

Others, like Karen, gave more ambiguous answers, although it was clear they were often struggling:

*'It depends how you define comfortably! I think we struggle. Kevin's a bit overdrawn. Its always on the edge, you can't totally relax*

*because we're about to go overdrawn. It's quite stressful, you can't really relax..'* (Karen, highly deprived group)

However, a small minority of the interviewees did seem to have enough money to buy everything they needed and some of what they wanted, with even a little to save for emergencies. Gabrielle was an example of this, although she did stress how modest her financial needs were:

*'I don't really worry about money. I'm quite happy with my lot, I'm quite happy with what I've got. I don't feel I need to have the latest i-pod, I don't have an i-pod, just necessities. And Esther's got tons of stuff, like my mum and dad are quite supportive and have in the past helped out with clothes and in that sort of way. I know she doesn't have as much as some children, but she has a lot more than other children.'* (Gabrielle, hardly deprived group)

Not surprisingly, the women who felt themselves to be unambiguously comfortable were all in the 'hardly deprived' group. Women from this group were also much less likely to give examples of money running short at the end of the week. Yet even within this group, some felt money could be very tight;

*'I've always felt extremely rich, and never had to count every penny ... [but now] nursery is more expensive and there's the credit crunch or whatever it is, with all the prices going up. And James losing one of his jobs ... This is the tightest it's ever felt I think. For the last two months I've been worrying that we don't have enough money.'* (Jill, hardly deprived group)

It is clear from the comments presented in this opening section that all of the women in the sample had to be very careful with their money and had developed strategies to ensure it stretched to cover their costs. In the next section, attention turns to exactly what those costs were.

## **8.3 Everyday Household Costs**

### **8.3.1 Financial organisation**

Whether they were using joint accounts or separate accounts (a topic dealt with in section 9.1.2), it was common for households in the sample to have one account to pay the mortgage/rent and other bills by direct debit and a second

account for day-to-day spending like shopping. Nine couples used this system. Its basic features were described by Debbie:

*'I have a bills account, where everything is marked down on a monthly basis of what outgoings we've got. As soon as the wages come in to the bank, that's transferred into the bills account so all the monthly bills are paid and the only thing that's left in the current account is for the food and any other necessities that come due in the month, like clothes and shoes for Zac, any going out, any leisure all has to come out of that.'* (Debbie, highly deprived group)

The other major system used was that of single account with all money being pooled, with seven couples using such a system. One was Isobel and her partner;

*'I try and set up as many direct debits as possible. We have a joint account, and it's on the internet. Ian tends to check it more often than I do, if he sort of questions sums coming out, 'cos I spend a lot of money obviously. So all of our family finances come out of that account basically.'* (Isobel, hardly deprived group)

One couple (Karen and Kevin) used a system where the male partner paid a fixed sum from his earnings into the female partner's bank account.

### 8.3.2 Housing costs

For all but one of the households in the survey, housing costs were one of the biggest areas of expenditure. However, housing costs varied very considerably across the sample. At the lowest end were the social renters, paying around £280 a month for a three bedroomed council house. The mortgage payers were all paying more than this, with the average around £500 and the highest paying £688 a month. One household, that of Isobel, had paid off their mortgage completely, and she commented on how much easier this made their financial position. Table 8.1 shows the mix of tenure types found in the sample.

**Table 8.1 Tenure Types of Households in the Sample**

Tenure type	No. of households	% of households
Social renting	6	35%
Private renting	1	6%
Owner occupied with a mortgage	9	53%
Owner occupied, no mortgage	1	6%

However, there was no specific question in the schedule about housing choices, and very few of the interviewees discussed them; most seemed just to accept that housing costs had to be paid, however much they were. Interestingly, none of the interviewees in social renting made any reference to their housing costs, whereas several of the mortgage payers and the private renter specifically mentioned them. Lisa said she was lucky that they had owned their house for ten years and that their mortgage was therefore quite low. Karen said she and her partner had contemplated moving to a larger house but had realised they could not afford it and so stayed put. Pauline described the many improvements her and her partner were trying to make to the house to benefit the children, such as decking the back garden. Debbie explained that she had almost lost her house when both her and her partner had been made redundant, but that their parents had intervened to pay the mortgage for four months. Nikki talked in depth about the decision to give up a council flat and move into private rented accommodation because she wanted a garden and an extra bedroom for the children. It was not surprising that Nikki talked more than any other interviewee about her housing costs; at £550 a month she was spending a higher proportion of her household income on housing than anyone else in the sample.

The only interviewee to mention Council Tax was Claire, whose partner's failure to pay it has led them into arrears which were now being paid back at £10 a week. They were also paying an extra £10 a week on their council house rent to cover arrears that he had previously accrued.

As both housing costs and Council Tax were fixed weekly amounts, interviewees had no room for strategies to help pay them. The only choice the interviewees had was in their initial choice of housing type and the resulting costs. Those interviewees who mentioned it simply said that housing costs were always a priority and were paid before anything else, in the large majority of cases by direct debit and by a few in person at the housing office: '*We know the bills have to be paid first and food comes second.*' (Steph, highly deprived group).

### 8.3.3 House-keeping expenditure and bills

The main component of day-to-day spending was the food shopping but it also included clothes and toys for the children. In the three cases where utility bills were not paid for by direct debits, paying these was an additional responsibility of the woman. In the large majority of cases the woman carried the responsibility for making ends meet. The impact of this responsibility on the women's well-being will be discussed in section 10.1, while here the strategies used to make sure all expenses were covered will be described.

Contrary to the 'financial illiteracy' theory (FSA 2006), these women were highly skilled financial managers. They had all developed a perpetual watchfulness over the tight balance between income and expenditure in their household; what Goode, Callender and Lister termed 'vigilant restraint' (1998). Anna was a typical example of how this vigilance worked in practice:

*'I work out how much money all of our direct debits are each month, that's left in and not touched. Then I work out what we need to live on on a weekly basis, including full rent and Council Tax and water rates. I take that amount out every Monday and that's the amount I take out, and if I don't have any left over on a Friday I don't take any more out. I only allow us to have so much, which is what we need. And if we do have any money after that, it's either used to put away or to go and do a family treat, something for the family.'* (Anna, highly deprived group)

Claire was strongly aware of her own skills as financial manager, and how she had had to develop these skills over time, mostly by trial and error:

*'If I wasn't as careful as what I am, I probably would struggle with some stuff. Because I've waited until I'm older to have lain, I'm mature enough to know what I need to have, its more easy for me ... I've been on my own since I was fifteen, and even before then I had to look after myself. But other people who haven't had to sort themselves out like that they probably would struggle. It's really hard.'* (Claire, highly deprived group)

Although four of the women said unequivocally that they had enough money to live on comfortably, every interviewee gave detailed examples of the strategies they had developed to ensure that money stretched. Two examples will suffice, Steph from the poorest household in the study group and Marie from the richest:

*'I cook from scratch every day. It's definitely cheaper. You can make it for everybody. Its harder work but its easier in the long run. We're normally six at dinner; Billy's girlfriend is usually here. And that's two meals a day; dinner time and lunch. I cook lunch as well as dinner. Usually what we do, we keep the Child Benefit and go and do a big shop at ASDA, and get the big things that'll keep for a couple of weeks until we get paid again. Get the main things that we need. For fruit and veg I usually go to LIDL. Every Sunday you go there, fill the boot of the car. We always go together, Shaun and me.'* (Steph, highly deprived group)

*'Well, I've never spent much on clothes ... Primark's so cheap ... When I met Mark he was all designer, and now he hasn't got one designer thing in his wardrobe. It's just from me buying him stuff for Christmases and birthdays and stuff like that. He was on the dole when I met him! Now he's realised that you can buy nice clothes that look nice and trendy but are much cheaper, you don't need the money.'* (Marie, hardly deprived group)

In spite of the skills deployed by the interviewees to make sure all their expenditure was covered, they acknowledged that sometimes it still wasn't enough. Again, all the women were able to give examples of money running short in the recent past. Most had clear strategies for dealing with this:

*'We put money on the card for the gas in the summer to save up for the winter. If money's short we only put a tenner on instead of twenty. And we're the same cutting back on the car tax. Out of Child Benefit, I buy a £5 saving stamp at the post office. So if I'm short I won't buy the stamp that week'* (Bridget, hardly deprived group)

Several women mentioned the effects of the credit crunch which was pushing up the prices of food and utility bills. This was having a serious impact on their ability to make already over-stretched finances cover all of their out-goings:

*'It's about a hundred and twenty quid a week [at the supermarket]. That's much more than before ... Like a year ago you could go out and you weren't frightened of spending. Now, you're going out and you're thinking 'god, hey', you're thinking 'well if I walked up to Morrison's, another twenty minutes walk up the road, and I could save twenty pence, well its only twenty pence but if you buy five tins of it, there's a quid'.* (Hazel, highly deprived group)

Some women in the 'highly deprived' group were even struggling to pay for basic items like gas and food:

*'He gets paid on a Friday, and it's normally a Wednesday in the week he gets paid, we have a 'mixy up tea', and the kids love, it, 'cos it's a rubbish week that week. When they get to pick what they want for tea, out of the freezer, they know its time for daddy to get paid (laughs). Like the big bags of peas, they get the little bit in the bottom, there is still enough, at least for the kids.'* (Nikki, highly deprived group)

As well as exercising 'vigilant restraint' when shopping for food and paying bills, many of the interviewees were also scrimping on various items of household expenditure considered less essential; six of the households had no home contents insurance and less than half were able to make regular savings of £10 or more. Inability to save 'for a rainy day' had a clear impact on the ability of a household to respond to a financial crisis. When asked if they could afford to replace a broken electrical item such as a washing machine, a number of different strategies were put forward. Only five of the interviewees, all from the 'hardly deprived' group, said they would be able to afford a new one straight out. Six said they could get one on hire purchase or credit and two said they could borrow the money off relatives. However, four women said they would not be able to afford to replace a washing machine at all: *'We'd have to get it repaired, or even that might not be possible. I think I'd be stuck really.'* (Elizabeth, highly deprived group).

Three women said they were unable to keep their home in a decent state of decoration:

*'Because the things we've just had done with the boiler, everything's upside down. The wooden floor in Jessica's room has had to be lifted, all that needs replacing ... And the back kitchen needs decorating, because I had to take the cupboards off the wall and now the boiler's there, so the whole lot needs doing. It might well be next year for that, because I'll need to get school uniforms in the summer and then there's Christmas, so it might be next year for that. In the meantime it annoys me when I go in there, but it's just something you have to get used to.'* (Steph, highly deprived group).

Having to forgo items such as contents insurance, savings for emergencies and decorating reveals the long-term strain on the finances of these households more clearly than their weekly food purchasing strategies. In more than half the households in the sample, the need to provide protection in the long term

against poverty shocks and financial crises was being sacrificed in order to meet short term needs for food, utilities and housing costs. The only way such families could then deal with such crises was through getting into debt and therefore putting further strain on household finance, something discussed in more detail below.

#### 8.3.4. Spending on children

Spending on children emerged as one of the most heavily gendered areas of household finances. All but one of the women in the study group said they had the main responsibility for meeting the material needs of their children. Although in more than half of cases money for the children's needs was taken from a joint account or shared purse, it was the woman who actually had to undertake the spending: *I think I have the main responsibility with clothes and stuff. I wouldn't think Leslie would know what clothes they needed or if they were growing out of all their clothes.* (Lisa, hardly deprived group). For seven women, they had to find the money to spend on the kids from their 'own' money:

*I might turn round and say, well Neil we need to spend, for example, £20 on Marie. And he might say 'you could get something cheaper' or he might give us another fiver and say 'go and get something a bit nicer'. But it is mostly my money that gets spent on the kids.* (Nikki, highly deprived group).

The main area of spending on children was clothes. For younger children, this was generally manageable as many clothes were given as gifts by relatives or as hand-me-downs, or could be bought second hand. *For the kids, virtually all of their clothes are second hand or given to us as presents. We've been really lucky as several of our friends have got slightly older children.* (Isobel, hardly deprived group). However, several interviewees said that the clothes of young children had to be carefully looked after to make them last and that they carried the responsibility for doing this:

*I always look after everything they've got. I have to. Like their shoes, I'll polish them every night. I'll make them last as long as I can. And Laura, she's only little, I won't let her eat in her coat, I have to make*



*it last. If they're in the garden then they have to take their normal clothes off, garden clothes on. (Pauline, highly deprived group).*

As children got older, their clothing needs got more and more expensive and became more of a priority:

*I feel, 'cos Gavin's nine, I feel that he needs things. I mean they're not important to me, but brand new trainers and things like that. He's getting to the age now when he doesn't want to wear things from a charity shop, and he knows the difference now. Two and four year olds couldn't care less as long as they've got clothes on. (Anna, highly deprived group)*

This was clearly putting a strain on the finances of some households and led some mothers to sacrifice their own needs in favour of their children's, something discussed in more detail in the next chapter (section 10.1.2).

Another area of expense for families with older children was their leisure activities. By their teenage years children were expecting 'pocket money' of their own and an independent social life:

*He just thinks that it's just a couple of quid, but it's like every other day. He really has no conception of money. It's dead hard, 'cos like he says 'well all my friends are going mam', like pulling on my heart strings. It is hard, 'cos you don't want him to be away from his friends, having to stay in, like the age he is, it's more and more. (Fiona, hardly deprived group)*

Even the hobbies of younger children could prove expensive:

*Marie goes dancing on a Saturday, it's three fifty for her dancing lesson, and there's her shoes and everything on top of that. Its one thing I wish she'd never got into, it's really expensive! [laughs]. It's really nice though, she likes it. But its £20 just for a pair of shoes, then you've got the leotards, the dresses. And she's doing ballroom; once the competitions start its like a hundred pounds a dress. Then the little one wants to start it, its going to cost us £7 on a Saturday. (Nikki, highly deprived group)*

It was difficult to estimate how much was being spent on children on average, as it varied so much from family to family according to the age of the children and how parents perceived children's needs. However, wanting to make sure that their children had a good range of social opportunities and 'fitted in' with their

peer group meant it was often a substantial amount, especially where children were older. It was almost always the mother who had to find this money and make the spending decisions connected to it, and in some cases this meant a straight choice between spending on herself or on her children.

### 8.3.5 Leisure spending

Spending on leisure was small compared to housing costs and household expenses. However, as it represents a 'discretionary' area of the household budget, it is important. Spending on leisure is likely to fluctuate more than other budget areas depending on the amount of money available, and it is also an important element of personal well-being and mental health (Payne 1991). Previous studies have shown it to be one area of household spending that strongly favours men at the expense of their female partners (Cantillon & Nolan 2001, Pahl 1989).

In almost all cases, spending on leisure activities with the whole family predominated. Nearly all interviewees named specific attractions they liked to visit, with about eight being mentioned repeatedly. When they could afford it, better off families tended to visit paying attractions such as Seven Stories (a local centre for children's books), the Centre for Life (a science museum), White House Farm and the Tynemouth Sea Life Centre. The most popular paying activities were soft play and swimming. Families also went out together for meals, the cinema, walks and trips to the beach. These activities were considered an important part of family life:

*'We've been out for a family meal in a restaurant. We've been to the cinema. We've been to Wallington Hall [a National Trust property]. Things like that on a Sunday. We go for walks on the beach and then go and have a meal somewhere. We try and do something every weekend definitely.'* (Karen, highly deprived group)

However, several interviewees said they could not afford to visit paying attractions. For these mums, free attractions were a vital resource; the Discovery Museum (science), Pets' Corner (animals), the Baltic and the Laing (art galleries) and the local park. These 'public goods', funded by the local council,

played a significant role in the ability of families in the study to enjoy leisure activities together:

*'I take the kids out every weekend, even if I've got no money we'll still go out. We'll go and feed the ducks, take them to Pet's Corner; if it's cold we'll go to the Discovery Museum. Even if we just take them to MacDonald's they're happy with that. Like this weekend we went to Dalton Park to see Peppa Pig on the Saturday, and then on the Sunday Steven went to a soccer fun day. That was all free.'*  
(Pauline, highly deprived group)

Nevertheless, very few of these activities were actually 'free' in practice:

*'We had them at Plessey Woods [Country Park] a couple of weekends ago. But that, you've got to pay for the picnic, and the parking, and the petrol money to get there ... Visiting the family, meeting up with friends at the beach, and things like that, as I say it all costs; petrol money, ice cream, fish and chips you know, going out and buying the things for the picnic ... So even something that appears to be free can still be quite expensive'* (Anna, highly deprived group)

Outings and activities usually needed careful financial planning in advance:

*'If Ernie suggested we go somewhere, I'd be thinking about the money before we decided. I'd try to keep some money aside for things like that. But say Ernie's just been paid and I know we've got enough, then I'd say let's go out somewhere and enjoy ourselves. We're out and about most weekends, although not necessarily spending any money'* (Elizabeth, highly deprived group)

A small number of the families in the study, however, were unable to have regular family outings. For Hazel, the size of her family (six children) meant they could never go out all together, instead having a family DVD night once a fortnight. For Nikki, money was so tight that they currently had no family leisure activities at all. Steph, from the poorest household in the survey, had very few opportunities for leisure activities, and relied on subsidised day trips run by a local community project.

The prioritising of leisure activities involving the whole family meant that often there was no money left for the couple to enjoy a social life of their own. Eleven of the interviewees said they had little or no chance to go out as a couple. This was either because of the cost of going out, or because of the costs of getting a

baby sitter: *'I can't remember the last time we went out together.'* (Pauline, highly deprived group)

A number of those who couldn't afford to go out still managed to do things together at home, or visiting friends at their house. This often involved buying alcohol or take away food. Playing cards or games were common, as was watching DVDs together.

*'We have very close friends, and we get together with them every Friday for cards and drinks. My husband has known the partner of this other couple since they were in primary school. We do like to stay in for our entertainment really.'* (Ruth, highly deprived group)

However, five of the women in the study said they had virtually no social life as a couple without their children.

The six couples who could afford a social life of their own went out for meals, to the cinema, or for drinks with friends:

*'Well we discovered that we could have our next door neighbours baby sit for us. When they were short of cash we gave them a hundred pounds and said 'that's ten night's baby sitting'. We've had nine of those now, and that's been great because we've finally managed to get out, just the two of us in the evening, which we'd never managed to do before. So we've been out for meals and the cinema a couple of times, and we've been to a live show as well.'* (Jill, hardly deprived group)

The third area of leisure spending explored in the interviews was the woman's personal spending. Few of the women had much money to spend on their own leisure. Four women in the study group said they had no hobbies or individual leisure activities at all. For five others, leisure activities had to be free or at minimal cost: *I watch films and that, DvDs. Ones we've had for years.* (Steph, highly deprived group). *I read about two books a week. I get them from the library and I buy them from charity shops.* (Anna, highly deprived group). As already noted, a number of women in the group defined essential activities like hair cuts and buying clothes as 'leisure activities': *'Yeah, erm, I have a hobby, I get my hair cut'* (Lisa, hardly deprived group)

Only eight of those interviewed said they had a hobby or leisure activity that involved regular expenditure. Most of these women were from the ‘hardly deprived’ group. Hobbies included running road races, gardening, yoga, hip-hop dancing, going out for lunch with friends, mountain walking, swimming and shopping on eBay. Expenditure on these hobbies ranged between about £4 and £15 a week.

Contrary to popular stereotype, the women in the study group were not spending much on cigarettes or alcohol. Only one, Hazel, was a smoker, and few seemed to be spending much on alcohol, with most saying they never went out in the evenings except for birthdays and anniversaries. Some talked about going out occasionally or having a bottle of wine at home, but there was no evidence of excessive spending on leisure activities. On the contrary, most of the women spoke of the constraints put on them by their financial situation.

In general, the higher the household’s overall income, the more was being spent on leisure activities of all kinds. Where money was especially tight, leisure activities for the whole family together were prioritised, as were activities for the children. However, access to personal spending money proved to be a key area of gender inequality in a number of couples in the survey. In the five households where the male partner had a substantial amount reserved for his personal leisure spending, needing to find this money was limiting the leisure opportunities of other household members, particularly women. This is discussed in section 9.2.3 of the next chapter.

## **8.4 One-off Household Costs**

### **8.4.1 Christmas**

The biggest one-off item of expenditure for all the families in the study was Christmas. Christmas put a serious strain on the finances of all the families, even those in the ‘hardly deprived’ group: *I do find Christmas difficult ‘cos I don’t budget very well for it. That’s the time when the pressure’s on about what the kids get. That’s the time to use the overdraft, then pay it back through February.* (Bridget, hardly deprived group)

Christmas was a very expensive time for all those interviewed. Hazel, for example, was going to spend over a thousand pounds on Christmas presents on her partner and six children. Having enough to spend on Christmas meant planning throughout the year: *I shop for Christmas in February in the sales and spread it out over the whole year* (Anna, highly deprived group). Likewise, a number of those interviewed has developed specific strategies to make Christmas manageable:

*Christmas does worry us, not so much for the little one 'cos you can just get a few things for her. But I do save through the year for Christmas, with vouchers. I'm like the agent for the hamper scheme, there's four of us in it, I get commission, it's normally about a hundred pounds for the year.* (Fiona, hardly deprived group)

For others however, Christmas was intimately connected with debt:

*I'm already worried about Christmas ... I buy things and pay them back over time, spread the payments over a certain time period.* (Debbie, highly deprived group)

*Last year I never had nothing, so I had to get loans for all of last year really. Whereas this year, I've got like half of it and I'll only have to get like half of the loans. I get the loans from the Provvie [The Provident, a doorstep lender].* (Hazel, highly deprived group)

Other one-off items of substantial expenditure did occur for some of the families through the year, such as a new fridge freezer or a holiday. However, the financial pressures of Christmas seemed to fill many of the interviewees with feelings of foreboding which nothing else could match. Rather than being a joyful time of family celebration, Christmas was the very worst time of the year which was seen with dread. For many interviewees, the sacrificing of their own material needs in favour of their children's was particularly apparent at Christmas time. Concern over Christmas seemed to be ever present through the year; even women interviewed in early summer spoke of it.

### 8.4.2 Owning a car

Eleven of the households in the study group had a car. Having a car did not seem correlated with income; car ownership was spread fairly evenly across the household incomes in the group. Rather, the key factor was male work needs; two male partners were taxi drivers, one was a painter and decorator, two worked a long way from home, one had a company car. None of the women said their family had a car because of female work needs. Generally, the 'family' car was reserved for male work needs during the day: *I had a car that I sold. Our car was available to me but it won't be now, because Kevin will be at work. But I mean I don't tend to use the car that much.* (Karen, highly deprived group). Nevertheless, several of the women were contributing to the costs of the car: *I paid the MOT on his car, but I do drive the car, so it's our car. But Gordon gets more use of it, I take it to the supermarket, that's all.* (Gabrielle, hardly deprived group). However, the car was often well used for family outings at weekends creating leisure opportunities that would otherwise not be available.

The costs of buying and maintaining a car were often difficult to meet. Buying a car sometimes meant getting into considerable levels of debt:

*After Phoebe was born our car broke down. It was a three door car we'd been meaning to get rid of since Tessa was born. So that prompted us to buy a new car, second hand but fairly new, about eighteen months old. So we arranged a loan of five thousand pounds we can draw down, it's from our mortgage lender and sits alongside the mortgage.* (Lisa, hardly deprived group)

In the two households in which the male partner depended on the family car for his work as a taxi driver, the pressure of maintenance was felt particularly acutely:

*I get so stressed when his car's broke. You feel like there's nowhere to turn really ... it's like 'where are we going to get the money to get the car fixed?' And that's why you go back to relying on the Provvie [doorstep loans] and things like that. You can't turn up at the dole and say 'my car's broke, are you going to give us a loan?'. (Hazel, highly deprived group)*

In two cases the car was off the road and the family was currently unable to

afford to get it repaired. Two other households were only able to keep their motoring costs affordable because a close relative was a motor mechanic who maintained the car.

Overall, although having a car did bring clear benefits to the family, often these were felt more by the man than his partner. The costs of having a car were often high and put stress on the household budget. Yet having a car was often essential to the undertaking of paid work, and in these cases it was obviously an investment that families felt was worth making. This investment, however, did mean a real reduction in the otherwise obvious financial benefits of undertaking paid work.

#### **8.4.3 School uniform**

Seven of the interviewees had children of an age that required uniform for school. Four of them made specific reference to the cost of school uniforms. Hazel and Steph, from two of the poorest households in the group, mentioned them as the second biggest item of one-off expenditure after Christmas. Both were clearly struggling to meet the cost:

*The sweatshirts are eight fifty for the school uniform, and you need a couple of them. At times it's a struggle to afford them. And she's going to the big school this year so we've got the uniform blazer and everything to buy this year; blazer and tie, shirts, PE kit. (Steph, highly deprived group)*

### **8.5 Debt and Gifts**

It was clear that the financial circumstances of some households in the study group were being seriously affected either negatively by debts or positively by gifts from other households. These were too important to be ignored.

#### **8.5.1 Debt**

Although most of the households studied had some debts, the actual amount of debt across the group was surprisingly small, especially when mortgage debt was ignored. The main reason for this was probably the high level of financial



competence of the study group members. In spite of straitened financial circumstances, a majority of the interviewees specifically said they would not take out loans or use credit cards. Nevertheless, eleven of the households in the sample did have debts, and in three cases these were having significant impact on the household finances.

The seven households with no debts (ignoring mortgage debt) had often avoided them out of principle, like Ruth (highly deprived group): *'I don't own a credit card, just the debit card. We never have done, we never believed in credit.'* Others had stayed out of debt by good financial management: *'If we need to, we can go into overdraft. We know we can pay it back. And it's only the free overdraft, not where you're getting charged. You know I wouldn't go to Crazy George's or something like that, or the Provvy.'* (Bridget, hardly deprived group).

The ten households with debts had acquired them from various sources. They can roughly be divided into two groups; those who acquired debts in order to deal with poverty shocks, mostly through catalogue purchases, and those who had borrowed substantial amounts of cash for a variety of reasons. Claire and Marie were in both groups.

The group of seven households who had got into debt in order to deal with poverty shocks had generally borrowed modestly and were able to manage the repayments as part of their day-to-day household budgeting. Steph (highly deprived group) was a good example of someone in this group, buying a new fridge-freezer through a catalogue;

*'[The fridge] started leaking, and we left it like that for a while, just mopping it up, but I thought no, we can't leave it like this, it's going to blow up or something with it leaking. So we just used to say 'we're going to have to do something about it'. We just keep the catalogue for emergencies. I wouldn't go and buy stupid things from it, it's just if our washer breaks or something.'*

Nikki (highly deprived group) had borrowed from her family and got into Council Tax arrears in order to cover the costs of a recent house move:

*'Last year everything got on top of us. ... My mam had heard about a house that was free. It was a thousand pounds for the deposit on the new house though. It was robbing Peter to pay Paul. We borrowed five hundred pounds from Neil's granddad and grandma. We had to find the rest ourselves, and so we stopped paying our Council Tax. We took two months out of that.'*

For Hazel (highly deprived group), doorstep loans were an essential part of her financial management strategy:

*'Last Christmas ... we had to get a Provvie [The Provident, a doorstep lender], we borrowed five and paid back eight [hundred]. You just pay back weekly and I never missed it. Then we had to get some more 'cos his car needed fixed. He's had to get little loans through people he knew for the car again. I don't know how much I owe at the moment, maybe four or five hundred pounds. I pay twenty five a week ... I pay back extra so I'm not paying as much interest. But you have Provvies all year round, because there's always something you run out of and you can't get the money together.'*

Other households had borrowed money or used their overdrafts to pay for a washing machine, vet's bills, a new three piece suite, a settee and household decoration. None had borrowed more than £1,000 in total, and all seemed to be managing the repayments without difficulty. Nevertheless, repayments on these debts represented a substantial share of the budget of these households, between 3 and 6%.

Five households had borrowed large sums in cash, usually around £5,000. Pauline and Marie had both borrowed money to buy a car: *'That was a five grand loan. It was for my car, we got it in August last year. It's £150 a month, it comes straight out of the bank.'* (Pauline, highly deprived group). The three other households in this group had acquired these debts before children had been born and when both partners were working. These debts had caused a lot of financial difficulty:

*'We do have a five thousand pound loan out but that is not a problem, its being paid. That was previous, we got a loan out when we were both working, and then Andrew went on the sick and ended up losing his job you know and it got hard ... that was basically a case of get up, take the kids to school, and come home. That was it. No going out, no socialising, no buying clothes, no nothing.'* (Anna, highly deprived group)

Debbie had a household income of 69% of the median but was sometimes struggling to buy food for her family due to her loan repayments, £250 a month or 15% of her household income:

*'I got made redundant, a week after I found out I was pregnant, and my partner got made redundant a month after that so we were both unemployed. It was hideous. So we really dipped into overdrafts, our savings got blown out then, because neither of us were earning anything.'* (Debbie, highly deprived group)

Elizabeth also had very significant levels of debt, acquired before she and her partner had children. At one time the repayments had amounted to £500 a month but she had worked with a debt management scheme and reduced the payments to £140 a month, 9% of the household income. She described the intervention of the debt management company as miraculous. However, the debts were still causing Elizabeth considerable anxiety and she was aware that if she got a paid job the payments were likely to go up again. She felt angry that the bank had pushed them into taking out loans that they couldn't afford to pay:

*'Really, I know we are to blame, but I think the bank needs to take some blame ... Everything we loaned was based on Ernie's wage which was probably about eleven [thousand] nine years ago. They just kept topping up Ernie's loans based on his eleven grand wage which was ridiculous really looking back now.'* (Elizabeth, highly deprived group)

It is not possible to generalise on the role of debt for the households in the study group. For some, it played a vital role in enabling them to weather poverty shocks and buy crucial household items; without access to credit, even credit at the exorbitant interest rates charged by doorstep lenders, it would be much more difficult for these households to make ends meet. In contrast, for a small group of households debt had reached such proportions that it was seriously impacting on the family budget and causing very considerable anxiety.

### 8.5.2 Gifts

In their 1998 study of families on benefit, Goode, Callender and Lister included a question on gifts, and concluded that: 'almost without exception, couples received regular financial help from their extended family...most commonly from the couple's own parents in the form of cash, groceries, shoes and other clothing

for children.’(22). This idea was taken up in the current study, with interviewees being asked directly if they received gifts of money, clothes or other items from family members or friends, while other information on gifts emerged from other questions. Gifts were often making a substantial contribution to the ability of the interviewees to make ends meet.

The kinds of ‘gifts’ that the families in the study received can roughly be divided into three types. Firstly, ‘pure gifts’ such as direct donations of money or presents from family or friends. Secondly, ‘hand-me-down gifts’ such as clothes or white goods, which have previously been used by another household but are in good enough condition to be passed on and used again. Thirdly, ‘gifts-in kind’; the provision of free services which would otherwise have to be paid for or foregone, such as baby sitting and garden maintenance.

Grandparents (i.e. the grandparents of the interviewees’ children) were easily the most important source of gifts, with a majority of interviewees mentioning gifts of money from their parents and/or parents-in-law. In most cases this was less than £200 in a year, but the importance of such small sums should not be under-estimated. For two women, the money they received at Christmas and birthday was the only money they had to spend freely on themselves in the entire year. In three cases, direct financial help was much more generous. When both she and her partner had been made redundant, Debbie’s parents paid their mortgage for four months, and this enabled them to keep their house until her partner found a new job. Marie’s family had been given £20,000 as a one-off gift by her partner’s parents, used to build a conservatory and a toy room for the new baby, buy furniture and carpets, redecorate, and go on holiday. Jill had received £5,000 when her grandfather had died, and the money had been used to buy a new bed, a sofa bed and a holiday. In two families, regular sums were given directly to children by their grandparents, ranging from £10 a month to £1,000 a month: *‘Dad gave us a thousand pounds a month until he retired... They’re a bit like us, they don’t spend a great deal. So he just wanted to get rid of it really. We’ve got ISAs and PEPs for the kids.’* (Isobel, hardly deprived group).

Several of the mothers received important non-monetary gifts. One was given a food hamper every Christmas by her mother-in-law, a crucial contribution to the family finances when they were most stretched. Two other women said that gifts of new clothes made a major contribution to their ability to provide for their children. Three of the households whose finances were too tight to allow a holiday were treated to a family holiday by their grandparents. Help in kind from grandparents also made a significant contribution to the lives of the interviewees. Several had been given help with decorating their home or DIY: *‘Colin’s dad has been really good... He helped a lot getting the house sorted... whenever I need anything I’ll just say to him ‘if you spot it, will you get me this or that?’ and he never expects any money back.’* (Claire, highly deprived group).

Finally, there was one example of gifts taking money *out* of the household economy; Anna was buying around £15 worth of food each week for her sick parents, in spite of her own straitened financial circumstances.

Gifts from extended family were less important than grandparental support and relatives often expected a degree of mutuality which grandparents did not. However, they were specifically mentioned by more than half the mothers in the sample. For two mothers, relatively small sums of money given by extended family members enabled them to buy things for the children which otherwise would have been difficult: *‘They always get £50 for Christmas and birthdays [from their great aunt]. It makes a big difference, because Claire [my daughter] is desperate for a proper pair of shoes.’* (Nikki, highly deprived group).

A number of families got occasional money from family members when especially needed for major one-off expenses such as moving house. Two families had received interest-free loans of £500 from extended family to help them move. Although not strictly gifts, other families in the study had to resort to door-step loans, paying back double the amount that had been borrowed. These interest-free loans therefore effectively amount to a ‘gift’ of several hundred pounds of foregone interest payments.

Four families had regular contributions to decorating or gardening work from relatives: *‘My [unemployed] uncle does all the gardening and that for me, so*

*you don't really have to pay anybody for that, just give him cups of tea (laughs)*' (Steph, highly deprived group). In one case a new porch, a new kitchen, a conservatory and new plumbing had been built by the partner working with his cousin, a bricklayer, and her brother, a plumber. The total value of work done was close to £10,000 and had transformed the house. In return, the partner had been working on the homes of the cousin and brother-in law.

Seven mothers specifically mentioned hand-me-downs as making a contribution to their household economy: *'For the kids, virtually all of their clothes are second hand or given to us ... It tends to be the mums I'm meeting for coffee anyway, so I'll be meeting with them and I'll get a great big bag of clothes, which is fantastic*' (Isobel, hardly deprived group). Adults also sometimes benefited from hand-me down clothes: *'My next door neighbour has got two twin boys who are in their twenties, so whenever they decide to change their fashions, [my partner] gets clothes*' (Anna, highly deprived group). However, some mothers said they were reluctant to have their children dressed in hand-me down clothes. Clothes were not the only things given as hand-me-downs. Over a five-year period, Jill (hardly deprived group) had received: *'the car, old video machines and TVs, our dishwasher, our computer, our washing machine, our microwave, cooker, fridge and freezer.'* These came from friends or family who were up-grading their own homes, and their estimated monetary value exceeded £5,000.

## **8.6 Conclusion**

As this chapter has demonstrated, all of the women in the sample were managing to make ends meet. However, this was due to their skills as money managers, their use of a number of coping strategies, their exercise of 'vigilant restraint', their sacrificing of long-term financial security, their willingness to forgo leisure activities, and their access to resources from outside the household in the form of gifts or loans, rather than the adequacy of their incomes. Three of the women, all in the 'hardly deprived' group, could be described as managing comfortably on their household income (Marie, Gabrielle and Isobel), although even they had to exercise 'vigilant restraint'. For the remainder, making ends meet required perpetual care and considerable financial skill.

Another key factor in the financial management strategies of most of the households was the willingness of the women to sacrifice their own needs in order to make sure money was available for other household members. Because the women were almost always the financial manager in their household, it was both convenient for them to redirect their personal share of resources into general household spending and easy to hide this from other members of the household. Women very often placed the needs of children and male partners above their own. This willingness to sacrifice their own needs, particularly around leisure spending, meant income could cover expenditure in a way that would not have been possible if resources had been equally distributed across the household. This theme of unequal distribution of resources will be developed further in the next chapter (sections 9.2 and 9.3), while the emotional impact made on women by their role managing the household budget will be a key theme in the subsequent one (section 10.1).

## Chapter Nine

### Findings 3)

## Financial Organisation and Decision Making

In Chapter Seven, the income of the various households in the study was presented and explained. It was also shown that the mothers in the study divide into two distinct groups: the hardly deprived group and the highly deprived group. In this chapter, the way in which the households organise and control their money is considered in depth, and conclusions drawn on the links between the management system used, control of financial decision making, and the mother's level of deprivation.

### 9.1 Classifying Money Management Systems

#### 9.1.1 The Pahl/Vogler classification

Any attempt to classify household management systems must start with the ground-breaking work of Pahl and Vogler (Pahl 1980 & 1989, Vogler 1994, Vogler & Pahl 1994). In Chapter Four considerable space was devoted to a literature review of this work (section 4.2), but a brief recap will be useful. In her ground-breaking work, Pahl suggested four systems in which households could manage their money: whole wage, where one partner, usually the woman, takes full responsibility for managing all the household finances except the personal spending money of the other partner; allowance, where the man gives a house keeping allowance to his partner for managing the home and keeps the remainder of the household income for himself; pooling, where income is paid into and drawn out of a joint account to which both partner have access; and independent management, where each partner has their own income and no access to the other's money. Pahl stressed the difference between *management* - oversight of day-to-day spending- and *control* - the ability to decide how household finances should be allocated between different household members. She also suggested a strong link between power relationships in the household and the system used to manage money. The less well-off the family, the more likely that the woman was solely responsible for managing the finances day-to-



day, while simultaneously having very little control over resource allocation decisions. Low income households typically used the whole wage or allowance system, and these two systems were seen as being correlated with unequal burdens of financial hardship and self-sacrifice on gendered lines.

Almost all subsequent studies on intra-household income have built on Pahl's classification, with some variations. Notably Vogler developed Pahl's four categories into seven (1994). Vogler's classification was adopted by Goode et al (1998), who used it to divide their sample of 31 families into three distinct groups; egalitarian, traditional and male-dominated. They also stressed the highly gendered nature of the financial responsibilities of each partner.

### **9.1.2 The Pahl/Vogler classification and this study**

With such a strong pedigree behind the Pahl/Vogler classification, it is the place to begin analysis of the household management systems used in this study. Looking first at the accounts used to manage money, the most common system encountered (eleven cases) was the use of one or more joint accounts for all household income and all expenditure except personal spending. Three other households which appeared to have separate bank accounts for each partner in fact used this system; interviewees had full access to their partner's personal accounts. The only other method used (three cases) was to have one account in the male partner's name, into which his wages were paid, and one account in the female partner's name, into which tax credits, Child Benefit and any wages she earned were paid. One couple used a system whereby the male partner paid a fixed sum from his earnings into the female partner's bank account, and she then paid for all household expenditure.

Fitting the households into the Pahl/Vogler model, one system predominated. In eleven out of seventeen households, both partners had access to all the bank accounts, but the woman was solely or mainly responsible for day-to-day financial management. Although this system had some features of the 'female whole wage system' (wives often had sole responsibility for money management, in some cases men had 'pocket money' for their leisure spending), more important features were the pooling of income from all sources and the joint

access to all bank accounts. These households were therefore classified as using a system of ‘female-managed pooling’ (see Table 4.1) Two household (Fiona’s and Steph’s) shared both accounts and day-to-day money management between the partners; jointly managed pools. One household (Jill’s) used joint accounts but the man was responsible for day-to-day shopping; a male-managed pool. In two examples (Gabrielle’s and Bridget’s) each partner had their own accounts with separate spending responsibilities; ‘independent management’ systems. In a single case (Karen’s) a version of the housekeeping system was used, with the woman receiving a fixed amount into her account from her partner every month. The systems used are summarised in Table 9.1.

**Table 9.1 Money Management Systems Used by Study Households**

	<b>Female-managed pool</b>	<b>Jointly-managed pool</b>	<b>Male-managed pool</b>	<b>Independent management</b>	<b>House-keeping system</b>
<b>Highly deprived</b>	Anna, Claire, Debbie, Elizabeth, Hazel, Nikki, Pauline, Ruth	Steph			Karen
<b>Hardly deprived</b>	Isobel, Lisa, Marie	Fiona	Jill	Bridget, Gabrielle	

The dominance of pooling systems in the sample group (fourteen out of seventeen households) needs further discussion. This study differs from previous ones in that the women interviewed seemed to place very little importance on the origin of different pieces of household income, be it his wages, her wages, or state transfers. Although the pooling households in the study used various arrangements of accounts in individual or joint names, this had no connection to the source of the money; in effect, all the accounts used were joint, as both members of the couple had access to them. The interviewees clearly spoke about the money in all their household’s accounts as ‘ours’ rather than ‘his and hers’. For these women, there was no conception of the separate origin or ‘ownership’ of different pieces of money within the pool, contradicting the Burgoyne’s finding that women find it very difficult to forget the ‘source’ of

money (1990, 2004). In particular, past studies have shown that Child Benefit was ‘tagged’ as belonging to the children, and reserved for spending on their needs (Goode et al 1998, Pahl 1989), but this was not the attitude of the women in the study group. Nor was it possible to identify separate areas of spending on gendered lines as suggested by Goode et al (1998). For the large majority of the couples in the study, it was not possible to separate spending on certain kinds of item from the bulk of ‘our’ money, which was pooled for all purposes except, in about two thirds of cases, for personal spending money (discussed below, section 9.2.3). This applied not only to money from wages, but also to state transfers. It seemed that there was a blurring of ‘ownership’ in the household’s various bank accounts, with a resulting dominance of pooling systems.

The reduction in the importance of the origin of different pieces of household income between previous studies and this one could simply be due to an unusual feature of the households in this particular sample. However, it could also be due to a genuine shift in the way couples treat their money over time. Such a shift may be rooted in three causes.

Firstly, the rise in electronic money is significant. No-one gets a ‘pay packet’ any more, and no-one has a Child Benefit book; rather, virtually all of the money coming into the household arrives electronically. This explains the decline of the housekeeping system. In fact previous studies have already noted the steady decline of this system, from its heyday in the 1950s when around half of couples were using it (see Figure 4.1). It also goes some way to explain the loosening of the bonds connecting the ‘source’ of the money (and who has ‘earned’ it) with what it gets spent on. The shift to electronic money means that ‘a man’s wages’ no longer have the same emotional power they once did; the money is no longer actually seen, no longer handled. The old system of a man coming home on pay day and divvying up the money into piles for rent, housekeeping, his leisure and so on no longer occurs, and because the female partner is more often than not the one doing the day-to-day household spending, it feels natural for her to have full access to all the accounts, and therefore to her partner’s wages.

Secondly, the income of modern households is much more diverse than in the 1980s. All of the households in the study had considerable income from state

transfers (section 7.2.2). This averaged 30% of the household's total income; too much to reserve entirely for spending on the children in the way that Child Benefit often used to be. Moreover, almost half of the families also had a female wage earner; when added to state transfers and 'other income', on average more than half (52%) of household income was coming from sources other than the man's wages. This marks a profound shift from the 1950s, or even the 1980s, when 90% or more of the household income of a young family was likely to come from the man's wages. Psychologically 'labelling' money from different sources as 'belonging' to different household members in the way previous studies have found would now be complex. Instead, money from state transfers and from female wages was simply pooled with male wages. It is hardly surprising that for the families in the study the male breadwinner model is in such obvious decline when men are only winning half of the bread.

Thirdly, there has been a steady shift in cultural norms away from male breadwinning concepts. In Polly Toynbee's book *Hard Work* (2003), she described the situation in the 1970s where male-dominated trade unions insisted on lower wages for women workers; female earnings were seen as 'the wife's pin-money' to pay for holidays and luxury items rather than as a key component of household income. There was no evidence of these kinds of attitudes amongst the families in the study group. Nearly all of the women interviewed saw it as part of a mother's role to undertake a share of household breadwinning and expressed a desire to work, at least part time, and to earn 'their share'. These attitudes are discussed in more detail in section 10.3. The women in this study were the children or even grandchildren of those who raised children in the 1980s, the generation that participated in studies such as those conducted by Pahl. It seems a noticeable generational shift has occurred. Previous studies have already noted this change in attitudes to mothering and paid work (Women and Work Commission 2006, Gardiner and Millar 2006, Bradshaw 2003).

### **9.1.3 Classifying households according to access to spending money**

Because two thirds of the households in the study group were using the same household management system, the female-managed pool, its usefulness in explaining the differences in deprivation levels between households is limited.

Numbers in the sample using systems other than the female-managed pool are so small as to make any suggestions about the significance of different systems purely speculative. This therefore necessitates the development of another model to link money management and female deprivation. Such a model is most obviously provided by a consideration of the ways couples in the study organised their personal spending money.

Three questions in the interview explored whether the interviewee and her partner had spending money of their own. Traditionally in studies of intra-household finances, money ring-fenced for one partner's spending has been labelled as 'pocket money'. This term implies a specific weekly amount which has been clearly 'set-aside' for use by one partner. However, while three households did have such a formal 'set-aside' system in place, more common was a more informal acknowledgment that a portion of the joint income was available for each partner's personal needs when required. Spending of this money did not need to be agreed with the other partner; it was readily available as and when needed. Having personal spending money was therefore defined as an acknowledgement that a part of the household budget was specifically for the interviewee's own needs, or those of her partner. Women like Hazel and Pauline who said they could only find money to spend on themselves when they made savings from other areas of the household budget were classified as having no spending money. Only where a sum of money in the household budget was clearly identified as meant for either partner's personal spending was it classed as 'spending money'. The results of this analysis are shown in Table 9.2.

**Table 9.2 Relationship Between Deprivation and Access to Spending Money.**

	Hardly deprived households	Highly deprived households
Both partners have personal spending money	6	0
Only man has personal spending money	0	5
Only woman has personal spending money	0	0
Neither partner has personal spending money	1	5

The striking thing about this table is that all of the women in the ‘hardly deprived’ group are in households prioritizing leisure spending equally for all members. This suggests that greater household income is connected to more equal personal spending for women, or, in starker terms, as household incomes fall women’s access to personal spending money is sacrificed.

Looking at the women in the ‘highly deprived’ group, five of them had no personal spending money and neither did their partners. This is more or less as expected. However, it is clear that some deprived households *can* find personal spending money for at least some of their members; the final group consists of five women in highly deprived households with no personal spending money whose male partner does have personal spending money. This is a clear gender inequality which needs to be explored further.

## **9.2 The Importance of Personal Spending Money**

Table 9.1 suggests that access to personal spending may form a crucial divide between women in the study group. It is therefore essential to consider the importance of spending money in the lives of these women, as revealed in the in-depth interviews.

### **9.2.1 Households where both partners had spending money**

All of the households in which both partners had spending money were in the hardly deprived group. Those women who had personal spending money got it in one of two ways. Some, like Isobel, had money ‘ring-fenced’ for her own use within a joint account. This was not necessarily a fixed weekly amount, but something which she knew was there when she needed it and which she could spend freely:

*‘I don’t mind spending money when I go shopping because I do it so rarely, and I want to get good quality stuff ... I also do shopping on the internet, new stuff, I can’t be bothered with e-bay and those sort of things. So I’ll buy probably buy good quality fairly expensive stuff over the internet.’*

The remainder of the women in this group had their own bank accounts which had money in them explicitly identified as ‘hers’. Jill and her partner, for example, both had their own spending accounts into which £250 was paid monthly from joint funds. Gabrielle’s wages were paid into her own account, and only a portion of this then went on household expenditure: *‘I like to keep a healthy balance in my account, between five hundred and a thousand in there ... If I wanted to, if there’s something I wanted to buy, I’d say I would.’*

Having paid work seems to have been an important factor in securing ring-fenced spending money for the women in this group; five of the six women in this group had paid work. So was a relatively high household income, with all of these women having a household income in the top half of the spread in the study group.

The women who had personal spending money typically spent it on four things: clothes, haircuts, hobbies of their own and leisure activities shared with their partner, all of which have been discussed in section 8.3.5. Both clothes and haircuts could be considered as essential items but were often described as luxuries or leisure activities by interviewees; Fiona described getting her hair cut as *‘both a luxury and an essential, a bit of both’*. At least women in this group were able to spend on such items freely, unlike some of the other women in the study group who, as will be shown later, were often unable to afford such essentials. Isobel spent almost all of her personal spending money on clothes: *‘When I go shopping for myself I’ll tend to binge, so I don’t have to do it for a year. And I don’t mind spending money when I go because I do it so rarely.’* The way that Marie spent her personal spending money was similar:

*‘I get my hair done about every two months, it costs £45. And I get my eyebrows waxed ... I don’t really buy clothes that much now. I do have to be smart for work. When I got the job I went out and bought a whole new wardrobe, new shirts and trousers, jumpers and all that ... I like going shopping, but I don’t do it very often. Perhaps if I was going out for the night I might go and get something.’*

Nevertheless, having personal spending money was no guarantee of an adequate supply of money to cover expensive clothes and haircuts. Bridget described her shopping habits: *‘Charity shops mostly, Freecycle, or sales. I don’t set myself a*

*budget, just as and when. I'm not the sort who has to get a new wardrobe every so often. Haircuts is just when it gets really desperate, and I dye it myself.'* Gabrielle was also very careful; *'I do rummage through the charity shops. I don't spend a lot on me. I'd buy stuff from the charity shops if I saw something nice. And hair, I don't have my hair cut often. It needs cutting. Maybe about once every three months.'*

For this group of women, having access to personal spending money was often linked to a regular hobby or leisure activity: *'I like gardening. The cost is minimal. I'd like to have an allotment; I've got my name on the list. But it's just here at the moment, I've got pots at the back.'* (Gabrielle) ; *'[My hobbies are] going swimming, doing yoga, going to coffee shops with friends, and going for massages'* (Jill) *'My hobbies are cycling, mountain walking. I've got all my mountain walking gear, I got that a long time ago. Saved. ... If you buy the good stuff in the first place it lasts for ages.'* (Bridget)

Having a hobby was also important for the well-being of these women. Marie was typical:

*'I do hip-hop dancing. I've just started, every Thursday. Have a night out to myself, that was my new year's resolution, do something for myself. I think when you have a baby you stop thinking about yourself don't you? And I thought no, I need to have my own time, like have a night to myself where I do something for myself. It was £30 for six weeks.'*

In households where both partners had their own personal spending money interviewees were generally able to give clear examples of the way personal spending money, or the lack of it, was equally shared between both partners: *'I've got an account of my own, a current account ... which is for my own personal spending like massages or coffee shops and presents for my husband. And then he has his own current account as well'* (Jill).

### 9.2.2 Households where neither partner had spending money

Turning to the group of households where neither partner had spending money, all but one (Fiona's) were in the highly deprived group. The women in these



households almost all emphasised that they had nothing to spend on their own leisure:

*'I don't have a hobby or anything like that. I think why spend money on myself? I'd rather take the kids to soft play. I think why get myself a top, or why get myself a social life. I'll just take the kids to Adventure Lands, better for them than me having a social life, I put them first. I have no money to buy clothes for myself at all. I can't remember the last time I bought clothes for myself. I've had my trousers for years.'* (Pauline)

There was only one exception in this group, Fiona: *'I go running, we do races, so there's the entry money, some races are £10, some are £2 ... it's not like every week, just once a month or something. And it's only like one pair of shoes a year kind of thing.'* Because her hobby was shared with her partner, spending on it was taken from general household expenditure rather than being seen as something individual or separate. She was also the only interviewee using the 'joint-managed pool' system.

While the women with access to personal spending money could spend relatively freely on clothes and hair cuts, women who had none often found paying for these items a real struggle:

*'Spending money! No, we don't have spending money! (laughs) ... I get my hair cut the odd time, once a month or something I get a hair dye and do it myself. I go to the hairdresser's the odd time, but I've never had it cut for about a year. It doesn't really bother me. For clothes, I go on the charity bus. The odd time we go to Wallsend and get what we need.'* (Steph)

Finding money to spend on items like clothes and hair cuts meant having to economise on the family budget, with no guarantee the money would stretch that far:

*'For clothes, if there's spare money left over in Ernie's [account] once the bills are paid we could use that, but mostly it's from my account. I do buy clothes quite a lot for George but for me and Ernie it's just if we can afford it or whatever ... I never plan it in advance, it's just if I know I've got the money there. If money's tight I'd just put it off.'* (Elizabeth)

At first glance, the six households where neither partner was getting personal spending money appeared financially equal, but there was the possibility of inequality as one partner could have privileged access to whatever leisure spending came out of joint money. Unequal access to financial resources might have been being hidden behind apparent equality. This seemed to be the case in Pauline's household, for although there was no evidence to suggest her deprivation was linked to overt practices of gender inequality, she was clearly making greater financial sacrifices than her partner and neither she nor he seemed to question that this was the way things ought to be. However, closer analysis of the interviews with the five other women in this group suggests that both partners were sharing in deprivation more or less equally: *'Dave has no money to spend on himself either'* (Debbie), *'He never goes out, he used to go to the club but he's never been out for months.'* (Steph)

Without the use of spending diaries or hidden cameras, it is of course impossible to know exactly who was spending how much on what. However, evidence from the interviews does suggest that in most of those families where budgetary arrangements denied both partners any personal spending money this was equally reflected in actual spending patterns.

### **9.2.3 Households where the man had spending money but the woman did not**

The third group to consider are the five women in the sample whose male partners had personal spending money while they had none. All were in the highly deprived group. This was the one exception to the absence of 'tagging' among the study group that was described above; fixed sums were often reserved only for the leisure spending of the male partner. In three cases, the man was given cash pocket money every week for his own spending out of the household budget; £50 in two examples (Anna and Claire), £30 in the other (Nikki). The fourth case was the one household in the sample using the housekeeping system (Karen's); after the man's fixed contribution to the household budget had been made, whatever was left in his bank account was his to keep. The fifth case was that of Ruth, whose partner occasionally spent sums of several hundred pounds from their joint account on his hobby. All of these women said they had literally nothing to spend on themselves: *'Erm...I*

*don't have money for myself.'* (Anna). *'Since he [her partner] lost his job it's been awful. I mean there's just nothing at all left over for me.'* (Ruth). Of these women only Ruth had any paid work, and all were in households with a relatively low income; in the bottom half of the spread in the study group.

For this group, getting a haircut, buying clothes or having a social life sometimes meant asking for their partner to pay for it, or just going without: *'[If I wanted to go out for a special occasion] I'd have to say 'Colin, do you fancy taking me out somewhere?' I don't really get anything...'* (Claire). *'There's been the odd occasion where Andrew has taken his money, if I've been particularly down and stressed out and said 'look, please go to the hairdressers, there's the money'. It's been few and far between.'* (Anna).

Struggling to find money for basic items like hair cuts could have a very negative impact on mental well-being (see also section 10.1.1). Ruth, for example, described the emotional impact of having no money of her own:

*'I remember being in tears once because I couldn't get my hair done ... I had nothing to spend, I was sorry for myself, even felt jealous of others. Our closest friends had a lot more money than we did and I felt resentful of it. I know that's wrong really. I just wanted my hair done, I wasn't bothered about going to Florida! (laughs).'*

When it came to explaining their obviously unequal financial position, the women in this group justified it in different ways. Anna talked in terms of 'his right' to spend 'his money' and have 'his time'; *'The way I see it, he works hard all the week. I'm a bit old fashioned ... I believe that if a woman isn't working and a man is at work he should have his leisure time, I mean it's only right, he's working all the time.'* Anna seemed perfectly happy with this arrangement and felt it was her duty as a 'good wife' to make sure her partner had both money and time to himself. In other areas, she and her partner seemed to have an equal and open relationship, sharing childcare when practical and discussing financial decisions. The type of language used here was reminiscent of some of the older studies, and because Anna was the first woman interviewed initially it seemed that this might be representative of the women in the sample. However, it turned out that she was unique in the way she prioritised both time and money for her partner's leisure. Some explanation of this may come from her rather

unusual circumstances; her partner had been unwell for a long time, claiming incapacity benefit, and had only recently found work. Several times during the interview, she spoke of how difficult it had been to manage the household finances when they were on benefit and how much better things were now, and she also spoke of her anxieties for her partners' long term health. These two factors may explain her willingness to 'protect' his spending and his leisure time.

Two other women, Claire and Nikki, said that their partners' extravagance on previous occasions had led them to adopt a pocket money system as a way of protecting the rest of the family finances. In one case the male partner spent heavily on going out drinking, in the other on cigarettes:

*'When I was first with Colin, and I fell pregnant, my pay went into his bank for him to pay all the bills and everything. And he just wasn't paying the Council Tax. That's where the arrears came from. Then when my maternity got sorted out, I said right that's it, I'm putting the maternity into my bank. And I had to sort out loads of bills. Colin just doesn't seem to bother, just doesn't seem to care. Where now, I say to him, we have to pay these bills first and the rest that's left over is our money.'* (Claire)

*'It was my brother who told us to [use a pocket money system], because Neil shared [a house] with me and we were constantly having arguments over money, because he was wasting it, and my brother and his girlfriend had moved into a flat and they said 'ah, well split the money'. Because Neil was constantly 'I need a pack of fags, I need a pack of fags', and I was sick of it.'* (Nikki)

When listening to the interview transcripts, these explanations sounded fairly convincing as prudent attempts to manage the household budget. It is only when consideration is given to the level of deprivation experienced by these women that the inequality of these systems become apparent. In both cases, male financial mismanagement had resulted in defensive responses by the female partner which actually secured *more* resources in control of the male. In spite of their attempts to justify this situation, both women did acknowledge the unfairness of these arrangements and their frustration with them. They were the only two women in the sample to overtly acknowledge inequalities in their household money management system.

In the cases of Karen and Ruth, the financial inequality of their household money arrangement system was not obvious to them. Indeed the degree of financial inequality experienced by Karen was impossible to estimate because she did not know how much her partner earned. She was using a house-keeping system, with a fixed amount being given to her by her partner each month to cover bills and food. If she wanted any money to spend on herself, she had to find it out of the household budget. Her partner, on the other hand, was able to keep whatever money was left from his wages for himself, though he had to find money for petrol to travel to work. How much he had left is impossible to estimate, although Karen's ignorance of her partner's income is surely indicative of the financial inequality in their relationship. Ruth had a financial system based on joint accounts and had full control over all the money coming in. However, her partner was occasionally spending large sums '*sometimes £300*' on his hobby. She claimed to benefit from this too, as she travelled with him to events, shared in his social life, and enjoyed watching him participate. However, she also spoke of the mental health problems she had experienced when money was very tight, and how she struggled to find £15 a week to send her son to college, so it seemed that she could have had more benefit from the money if she had been able to keep it in the household budget.

In concluding this discussion of the importance of access to individual personal spending money, it is clear that it was highly correlated to female deprivation. Put very simply, women who had money to spend on themselves were less deprived than women who did not. Clearly, access to individual personal spending money is connected to the overall income of the household, but in almost half of the households where the woman had no personal spending money of her own, her partner did. In these cases deprivation was clearly not shared equally between household members; there was an obvious gender inequality. While no attempt has been made in this study to measure male deprivation levels, there is no question that the deprivation level of men in these unequal households was lower than those for the women. This was not always apparent to the women in those households, or at least not openly acknowledged. This group of households can be considered 'unequal' in their household financial management. However a second, larger group shared both leisure spending and financial hardship more or less equally. Such households can be considered

‘egalitarian’ in their financial management systems.

### **9.3 Control and Decision-Making**

Financial control has been an important feature of previous studies, with a strong emphasis on the difference between day-to-day *management* of household money, i.e. the responsibility for day-to-day spending, and actual *control*, i.e. the ability to make decisions about large items of expenditure and about how the household financial ‘cake’ is divided up. The consensus in previous studies was that female management can mask male control. Goode et al (1998), for example, strongly emphasised the need to identify who is actually responsible for making financial decisions, and to explore whether or not they are a source of conflict. Control can be demonstrated in three key ways; in how financial decisions get made (and by whom), in material self-sacrifice between the partners, and in access to personal spending money. Consideration of these three areas allows financial control in each household to be classified as ‘female’, ‘male’, or ‘shared’.

#### **9.3.1 Financial decision making**

All of the women interviewed were happy to discuss financial decision making. When asked to describe how financial decisions got made in their household, most said that key decisions were made in equal consultation with their partner. A few said that they were largely responsible for making financial decisions. None said that their male partner was solely responsible for financial decision making. Singh (1997) has argued that the decision to open a joint account carries significant symbolic meaning for a couple, marking a clear commitment to the relationship, whether married or not. This was indeed how many of the interviewees talked about their financial arrangements, presenting an image of ‘we’re in this together’.

All the women interviewed expressed general satisfaction with decision making processes and with the degree of control they had over money in their household. This contradicted the findings of previous studies. They had found that decision making was often a source of conflict and in many cases was a

clear source of gender inequality within the household (Goode et al 1998, Pahl 1989). A number of women in the study group did say that making financial decisions sometimes caused conflict with their partner: *'Well, I just scream and shout a bit really (laughs). See, he was single, so it's a change of thinking for him now'* (Bridget, hardly deprived). *'Sometimes it puts a strain on our relationship, because I'm sick of having no money. I try my best, and he feels that I'm saying it's his fault'* (Pauline, highly deprived). However, none of these conflicts seemed particularly long lasting or serious and all seemed to be quickly forgotten: *'It does cause friction between me and James sometimes but generally I'm just happy to go along with his complicated systems that I joke about'* (Jill, hardly deprived). *'We used to argue and that but I've realised, as the years went on, that if he wasn't like that we'd have got into a lot more debt'* (Fiona, hardly deprived).

Three explanations for the general happiness the interviewees expressed with decision making processes in their household are possible. Firstly, previous studies have sometimes used randomised sampling to identify their interviewees. In this study, a 'happy sample' was used; all interviewees were recruited voluntarily, knowing the topic of the interview, and therefore they do not represent a random cross section of the target group. It is therefore possible that the women in the study group put themselves forward for interview because they were generally happy with the way decisions were made in their households, while women for whom these things were major sources of conflict did not volunteer to take part in the study. It is obviously not possible to know what women who were not interviewed would have said, but it is possible that those with the greatest degree of financial conflict were missed out of the study.

Secondly, it is possible that the women who were interviewed deliberately hid the amount of conflict that financial decision making was causing in their households, or even that they were 'hiding' this from themselves. As discussed in section 6.2.2, it was certainly the case that several of the interviewees sought to position themselves as highly financially competent, successfully steering their households through difficult financial waters. Minimising the extent of conflict over finance would fit within this self-presentation. In some cases this

deliberate hiding of financial conflict may have been successfully maintained by the interviewee throughout the interview. However, in some cases it became apparent as the interview went on that the actual degree of difficulty over decision making was more serious than initially admitted. Particularly in the cases of Claire and Nikki, it became clear that they were less happy with their financial arrangements than they said at first:

*'He's crap with money, so I send him out to work and get him out of my hair! He needs to realise he's not a kid anymore and he's got responsibilities ... He has to justify what he spends to me. 'Cos he's been so bad in the past, I'm like 'Bank card, What's going on here? What's going on there? blah blah blah.'* (Claire)

*'When he's off work he likes to have a couple of cans, like every lad. Sometimes it does get to us, when he's sitting with a full wallet and I've just got coppers I do feel I could do with some more help (laughs). But he says 'if you don't ask you don't get', but if I do ask you can tell by his face he's not happy, he like twists his face. Most of the time he does give the money. But him pulling a face puts me off asking'.* (Nikki)

In both cases their concerns were rooted in doubts about the financial trustworthiness of their partners, and in both cases previous serious financial conflicts had been resolved by giving more financial control to the female partner.

If perceived male financial irresponsibility, rather than direct arguments over decision making, is seen as the site of financial conflict, a third possibility emerges: that many of the women in the study had largely excluded their male partners from financial decision making. When asked directly, nearly all of the women claimed that they made financial decisions jointly with their partner, but their responses to other questions revealed a rather different pattern. In fact it was clear that no less than seven of the interviewees had effectively taken over not just the day-to-day financial management but most of the large scale, longer-term decision making as well. That male partners had been excluded from financial decision making was in fact explicitly stated by a number of the interviewees, even some of those who had previously said decisions were joint: *'All the money goes into Andrew's account, and I maintain control of his card ... I only allow us to have so much, which is what we need.'* (Anna, highly deprived). *'I manage it all. He just goes to work and hands every penny over to*



*me*' (Pauline, highly deprived). These quotes reveal the way in which these women were not only managing day-to-day household spending but controlling their partner's access to household finances and tightly monitoring their spending behaviour. In all seven of these cases, decision making was so unilateral as to warrant the description 'female controlled'.

The assumption of total financial control by the female partner in these cases was variously justified in terms of their partners' particular financial irresponsibility, general male financial irresponsibility or their partner's intellectual limitations. *'He'll just spend it on something completely ridiculous, and the money just goes.'* (Anna, highly deprived), *'We've got a conscience, some men haven't. I'm not saying every bloke, but most men I know could just get up tomorrow and walk away'* (Hazel, highly deprived), *'He's not comfortable with numbers and figures. I think he's [got] a little dyscalculia.'* (Debbie, highly deprived ).

Hochschild (1989) describes and criticises women's willingness to accept perceived 'male household imbecility', excusing their partners from undertaking everyday domestic chores because they had previously done them badly and thus reinforcing the gendered division of household labour in ways which benefited the male partner (26-7). O'Reilly recently stressed that even feminist academics commonly excuse their men in this way, while Orloff and Shields have both outlined the need to 'feminise' men into taking their share of domestic responsibilities (O'Reilly 2009, Orloff 2008, Shields 2002). Drawing on this terminology, this parallel phenomenon among the *How Does Mum Manage?* interviewees can be termed 'male financial imbecility'. As Pahl pointed out many years ago, this is an ironic reversal of the traditional roles in the work place, where men were seen as the capable financial managers and women kept in lower positions (Pahl 1989). But the concept of 'male financial imbecility' fits into a widespread cultural notion that men simply can't be trusted to look after the house (Hochschild 1989, O'Reilly 2009, Orloff 2008).

### 9.3.2 Attributing financial control

Attributing control over household finances is never straightforward. Goode et al (1998) used the power to make financial decisions and access to pocket money as their two key measures of who was in control. However, in this study these two factors seem to be in conflict with each other; women were prepared to accept the ring-fencing of money as male pocket money in order to have complete control over the remaining household income. This necessitates further discussion of what exactly is meant by 'control'.

On the surface, many of the households in the study group appeared to be female controlled and most of the remainder had shared control. Past studies have suggested male control might be exercised more subtly, for example through making the really big financial decisions, such as buying a car or a holiday, or moving house. However, in the study group opportunities for either partner to exercise control of this kind were rare because resources were so limited, and there was evidence that when such decisions were made they were genuinely shared. Another manifestation of male control might be through constant criticisms of the wife's ability to manage the money day-to-day, perhaps ascribing blame when a bill could not be paid on time. But where such 'carping' did occur, it seemed that *women* were criticising their partners' financial short-comings and had taken over a greater share of control in response. Indeed the picture that emerged from the study group was quite different to that in previous studies; there, female day-to-day financial management often obscured the reality of male financial control, whereas here a number of the women had successfully taken control of the household finances by excluding their partners from decision making processes. In cases such as those of Nikki and Claire, this meant the women were prepared to sacrifice a portion of the household income to 'his pocket money' in order to keep complete control of the remainder. The phrase 'defensive control' was coined to describe such situations. Other women, such as Hazel and Pauline, had agreed systems with their partner by which he always had to ask them for personal spending money; the man literally had no access to cash in a way that, had the genders been reversed, would have been seen as oppressive. *'When Harry brings*

*his money home he gives it straight to me. Then if he needs anything he asks for it. It's in cash. He brings it in and I spend it! (laughs loudly).'* (Hazel)

All but one of the seven households defined as 'female controlled' were in the 'highly deprived' group. That the less well off a household is the more heavily the burden of financial management falls on the woman is entirely in keeping with the findings of previous research in this area. Where these findings differ, however, is that these households seem to be characterised by female management *and* female control, albeit 'defensive' control. This may well reflect the nature of the sample; these were strong, financially competent women who felt able to take control of the money in their households for the sake of the well-being of all household members. In similar circumstances, less confident or less numerate women may have surrendered control to their male partners. Clearly, for the women in this group, control of household finances had been the site of conflict early in their relationships, conflict which they had eventually won.

In general, this situation may be seen as preferable to the situation described in Goode, Callender and Lister's study (1998) where the management systems of some low-income households were characterised by 'male financial irresponsibility' which effectively undermined their female partners' attempts to maintain the household's finances on a stable footing. However, the 'defensive control' found in the present study meant that a portion of the household budget may have been given over to total male control as pocket money, and that a man receiving such a sum of money could spend it without regard to the needs of other household members. Not quite 'male financial irresponsibility', but certainly not unambiguous female control. Moreover, the assumption of defensive financial control by the woman in the household, while eliminating the possibility of male financial extravagance, shifted the entire burden of responsibility for the financial well-being of the household onto one member of a supposed partnership. As Kempson argued many years ago (1996), when money is tight financial management responsibility is something of a poisoned chalice, and the same is true of financial control. For many of the women who were carrying this responsibility, the psychological burden was considerable (section 10.1). The exclusion of the male partner from financial decision making

processes was not necessarily liberating, nor did it guarantee the woman a greater share of family resources. The adoption of 'defensive financial control' may actually have resulted in reducing the share of household resources to which the female partner had access.

For six of the remaining ten households in the study there was considerable evidence for what could be described as a genuine 'partnership of equals' in financial decision making. Several of the women described their partners as equally involved in decision making processes, and were able to give concrete examples of how this worked in practice:

*'We always make spending decisions jointly. Like when we were given five thousand pounds when my granddad died, we decided together what it should be spent on, we bought furniture and things. We're currently having a big argument about the birthday party for the four year old, because daddy wants to hire in entertainment, and feed them, for twenty odd kids and I'm thinking 'in my day we only had five kids, and pin the tail on the donkey for free' (laughs)'. (Jill, hardly deprived)*

*'Last weekend I bought a quilt and some pillow cases without asking Rob, but anything major we'd decide together. Say the decking we want for the garden for the summer. It's £500 for that, so we'll discuss it before we spend.'* (Ruth, highly deprived).

Two of the women in this 'shared control' group, Bridget and Isobel, had access to spending money and were able to give examples of spending on themselves regularly. Both were in the 'hardly deprived' group, were well-educated and in employment. Jill was also 'hardly deprived', highly educated and had access to spending money, and although she was not working when interviewed she intended to return to skilled work in the near future. Three women, Fiona, Steph and Ruth, had no access to personal spending money but were still classed as having shared control. Fiona was an interesting case because of the contrast between her relatively low household income (67% of the median) and very low material deprivation levels. She appeared to have a highly equal relationship with her partner in financial matters, noticeably more so than most of the members of the 'highly deprived' group. While it is impossible to generalise from a single case, it may be that this high degree of equality explains her low level of deprivation. Steph, though 'highly deprived', had similar characteristics to

Fiona. She made it clear that money was stretched to the limit, but gave several examples of how her and her partner shared all financial decisions and went food shopping together. The last woman in the 'shared control' group, Ruth, showed clear evidence of equality in decision making but after her partner had lost his job she had nothing to spend on herself while he continued to spend quite a lot on his hobby. It seemed as if they had both agreed her personal sacrifice would be greater than his, although she did not state this so explicitly.

One woman, Marie, was in the 'hardly deprived group' but had assumed complete control over the household finances as she thought her partner was not capable of doing so: *'Mark's role in the day to day finance is not much really... I think women have got more understanding of how all the finances work, and what's essential to buy and what's not.'* This kind of language was similar to that used by women in the 'defensive control group' but Marie was in the richest household in the sample, had no problems finding money for herself or her family, and showed no evidence of material deprivation. Her household was therefore clearly female controlled, but that control was not defensive.

Karen's case was curious; although she said financial decisions were always made jointly, she did not know how much her partner earned, and he was allowed to keep any surplus for his personal spending money while she had nothing. Equally curious was the way she accepted this state of affairs without any apparent resentment or suspicion. Hers was the only household in the sample with clear evidence of outright male control.

In the remaining two households control was harder to attribute. Lisa was earning three times the wage of her partner and she admitted that he only paid his equal share into the joint account about one month out of three. Gabrielle had her own account and her own personal spending money, but hinted that her partner made some big financial decisions without consulting her:

*'When we had Esther we had this old beat up Golf. It was really old and we did need a new car, so Gordon decided 'I'm going down to get a new car, lovely' so he went out and bought one, like this sports model with two doors. I don't know how much it cost but it was completely impractical. But he just impulsively bought it, it was just totally impractical for a child to scramble in.'*

In these two cases, then, there seems to be clear evidence of male control, with the male partner failing to keep to the financial arrangement they had agreed together. However, on closer analysis this did not stand up. In Lisa's case, the problem was one of being too egalitarian, not of male control; in a partnership where both are trying to contribute equally but one is earning three times more than the other, it is hardly surprising if the poorer one falls short. Gabrielle's partner had accepted the impracticality of the car and was in the process of replacing it with a four door model, and she admitted that her preferred option, a camper van, would have been equally impractical. Moreover, both of these women were able to give examples of joint decision making on financial issues. They were therefore classed as having shared control.

#### **9.4 Financial Control and Access to Spending Money**

When both access to personal spending and financial control are considered together, a complex picture emerges. Table 9.3 classifies all seventeen households according to control and access to personal spending money.

**Table 9.3. Financial Control, Access to Personal Spending, and Deprivation**

	Highly deprived	Hardly deprived
Male control, male personal spending money only	Karen	
Female control, male personal spending money only *	Anna, Claire, Nikki	
Female control, neither have personal spending money*	Debbie, Hazel, Pauline, Elizabeth	
Female control, both have personal spending money		Marie
Shared control, male personal spending money only	Ruth	
Shared control, neither have personal spending money	Fiona	Steph
Shared control, both have personal spending money		Gabrielle, Bridget, Isobel, Jill, Lisa

\* These women have been classed as adopting 'female defensive control'.

Table 9.3 allows two thirds of the women in the study to be classified into just two groups: the ‘defensive control group’ characterised by high levels of material deprivation, female control, and no female access to spending money (seven women); and the ‘egalitarian group’ characterised by low levels of material deprivation, shared control, and female access to spending money (five women). These findings suggest a strong connection between egalitarian financial management, access to personal spending money, and low deprivation.

When placed alongside the findings of Table 7.9, the information from this table also shows that, surprisingly, female control is not linked to a reduction in female material deprivation. Of the eight women who have full control of their family finances, seven suffer some deprivation and five suffer significant deprivation (Anna, Nikki, Hazel, Pauline and Elizabeth). In fact systems of shared control seem to have the greatest benefit for women, with five of the eight women using such systems having no deprivation and only one having significant deprivation (Steph). The case of Fiona shows that this is not just because those using shared controlled systems have higher household incomes. The reasons for this finding are discussed in the next chapter (section 10.4).

Finally, it is notable that the only household with male control was also the only household with any evidence of child deprivation. Goode et al (1998) found that in some households with male financial control, male irresponsibility was causing serious hardship for other household members. Some of those women using a female controlled system said that had been their situation in the past. It seems probable, therefore, that some women may choose ‘defensive female control’ in preference to male control as it guarantees that children are provided for, even if it does not mean women’s own material needs are met (WBG 2005). While ‘defensive female control’ is less egalitarian than genuine partnership, it does mean that women and children are protected from the potential financial incompetence or irresponsibility of the male partner that appeared so shocking in some of the families in Goode, Callender and Lister’s study (1998).

## 9.5 Conclusion

In this chapter, two key aspects of the household economy have been considered; financial organisation and control over financial decision making. Eleven of the seventeen couples in the sample used the same management system, the 'female managed pool' according to the Pahl/Vogler classification. Two used joint pooling, one used male-managed pooling, two used independent management systems and one used a housekeeping system. The dominance of pooling systems was explained by the growth of the electronic economy. This was connected to the women in the study group not attaching any importance to the origin of different pieces of money within the household budget, which previous studies had found significant.

Because one system of management was so dominant in the study group, it was necessary to find another way of separating out households in order to shed light on issues of control. Access to personal spending money was chosen. This revealed clear divisions in the study group, with around two thirds of interviewees having no access to personal spending money. When combined with an analysis of who controlled financial decision making, most of the seventeen study households fell into one of two groups; female controlled with no spending money for the woman (seven cases) or joint controlled with spending money for both partners (five cases).

Although female managed systems predominated in this low-income group in just the way that researchers in the Pahl/Vogler tradition had previously suggested, there was little support for the idea that female management masked male control. In nearly half of cases, the female partner had taken control of all financial decision making, often after a period of conflict. Most of the remaining households had a clearly egalitarian system of decision making, and only one couple could be classed as 'male controlled'. Yet in the households where both the day-to-day money management and the longer term financial control were entirely in the hands of the woman, she carried a heavy burden of responsibility. Far from being a source of empowerment for the woman, the result was to free the *man* from any involvement in the difficult business of making ends meet. The consequences of carrying that burden form the subject of the next chapter.



## Chapter Ten

### Findings 4)

### Gender Roles and Gender Norms

This chapter seeks to understand and explain the emotional, normative and cultural factors that shaped the way the women in the sample saw their own role as mothers and their partners' role as fathers. Central to this were the ways they perceived the 'good mother' and 'good mothering practices'. These notions in turn shaped the way they related to and used their household's money. The first two parts of this chapter set out what the interviewees said about their emotional connection to their money and to paid work. The third part of the chapter presents the personal beliefs that the interviewees articulated on a number of issues central to intra-household gender relations. The chapter concludes with a discussion of the way in which the emotional and normative aspects of the interviewees' relationship to their family finances combine with their beliefs about gender roles to reveal their notions of 'the good mother'.

Normative beliefs about mothering emerged as a very strong theme from the interviews. Because of this, after the interviews were completed I undertook a more detailed investigation of the literature on the role of 'the good mother'. This went further than my original literature review. This chapter will therefore differ from the previous ones in that references to the literature will be woven into the text alongside the presentation of the findings from the interviews.

#### **10.1 Feelings About Money**

Before undertaking the interviews for this study, it was assumed that the interviewees would reveal a great deal of information about their sources of income, the money management systems they used, and the kind of things they spent money on. These have been the focus of many of the previous studies on the topic (see section 4.2 for references). This information did emerge, and has been dealt with in the previous two chapters. However, a considerable amount of material of a more emotional nature also emerged. In particular, interviewees had a lot to say about the feelings that money inspired in them. This was not

unexpected; previous literature suggested it (Payne 1991, WBG 2005) and one of the research questions for the project was ‘How do mothers feel about the task of managing household finances day-to-day?’. However the amount of emotional content in the interviews, and the depth of feelings that money evoked, came as a surprise. The first part of this chapter therefore addresses the interviewee’s emotional responses to household finances.

The three strongest emotional themes that emerged were worry, guilt and self-sacrifice. They were all closely linked to day-to-day spending decisions made by the interviewees. These three themes will therefore form the three sub-divisions of this section. The interviewees also had a lot to say about their role as household money managers. It was clear that for the interviewees this role carried with it a considerable burden of responsibility and high normative expectation. Because money was permanently in short supply, they felt they had the responsibility of exercising ‘vigilant restraint’ over household spending, and in particular over spending on themselves. The emotions that arose out of this role, and the normative aspects of being a mother who manages the family finances, are therefore also included here.

### 10.1.1 Worry

Financial worry emerged as a strong theme in the interviews. One of the best descriptions of the way worries about money affected the interviewees was given by Anna (highly deprived group), already quoted in Chapter One (section 1.1.1.). Anna articulated two powerful and conflicting feelings: worry and the need not to show the worry. Such feelings were widespread amongst the women in the sample. Like Anna, most of the women felt they were currently managing their finances fairly successfully, but also described times when their worry had been severe. As Debbie (highly deprived group) put it: *‘It’s fear of what will happen if we can’t pay; losing the house, if we can’t make food bills, if the kids have to go without.’* These worries were usually connected to changing financial circumstances: moving house, losing a job, a drop in earnings, unexpected illness, having a new baby. In some cases they were to do with financial inexperience: *‘I used to worry, I don’t anymore (laughs) ... I think when you’re younger, you don’t realise a lot of things that you do when you’re older, like*

*the value of money, the importance of paying the bills.*' (Steph, highly deprived group). Much of this past worry related to genuine threats to the security of the family, and nearly all the women could give examples of past financial crises: inability to pay the mortgage, threats of eviction, having utilities cut off, not being able to buy food, getting into excessive debt. Although above the poverty line now, many of the women had been on a lower family income in the recent past; in the last five years, six of the 17 interviewees had experienced at least one year of benefit dependency. This fits with Smith and Middleton's findings that in an eight year period, one third of all families in the UK had had at least one year below the poverty line (2007).

These past family financial crises most often sprang from insecurity around work, so it is not surprising to find that many of the women also expressed fears for what might happen in the future, especially in connection to the credit crunch. These fears were clearly articulated by Nikki (highly deprived group): *'I'm more scared of his job. They said that his job wouldn't be affected by this credit crunch but then they dropped him by eight hours ... Because they said his job was safe, but it's not as safe as what they make out...'*

On the basis of past life experience and the current economic situation, the worry expressed by so many of the interviewees appeared justified; for many of them, their family income was not only low but also insecure. As shown in Chapter Seven (section 7.4.1), even in times of relative prosperity income was often only just sufficient to meet the family's needs; building up a financial reserve for potential bad times was generally impossible. That less than half of the interviewees had either household contents insurance or regular savings is indicative of their limited ability to protect their families against future risk.

About half of the interviewees said that their current level of worry was low and easily manageable, and only two said they had recently felt overwhelmed by money worries. However, nine mentioned times in the past when worry had felt overwhelming, and four specifically mentioned money-related mental health problems. Ruth (highly deprived group) was one of these:

*'I went to the doctors for panic attacks, because I used to wake up in the night not able to breathe ... I just kept thinking 'why's this*

*happened now, what have I done wrong? ... I lay awake at night. I'll tell you what really got me, lying there on a Sunday night trying to find the twenty five pounds my son needed on a Tuesday to get [his bus pass for] college. I couldn't face wrecking his education.'*

Debbie (highly deprived group) was another:

*'Worrying about money is a cause of depression. When we were both made redundant, that just helped to spiral me down even further. It's not just to do with the money, but obviously financial worries, worrying about losing your house, really don't help at all ... I have had panic attacks about the money.'*

For these women, though financial circumstances had now improved, the fear of slipping back to how things used to be was ever-present.

A number of the interviewees had found strategies to keep their worry under control. Hazel (highly deprived group) was an example: *'I'll start writing lists, and he'll say 'Hazel, will you pack it in, you know what you've got to pay out every week, so what are you writing it down for?'. I write it down to control my worry.'* Other women said that the only way to keep their worry controlled was to 'police' every penny of the household budget. Several described planning weekly menus when money was especially tight and buying nothing else. Others spoke of needing to stop their partners spending anything at all. Generally, women said that feeling in control was crucial to managing their worry, and the need to assert control underpinned most of the strategies adopted:

*I like to have the sense that I'm in control of money and it's not out of control, that's where my anxiety lies. I don't like the idea of it being out of control, not being able to control our spending and keep it within the sort of constraints that it needs to be within. (Lisa, hardly deprived group)*

It was clear that the more financial worry an interviewee felt, the more closely they controlled the spending of all family members; high maternal financial worry and high maternal financial control were closely correlated:

*I'm very, very strict. I don't think my partner likes it too much but ... I think, no, I'm glad, I'd rather be rigid and strict, that would be a far worse situation to be in, losing the house. Dave does understand*

*the reasons for it, he's very good really. (Debbie, highly deprived group).*

Most of those interviewed made it clear that the burden of worry was not one that could be easily shared. One of the strongest findings of the interviews conducted by Goode, Callender and Lister (1998) with couples on benefits was the way the burden of financial worry fell disproportionately on wives. In spite of the many changes in the financial role of women described in the previous chapter, it seems this has altered little. The apparent degree of financial independence for women who are household money managers can be easily overstated; when money is in short supply, being the household money manager may bring more stresses than benefits. In households where men are treated as financially incompetent or where money is especially short, the burden of anxiety that inevitably exists will fall particularly heavily on the woman. Marie's statement: *'Mark hasn't got a clue about finances whatsoever. He doesn't know what anything costs, when it comes out, or anything'* can be read in two ways; while Mark gives Marie the financial control, he also gives her the financial responsibility. It is therefore no surprise to discover that the burden of financial worry fell disproportionately on women in the group. Ruth (highly deprived group) described her feeling of isolation: *'I didn't have anyone to talk to. My parents are dead, and my sister is much worse off than me so I felt I could hardly discuss it with her. Life was supposed to get easier as you grew up, instead it got harder.'* As seen in the previous chapter, a number of the women felt that their men were not carrying a fair share of the responsibility for the family finances and of the resulting worry, a view encapsulated by Debbie (highly deprived group):

*'I would like for Dave to take a bit more of an active role, just because I feel it would be a little less stressful for me. But I understand that he has other things he has to deal with in the relationship. He's not comfortable with numbers and figures. He doesn't like to have the responsibility'.*

Moreover, while many of the women did say that they could discuss financial decisions with their partners, very few of them mentioned being able to talk about their feelings. Increased worry seemed to result in greater attempts to control partner's spending rather than attempts to discuss the worry itself.

A couple of the women said that their partners carried the burden of worry more than they did, Fiona, (hardly deprived group) for example: *'I don't wake up in the night or anything, but I know my partner would. He's the worrier'*. In one case, that of Jill (hardly deprived group), her partner's financial anxiety had actually triggered worry in her:

*'James came home in October with the nursery bill, and he hadn't realised just how much it was going to be every month for the nursery bill every month, he hadn't budgeted for it, and he was really shocked...And so ever since then I've not been able to stop worrying about money.'*

Interestingly, Jill and James were the only couple where the main financial management role was undertaken by the male partner. The connection between (male) budgeting and (male) worry in Jill's quote indicates a reversal of the usual gender roles of the partners. This gives further support to the idea that worry and financial management responsibility are intimately related, and raises the question of why the burden of both seems to fall so disproportionately on the female partner in the other couples in the sample.

### 10.1.2 Self-sacrificial feelings

A powerful normative idea that a mother can only spend on herself when all her family are fully provided for emerged from the interviews. All of the women took it for granted that being a low-income mother meant making significant financial sacrifices for other family members, especially children. Steph (highly deprived group) summed this up: *'I never think of myself, never. I would have thought all mams are like that. I would think your kids are your priority really'*. As has been seen in Chapter Nine (section 9.2) such a statement of self-sacrifice was clearly reflected in financial reality: nine of the seventeen interviewees had no regular money to spend on themselves, often struggling to pay for hair cuts or clothes. In order to find money to spend on themselves, these women adopted a number of strategies; saving money from the food budget, using Christmas or birthday money or asking their partner for help. Karen (highly deprived group) described the nature of sacrifices she was making: *'I really have nothing to spend on myself ... I don't really buy myself clothes. I just manage with clothes that I've had for a long time'*. This contrasted with the way she prioritised

spending on her children, which was again typical of most of the women in the sample: *'I think they're more of a priority. Especially Mark who's nearly ten and, you know, fitting in with everyone at school and everything, its more important.'* This was typical of the financial realities for these women. This was often hidden behind a rhetoric that re-categorized their own needs as selfish 'wants' while emphasizing the genuine nature of children's needs:

*'I suppose I don't really see it as that much of a sacrifice, because I don't need to go and have my hair done at the salon, I don't need to spend money on having false nails put on, but the children do need new shoes, they do need new things.'* (Anna, highly deprived group).

Yet when the evidence of material deprivation presented in Chapter Seven was taken into account (section 7.3.2), it was clear that many of the women were ignoring their own needs in favour of their children's; eleven interviewees had a level of material deprivation higher than that of their children. To take just one example, seven women lacked a hobby, while all of the children in the sample had one. A couple of the women were aware of the way they down-graded their own needs, but they seemed powerless to change. One of them was Pauline (highly deprived group):

*'I won't spend more than £15 on a pair of shoes for me, I can't find a pair of shoes suitable for me at that price, I know they would cost more like £40, and then I've just gone and spent £25 each on the kids shoes at Clarks. And I think 'do they really need the shoes? I should just have bought a pair of shoes for me!'*

Pauline explicitly stated that her children should not suffer materially in the way she had done as a child; she was determined to give them the best of everything. Other interviewees also made it clear that they felt their children should not have to suffer as a result of living in a lower income household. For those women who feared that life on a lower income could penalise their children in relation to their better off peers, this meant trying to ensure that as far as possible they were given everything they needed, even if this meant other household members going without. Fashionable clothes, outings as a family and social opportunities were seen as particularly important. For these mothers, the greatest financial threat to their children was that they would miss out on the material things other children were able to enjoy.

The question of how the burden of sacrifice was shared between a mother and father led to some interesting discussions. A few interviewees, like Hazel (highly deprived group), felt that it was natural that a woman should sacrifice more than her male partner: *'We're the ones who give birth to the kids, and its easy for most men, they can just get up and walk out of a kid's life.'* But most strongly rejected this unequal view. In Claire's words: *'It's a joint responsibility. If you're going to bring a kid into the world you need to have a pretty good idea about what's going to happen. The father has to be responsible too.'*

Lisa (hardly deprived group) reflected the reality for many of the women in the study; a belief that sacrifice should be shared equally, but an acceptance that the reality was rather less egalitarian:

*'It's for the mother and the father to make sacrifices, I would expect both Leslie and me not to have any coats so that our children could have them, I'd expect that equally. Although for some reason I think the mother might.....as a mother I suppose I would virtually give up everything so that my children could have something. I suppose that comes from me and it's not something you could necessarily say for the father.'*

While most of the women said they believed that sacrifice should be done equally, close analysis revealed that a number of the men in the study were clearly better off than their female partners; as described in the previous chapter (section 9.2.3), in five cases women who had no regular money to spend on themselves were partnered with men who did. This money was mostly spent on hobbies, going out with friends, cigarettes, or drinking at home. These cases reveal a strong imbalance in the sacrifices being made along gendered lines. Moreover in Pauline's household (highly deprived group), though neither partner had spending money it has already been argued that she was making greater financial sacrifices than her partner (section 9.2.2). However, it is important to stress that in nearly half of the study families sacrifice seemed to be shared fairly equally between the partners, for example Steph and Shaun (highly deprived group): *'If we've got a little bit of money and I say 'should we do such and such?', he'll say, 'oh, we'll just keep it', things like that, and you'll be glad you didn't bother because next day you've got the money in your purse.'*



Nevertheless, the general tendency across the study group was for greater sacrifice by the female partner. Even where sacrifice was shared, it was generally left to the woman to exercise the ‘vigilant restraint’ which determined that the sacrifice was needed: of the seventeen couples in the sample, in twelve cases the woman said she was the more careful partner, with the man more careful in only three cases. And as seen in the previous chapter, many of the women could readily give examples of extravagant spending by their partner; this often put serious pressure on the family finances.

### 10.1.3 Guilt

For most of the women, self-sacrifice was expressed not just as a personal choice but as a moral code; a mother’s needs should be sacrificed to meet her children’s. Breaching this code, even in small ways, caused guilt for most of the mothers. Debbie (highly deprived group), for example, described her guilt when clothes shopping for herself:

*‘I did buy myself a pair of boots last week, my first treat. They were £15. Not my usual: I used to spend £70 on a pair of boots! (Laughs!)...I felt guilty to be quite honest, guilty to do it. It was nice, it was a lovely treat, but there’s just such guilt attached you know because we chose a family, we chose to have children, and I feel we have to put the kids first.’*

Spending even tiny sums of money could induce guilt. Karen (highly deprived group) said she had nothing to spend on herself, and that spending even £5 made her feel guilty: *‘It’s just a fiver that probably doesn’t really exist, it should go on food (laughs).’*

Hazel (highly deprived group) did spend money on herself quite regularly, buying clothes if there was some money left at the end of the month. But she still felt guilt about it:

*‘Spending on myself makes me feel good, but guilty as well sometimes because I think I could have spent that on buying something for the house or for the kids. Like later on when I’ve done it I feel bad. Sometimes I’ve even taken the stuff back.’*

For Anna (highly deprived group), even having time away from the children could cause guilt:

*'I don't have any time off... I'd like time on my own, don't get me wrong, I do crave it, but if I ever get it, I feel very guilty for having it. I put Rhona in a crèche last Tuesday 'cos I felt I needed, just to breathe basically. I didn't do that much, just went to the library, had a wander around without a buggy, and it was nice but at the same time I felt guilty because I wasn't with her.'*

Nikki (highly deprived group) spoke of wrestling with guilt when spending on herself and eventually overcoming it: *'Ah, I love it [spending money on myself]. Sometimes, I feel a bit guilty, I think I shouldn't really. But it's only every now and again, literally once every five months.'* This need to justify her spending was typical of almost all the women in the sample. They seemed unable to simply say 'yes, I spend money on myself, I bought x', but rather always needed to explain how their children have all their material needs met already, or to say how little they had spent, or how rarely they shopped, or how bad they felt spending on themselves.

Even when a mother was able to recognise her children had all their material needs adequately met, she often seemed unable to be free from guilt when spending on herself. Pauline (highly deprived group) gave a description of how this felt:

*'The kids have got everything, absolutely everything they could possibly need, and I sometimes think I should stop giving them as much, and maybe focus on myself a little bit, but then I think I'm being selfish for doing that. So then I feel guilty for thinking it and what I'm meant to be spending on myself I'll spend on the kids ... I think because when I was at school, I didn't have the best shoes or the best trainers, and so I got bullied, and I don't want them to. I don't want people to say 'oh, they haven't got nice shoes or a nice coat'. So my husband and I, we just do without.'*

Surprisingly, Pauline's fear of the judgement of her children's peers was not widely expressed by the women interviewed. Most of them said their own judgment of themselves motivated their self-sacrifice. A couple of others mentioned their partners as sometimes asking them to justify their spending, but the large majority said this did not happen. Only one other mother mentioned

people outside the family as motivating her self-sacrifice. However, several women explicitly mentioned their own mothers as having influenced their views of 'the good mother'. For example Gabrielle (hardly deprived group) explained where her own attitude to money came from: *'it comes from my mum, because I know my mum gave up work and was like a full time mum and housewife for us. So I know that they had very little money but I never felt like I went without.'* Overall, it seems that the guilt women felt about spending on themselves came from inside rather than from outside. The mothers interviewed seem to be 'self-policing' in this respect.

In contrast to this picture must be set those women, four in number and all in the 'hardly deprived' group, who had a clear perception that their material needs should be met as a matter of course. Isobel, Jill, Marie and Bridget (all hardly deprived) articulated a strong belief in gender equality which extended to equal access to personal spending money. They described their own material well-being and happiness as crucial to their ability to parent successfully and to ensure the well-being and happiness of their children:

*'If it's buying superfluous consumerist things I think that's ridiculous. As long as everybody's basic needs are met you don't really need to spend anything else. It's far more important in my view that the mother be happy and mentally well, and if that means spending money on herself, like going for massages or going out with her friends, then that's far more important than some stupid Nintendo for her kids.'* (Jill, hardly deprived)

Bridget had been a single mum for almost a decade and had been employed throughout this period. She had learned not to feel guilty any more, and explicitly linked this to being able to provide for her children through paid work: *'I went through a really bad time of feeling guilty that I wasn't working, I was another single parent... Then time passed, and I got my first job. I don't know what that feeling was but it's long gone'*. The household management systems of these women included ring-fenced money for them to spend on meeting their own needs. All four women were educated to degree level and had a relatively high household income. All provided clear evidence of a genuine sharing of financial control with their partner and all but one was undertaking paid work.

The guilt-free views expressed by these women certainly did not reflect the overall tone of the interviews. For the large majority of interviewees any spending on themselves was associated with feelings of guilt. Even those women who did have regular money to spend on themselves, or who had partners who were making a similar level of sacrifice, expressed such guilt. For most of the women in the sample the needs of different family members were in a clear hierarchy, with children prioritised at the top, general household needs in the middle and their own needs at the bottom. Views were split about the position of male partner's needs in this hierarchy; sometimes they were above the woman's and sometimes alongside them at the bottom. This of course raises the question of why such powerful feelings of guilt are felt by so many women when spending on themselves in a way that is perfectly reasonable, and possible reasons for this will be discussed in the concluding section of this chapter.

## **10.2 The Value of Paid Work**

Although the nature of the paid work undertaken by the women in the sample has been discussed in Chapter Seven (section 7.1.2), the interviews also produced a great deal of information on the normative role of paid work in women's lives and their work aspirations. The second part of the chapter therefore discusses the interviewee's relationship to the concept of 'paid work'. In particular, the emotional and normative nature of the connection to work is explored.

Almost all the women in the study group showed a strong affinity to paid work. Work was generally seen as a moral good, something that was part of being a 'good mother'. This view was articulated by Anna (highly deprived group):

*'I think it's important for a mum to work, its sets a good example for the children. For them to see we have been training and going to college and trying to better ourselves and then working, they're seeing the benefits of us working and having more money, I think its very, very beneficial for the children to see us working.'*

Being in paid work was also seen as an important part of a woman's individual identity, and a way to build personal worth. This was expressed by working mothers like Lisa (hardly deprived group): *'I like the idea that both women and*

*men should work and then there's equality ... I don't like the idea that women shouldn't work and then have no money.'* But the same notion was also expressed by non-working mothers like Elizabeth (highly deprived group), who was undertaking a range of voluntary work and a level 3 NVQ: *'[I want] a job where I can make a bigger difference, not just go and work in Morrison's or something like that ... I'm aiming to get a decent job, maybe a supporting role in the community or something, a reasonable wage coming in.'* Conversely, non-working mothers like Karen (highly deprived group) said that being away from the work place had affected their self-esteem and sense of identity: *'If you're talking to people and you say 'I'm a stay-at-home-mum at the moment' then nobody's interested, like that's not very interesting ... I think the way you're made to feel if you do that is pretty worthless'*. Paid work was seen as a key element of gender equality by many of those interviewed; bringing in a wage was an important part of their identity as modern women and as partners in a relationship of equals.

The strength of support expressed for working motherhood was reflected in practice, with eight interviewees having some kind of paid work, two undertaking training in preparation for a return to paid work and one actively seeking work. Four younger mothers in the survey supported the idea of an eventual return to work but felt their children were still too young to allow this. The general consensus was that it was better to wait until children started full time school:

*'I think I should go out to work as well, but Iain's too little at the minute. I wanted to go straight back to work, but I'd be missing out on Iain if I did that, and Iain would be missing out on me. When he's four or five, going to school, I'd really want to go back to work. I really want to go back to work now, but I can't.'* (Claire, highly deprived group)

The use of normative concepts such as 'should' and 'can't' in this passage is illuminating; further discussion revealed that it would have been possible for Claire to return to part time work if she chose, but she felt a moral compulsion to stay at home with her young child.

Hazel (highly deprived group) said she had looked for work but found it simply wasn't financially viable: *'I was going to get a job ... I was going to work at the school, on the dinners. But then I said to Harry 'what's the use, we would have to go and pay full rent.' So we wouldn't benefit, and we'd have to pay a child minder.'* Because she was getting Housing Benefit she was caught in the 'unemployment trap' which tax credits were supposed to have abolished. She would have been taking home less than £3 an hour net; not enough to persuade her to take a job.

Only one woman with children over five expressed no desire to find paid work, Steph (highly deprived group), but she also rejected the male breadwinner model: *'I think a woman has as much right to go out and work as a man. I don't think it matters.'* Two others who were working wished they had enough money to be able to stay at home: *'When mine were small I worked night shift and stayed at home all day. Not to work at all would have been much better.'* (Ruth, highly deprived group). But both of these women accepted the importance of their going to work for financial reasons.

Overall, all of the interviewees considered the idea of working motherhood normatively acceptable, a large majority saw it as desirable, and all but one rejected the idea of becoming a long-term stay-at-home-mother themselves. This strong affinity for paid work was unexpected, and differs from other studies of low-income women (Goode et al 1998). However, a recent poll of three thousand women produced very similar findings (Cassidy 2010).

Interestingly, several interviewees mentioned the possibility of either developing a female breadwinner household or a household where both partners worked part time. For example Elizabeth (highly deprived group), currently not working, had an ideal of a female sole earner household: *'If I got a job, it more than likely would be better paid than Ernie's and Ernie would love to stay at home and I think I would quite like it as well. It would be a nice role reversal.'* Isobel (hardly deprived group), who lived on the edge of a fairly affluent area, knew of a number of full-time dads: *'There's lots of full time dads I meet at the mum and baby groups round here you know. And I'm sure they feel a bit odd in a room full of women and their children, but it's possible'.*

Although affinity to paid work was very strong among the women interviewed, the profile of the families in the sample was in fact skewed towards male earning. As has been shown in section 7.1.1, nine of the seventeen families were ‘male sole earners’, and three others were ‘male primary earners’. However, if the *aspirations* expressed by the women interviewed are considered, a very different picture emerges. Across the sample, about half of the women were not in their ideal work situation. Almost all of these had plans to change this in the next two to three years. It would be interesting to return to the sample in three years time to discover how many of these women had achieved their ideal working situation. Only three households would be ‘male sole earner’, five ‘male primary earner’, six ‘equal earner’, three ‘female primary earner’ and one ‘female sole earner’. This is summarized in Table 10.1 below. In twelve cases the ideal working situation would mean a shift towards more paid work by the female partner, which would also mean an increased household income.

**Table 10.1. Comparison of Current and Ideal Household Working Arrangements**

Type of family	Current situation	Ideal situation
Male sole earner	9	3
Male primary earner	3	4
Equal earner	3	6
Female primary earner	2	3
Female sole earner	0	1

This gap between what the interviewees wanted to do and what they were actually doing is an important finding. The degree of choice available to mothers has polarised academic debate, with Hakim (1998, 2000) suggesting women are generally free to establish their paid work/home work balance according to their own preferences (preference theory), while Duncan and Edwards (1999) have argued that women’s choices are curtailed on normative and practical lines, what they call ‘gendered moral rationalities’. This sample is too small to draw any strong conclusions, and it is not the intention of this study to enter wholeheartedly into these debates. However, the gap between what women want and what they have in this study does suggest choices around paid work are

somewhat curtailed, and a few conclusions can be drawn on the constraints on a mother's return to the workplace.

Firstly, a strong normative idea widespread in the study group was that mothers with children below school age should not work. Secondly, another normative idea for some interviewees was that mothers should only work inside school hours, i.e. 9am to 3pm. Thirdly, the kinds of jobs available to these women were often part time or poorly paid. To some extent this was self-fulfilling as the sample group consisted of women in low-income families, so families with two decent incomes were excluded from the sample. Nevertheless, the women in the group who were currently undertaking training clearly aspired to something rather better than was available to them without further qualifications or experience. Moreover, two of the eight working women in the sample did part time work for the minimum wage and a third, Hazel, explicitly stated she was unable to find a job that paid well enough to motivate her to return to work

The one highly skilled, high earning woman in the sample group, Isobel (a professional currently on maternity leave), did talk in terms of having a clear choice when discussing her decision to return to work:

*'I am the one who dropped to part time. I want to be with the children. Ian had the opportunity to drop to say four days at his work and look after Tilly one day, but he didn't want to do that. So I guess it's all up to individual choice.'*

This notion of 'free choice' was echoed by two other university educated women in the study, Lisa (a professional working thirty hours a week) and Gabrielle (an administrator working sixteen hours a week). But for the women in the study who were less well educated and had less earning power, choices were limited by a range of factors. In fact in her very next sentence Isobel suggested that for many of her friends choices were constrained:

*'I can drop to part time because I'm well paid. And a lot of my friends can't do that because they're in less well paid jobs. Or they're working four really long days just to have one day with the child, which is really very, very stressful. So it's difficult.'*



Marie, the second highest earning woman in the sample who had returned to her job three days a week, highlighted the gender inequality that limited her choices: *'I think probably the dad would like to do part time hours if it was allowed. Because that was another thing Martin and I said, we could both do part time and share the child care, but his work didn't offer that.'* On the other hand, Debbie, whose second baby was due at any time, was contemplating a short maternity leave and an imminent return to work for financial reasons: *'I would love to be a stay at home mam and stay home and look after the two of them. But it's just not financially viable, so I know I will have to go back to work.'* Her need for part time work meant that she was contemplating jobs below her previous skill and remuneration level. So while three women in the sample provide evidence to support Hakim's idea of free choice, a much larger group had their choices constrained by a number of factors, both normative and practical, in the way Duncan and Edwards have argued.

### **10.3 Gender Beliefs**

As well as asking about the gender roles adopted by the interviewee and her partner, the interview schedule was designed to elicit responses on her broader attitudes to gender roles in society. These attitudes have been termed 'gender beliefs'. Five gender beliefs were specifically explored in the interview, as these had been suggested as potentially significant in previous research: belief in the male bread-winner, belief in male financial irresponsibility, belief in female pin-money earning, belief in mother blame and belief in mother sacrifice. The precise meaning of each of these terms and the reasons why they were chosen have been explored in section 4.4. This part of the chapter discusses interviewee's responses to each of the five beliefs in turn.

One of the most influential academic articles on gender is West and Zimmerman's 'Doing Gender' (1987). In this article, the authors proposed there was a clear difference between what people say about gender roles and how they actually act (see section 4.4). Generally, both men and women claim to be much more egalitarian when interviewed than observation of their actual practice suggests. Commenting on this phenomenon, the authors' coined the phrase 'talking gender/doing gender' to highlight that the two rarely match up.

This approach informed the design of the interview schedule and its analysis, with the aim of establishing the extent to which interviewees' beliefs about gender roles shaped actual practice in their households.

### 10.3.1 Belief in the male breadwinner

Interviewees were asked to give their response to the statement 'Some people think that a man should go out to work full time while a woman stays at home and looks after the children and the house.' The women in the sample group were unanimous in their rejection of this notion as a normative ideal. Responses can be divided into two groups; those who strongly objected to the whole concept of the male breadwinner idea and those who saw it as down to individual choice. Typical of the first group were Elizabeth and Isobel: *'I think that's complete garbage!'* (Elizabeth, highly deprived group) *'I can't swear can I? Rubbish!'* (Isobel, hardly deprived group), while Bridget (hardly deprived group) articulated the views of the second group: *'I think if a woman was very happy with doing that and the man was very happy doing that and everyone was happy and it was working out then that's fine. It's an individual choice. But I don't agree with the idea of 'should'.'*

All the women interviewed found the idea that a woman *ought* to stay at home unacceptable. Nikki neatly summarised this consensus: *'In the old days it was that the man went to work and the woman stayed at home, but it doesn't work that way now, it's equal'* (Nikki, highly deprived group). This finding differs both from some earlier research (Goode et al 1998, Nickenig 2005). The strong affinity that the interviewees expressed towards paid work has already been discussed. It is therefore hardly surprising that the notion of the male breadwinner should be so firmly rejected. However, the ideological difference between the two groups of women is worth exploring further. The group who forcefully rejected male breadwinning seemed to do so for strong ideological reasons, linked to feminism and their image of what it meant to be a modern woman, as expressed very succinctly by Steph (highly deprived group): *'I think a woman has as much right to go out and work as a man.'* The group who felt it was down to individual choice took a more pragmatic view, saying that each couple had to work out the best arrangements for their own situation:

*'I do actually think that men's brains aren't wired as well as a woman's for looking after children. Like I'm a big breast feeder and it would be hard for a man to swap and stay at home! But I don't think a woman should be forced to stay at home, nor do I think a man should be forced to work full time. If they both want to work part time and arrange to do it like that. Or both just opt out all together and earn as little as possible and live really simply then that's great. Its all just personal choice, there's no 'ought to'. (Jill, hardly deprived group)*

Interestingly, whether a woman was in the 'ideological' group or the 'pragmatic' group seemed to bear little relation to her own circumstances. For example, Bridget was working four days a week while Elizabeth was not working. However, there was a clear link between what a woman believed about the male breadwinner ideology and her *ideal* working situation already explored in Table 10.1. Thus the women who had 'ideological' views on male breadwinning all wanted to be equal earners, primary earners or sole earners, while the women in the 'pragmatic' group all aspired to work less than their male partners. This touches on another difference between the 'ideological' and 'pragmatic' groups; the way they thought childcare and career ought to be balanced. Women in the ideological group talked about sharing childcare on an equal basis between mother and father: *'equality of everything, equality of work, equality of childcare.'* (Lisa, hardly deprived group). Women in the pragmatic group were much more disposed towards the view that the bulk of the childcare should be done by the mother: *'I think it's the mother's job to bring up the children. I'd rather bring them up myself than have someone else bring them up, because that's why I had children.'* (Pauline, highly deprived group).

Statements like these reveal a clear difference between the two groups, with those in the 'ideological' group having a strong belief in careers for women and in gender equality, and those in the 'pragmatic' group seeing women's caring roles as paramount, with paid work being part time and largely out of economic necessity. Those who favoured caring roles over careers did so with little normative force, saying such decisions were down to individual choice, whereas those who favoured career over caring expressed a strong normative side to their views, saying women *should* be earning alongside men. This is surely an indication of the direction in which the current ideological tide is flowing; it

seems interviewees felt it was not acceptable to prescribe the male breadwinner model. This is a marked attitudinal shift over the last fifty years, even over the last decade judging from the conclusions of Goode, Callender and Lister (1998).

It was suggested above that a woman's beliefs about the male breadwinner model are more closely connected to her ideal work situation than to her real one. While this is true, it is also important to point out the clear shift that has occurred in the income sources of the study households in recent times. The introduction of tax credits and the increase in female wage earning meant that, on average, households in the study group got only half of their income from male wages (see section 7.2.1). In some households it was as little as twenty five percent. As shown in Table 7.6, only seven households were 'male bread-winner' (i.e. receiving more than half of their total household income from male earnings). Moreover, all but one of these households contained children below school age, and the interviewees stated the aspiration to increase their own earned income in the future, further reducing the proportion of income from male wages (Table 10.1). Only one household in the study group can therefore be considered male-bread winner over the long term. In practice as well as in ideology it seems the male breadwinner model is in serious decline.

### 10.3.2. Belief in male financial irresponsibility

Interviewees were asked to comment on the statement 'Some people think women are much better at looking after family finances than men'. Seven interviewees agreed with this statement and ten did not. Those who agreed were split between those who did so because of their own experience or observation and those who offered a sociological or biological explanation: *'Look at my sister for example, she has to look after their finances, her husband would gamble it all. I think generally women are better. That's the experience of my friends and stuff as well.'* (Claire, highly deprived group), *'I think women are much less selfish once they've had children. Men aren't biologically programmed to put others first. Which is a good thing, because it means they can protect their family.'* (Jill, hardly deprived group). Those that rejected this statement largely drew on personal observation to justify their views: *'Thinking about my dad and my brother and step-sister they all share really.'* (Nikki,

highly deprived group) *'One of my friends her partner manages all the money and she doesn't really know what's what with the money.'* (Pauline, highly deprived group). There were no ideological expressions of gender equality when answering this question, nor were there any suggestions that men might be superior to women in managing household finances. Thus, while a majority of the interviewees expressed views tending towards gender equality, this was not strongly supported ideologically and a large minority expressed strong negative beliefs about the ability of men to manage household finances responsibly.

Curiously, these responses bore little relationship to what the interviewee said about her own partner. In the sections of the interview dealing with financial responsibility and management, many women gave the view that their partner was financially irresponsible and could not be trusted, often using powerful language: *'He can be like a little kid with money!'* (Bridget hardly deprived group), *'He spends it like you wouldn't believe.'* (Anna, highly deprived group), *'Mark doesn't have a clue about finances whatsoever'* (Marie, hardly deprived group). As shown in section 9.3.1, this led to the virtual exclusion of the male partner from financial decision making in eight of the study households. But these were not necessarily the households where women said they believed in male financial irresponsibility. Only in the households of Marie, Claire, Hazel and Debbie was an ideological belief in male financial responsibility reflected in day-to-day financial management and control. Conversely, Jill, Lisa and Steph accepted the idea of male financial irresponsibility while at the same time sharing financial control equally with their partner. Anna rejected the idea of male financial irresponsibility but had 'defensive control' of the money in her own household. On the issue of male financial irresponsibility, 'doing gender' and 'talking gender' were very far apart.

### 10.3.3. Belief in female pin-money

Interviewees were asked to give their views on the statement 'Some people think that it is a man's role to provide the money for the really important things, while any money the woman earns pays for the 'extras' in life.' This notion found even less support among the interviewees than the male bread-winner. Most simply rejected it out of hand, and indeed seemed unfamiliar with the

whole idea. Only Ruth (highly deprived group), one of the older women in the survey, recognised it as how things used to be done:

*‘That’s quite an old-fashioned statement, from the times when women first went to work. The idea that it was pocket money for luxuries ... several of my women friends are the main breadwinners in their family now. I think that’s been a marked change over the last twenty years since I first worked.’*

The pin money ideology which Polly Toynbee remembers dominating gender relations in the work place during the ninety seventies seems to have been consigned to history (Toynbee, 2003).

#### **10.3.4 Belief in mother blaming**

The question on mother blaming in the interview schedule was deliberately provocative, asking interviewees to give their response to the statement ‘Some people think that it is a mother’s fault if she can’t find the money to provide all the things her children need’. Responses differed in nature from those given to the previous three gender belief questions, with a much greater range of responses given. Because there was such a wide variety of ways of answering this question, each group of responses needs to be considered separately.

A number of women interpreted the question as being about gender equality, saying that it was as much the father’s responsibility as the mother’s to make sure the children were provided for. This is in itself an interesting position for the interviewees to take up; it rejects the widespread popular conflation of ‘bad parenting’ with ‘bad mothering’ and seeks to position fathers as equally responsible for the financial well-being of their children. Lisa (hardly deprived group) went even further: *‘in some ways I might think that the father has more of a moral duty to provide than the mother (laughs)’*, an interesting statement from one of only two female primary earners in the sample. Those who answered the question in this way showed that although the male breadwinner ideology is in decline, men are still seen as having a major financial responsibility. Women’s role as financial managers does not free their male partners from needing to make a substantial financial contribution to the household economy.

Other interviewees used this question to defend mothers on low incomes and to point out that money was often simply inadequate to cover out-goings. A couple gave passionate answers apparently based on their own experiences or those of friends or neighbours. While there was surprisingly little evidence of stigmatising of low-income women, a few interviewees did say that mother blame was sometimes appropriate; mostly, however, this was set alongside a clear statement that such 'bad mothers' were a small minority.

Two interviewees did say that it was down to an individual mother's financial skill to make sure that money stretched to cover the essentials. Both the women who articulated such sentiments, Hazel and Elizabeth, had survived for many years on a low income and were themselves financially highly skilled.

While most of the women answered the question in general or abstract terms, a few defended their own financial management at this point. One admitted that she did blame herself if money was short, and a couple said they sometimes felt judged by other people when they could not provide for their children.

It is difficult to generalise from the varied answers given to this question. However, it is clear that the interviewees did not stigmatise other mothers living on a low income; on the contrary, they were more likely to direct blame towards the male partner or to the general lack of money in the household rather than the fickleness or irresponsibility of the mother herself. It is also clear that the interviewees had a great deal to say about mother blaming and that this could have taken a more substantial part of the interview if time had allowed.

#### **10.3.5 Belief in maternal self-sacrifice**

The last belief question focused on maternal self-sacrifice 'Some people think that when money is tight a mother should sacrifice spending on herself in order to buy things for her children. What is your view?'. Although interviewees were specifically asked to talk about their general views rather than their own practice, disappointingly a large majority answered this question with regard to what they did themselves. This may be because they felt the need to portray themselves as 'good mothers' at this point (see section 10.5), although some did

say that their own self sacrifice was excessive. Discussion above (section 10.1.2) has already shown that female self sacrifice was being practiced by almost all the women in the sample; it is not necessary to repeat that discussion here.

#### **10.3.6 Analysing gender beliefs in the study group**

Hochschild (1989) identified three types of ideology exhibited by the participants in her study: traditional, transitional and egalitarian. These categories lend themselves well to the interviews in the current study. However, Hochschild was at pains to point out how conflicted and contradictory many of those she observed, both men and women, were about their gender ideologies and practices. As a result, she assigned most of them to the 'transitional' group. In this study, rather more complex analysis was carried out, with each of the positions taken by the interviewees separately classified as 'traditional', or 'egalitarian'. For each of the five belief systems each interviewee was ranked twice; once according to their stated beliefs, and once according to their actual practice. Three other areas of potential gender inequality were also considered: the burden of worry (section 10.1.1), access to personal spending money (section 9.1.3) and the role of financial management (section 8.1). In these cases, 'egalitarian' meant there was clear evidence that responsibility in this area was shared, while 'traditional' meant the female partner taking most or all of the responsibility. The purpose of this analysis was two-fold; to reveal the relative strength of 'traditional' or 'egalitarian' positions in each area and to discover the degree of conflict or consensus across the sample.

In summary, an interviewee adopting strongly 'traditional' gender values would have an employed male partner while she was not employed or only reluctantly and for purely financial reasons. She would accept the burden of anxiety and self-sacrifice in the home, while expecting her partner to provide financially. She would see this as the 'right' way of doing things for other couples too. Conversely, a strongly egalitarian interviewee would either share paid work with her partner or strongly aspire to do so. She would hope to share worry and self-sacrifice with her own partner while believing that other couples should do the same. A woman with 'transitional' gender values would either demonstrate a



mixture of the features of traditionalism and egalitarianism, or have a clear divide between stated beliefs and actual practices.

The concept of pin money was not supported by any of women in the survey and was not practiced by any of them either. Male breadwinner ideology attracted scant support, either in belief or in practice. Although six households were currently male bread-winner (Table 7.6), in all but one case this was clearly seen as a temporary situation until the woman returned to work. No households consistently believed in and practiced male bread-winning. Mother blame ideology was also weakly supported, with only four women saying they felt it was a mother's fault if she couldn't find all the things her children needed. However, the idea that men were financially irresponsible was supported by nearly half the women in the sample, with a similar number describing their own partner as irresponsible. In four cases women said men as a whole were financially irresponsible but in practice shared financial control with their own partner. Finally, although *beliefs* were evenly split between those supporting maternal self-sacrifice and those not, *practice* strongly favoured self-sacrificial behaviour. This contradiction was encapsulated by Anna (highly deprived group): *'I don't believe that any one should have to sacrifice any more than any one else, but I think that mainly from a mother's point of view, you generally do just do it naturally'*. A clear majority of the women were very self-sacrificial, with five women acting more self-sacrificially for their own children than they believed was right for other people. The contrast between views of the male breadwinner and behaviour around self-sacrifice reflects Hochschild's ideas of the unfinished gender revolution; women now expect to be in the workplace but are still expected to do most of the sacrificing at home (Hochschild 1987).

The burden of worry, access to personal spending money and financial management all showed evidence of some gender inequality across the sample group. All but two of the women in the sample felt more financial worry than their partner. Five women, all in the highly deprived group, had no access to personal spending money. The male partner played an active part in day-to-day financial management (mainly shopping) in only four households.

Combining the results for the eight areas described allowed each interviewee to be classed as either traditional, transitional, or egalitarian. In Table 10.2 (overleaf) the women are grouped together by attitudinal type, and their attitudinal type is set alongside the household income and the deprivation levels for their household.

**Table 10.2. Attitudinal Types**

Name	Attitude type	Household income	Deprivation group	Earner type
Bridget	Egalitarian	75%	Hardly deprived	Equal
Fiona	Egalitarian	67%	Hardly deprived	Male primary
Gabrielle	Egalitarian	79%	Hardly deprived	Male primary
Jill	Egalitarian	79%	Hardly deprived	Male sole
Lisa	Egalitarian	79%	Hardly deprived	Female primary
Isobel	Egalitarian	61 % (79% after housing adjustment)	Hardly deprived	Equal
Debbie	Transitional	69%	Highly deprived	Male sole
Marie	Transitional	82%	Hardly deprived	Equal
Steph	Transitional	60%	Highly deprived	Male sole
Anna	Traditional	66%	Highly deprived	Male sole
Claire	Traditional	62%	Highly deprived	Male sole
Elizabeth	Traditional	63%	Highly deprived	Male sole
Hazel	Traditional	67%	Highly deprived	Male sole
Karen	Traditional	72%	Highly deprived	Male sole
Nikki	Traditional	64%	Highly deprived	Male sole
Pauline	Traditional	72%	Highly deprived	Male primary
Ruth	Traditional	72%	Highly deprived	Female primary

Table 10.2 reveals that women from poorer households generally subscribed to more traditional views and practices; the traditionally aligned households had a mean household income of 67% of the national median, the egalitarian minded ones 76%. The clear exception to this was Fiona, and it has already been suggested that her very egalitarian attitudes are connected to her low

deprivation scores. It can also be seen that higher deprivation scores are linked to more traditional attitudes and practices; all of the egalitarian households were 'hardly deprived', whereas all of the traditional households were 'highly deprived'. This connection is stronger than just the effects of household income. Bridget's household income is little greater than Karen's and Fiona's the same as Hazel's. Yet the first woman in each pair has no maternal deprivation while the second has significant maternal deprivation (Table 7.10). The conclusion must be that gender beliefs and practices do have an impact on the material deprivation levels of both mothers and the households they live in. Looking at the earner type of the household is also interesting. In the eight traditionally minded households there are only two women workers. Conversely, the equal earner households are all in either the transitional or egalitarian households, and only three 'male sole earner' households are; both of these contain children under two. This is not a circular argument because *aspirations* to work rather than current work were used for the 'male bread-winner' section of the gender value analysis. It does suggest, therefore, that having a wage earning woman in the household makes it a more egalitarian one (Friedberg and Webb 2005).

#### **10.4 The 'Good Mother'**

While establishing the beliefs that shape people's behaviour is important, their actions are never just a simple choice based on pre-conceived ideals. Extended family and wider society bring subtle but powerful pressure to bear on individual behaviour through the acceptable norms they establish. These norms and the pressure they exert need to be understood as part of the behaviour patterns of the women interviewed. Central to West and Zimmerman's 'doing gender' concept is the idea that women (and men) behave in gendered ways because it is socially expected of them, and that this is intimately connected to their own sense of self. Thus 'motherhood' was a central plank of self identity for the women interviewed in this study, a self-identity they affirmed and re-created during the interview process. In particular, societal ideas of the 'good mother' were likely to have shaped both their actual financial practices and their perceptions of themselves and their money. These ideas therefore require some exploration.

### 10.4.1 Defining the good mother

A central feature of all mothering activity is that it is at the nexus of the public and private realm (Phoenix and Woollett 1991). Mothers' *private* practice of child rearing will be judged in the *public* sphere whenever their children enter it. The 'good mother' is one who does not come to public attention, whose private practices of child-rearing produce well-behaved, healthy children who are able to learn successfully in school and become the 'citizen-workers' of the future (Lister 2006). The family is the place where key ideologies of citizenship, behaviour, culture and work are passed on to a new generation, but how this is actually done is left down to individual families. Only where families fail will the state intervene directly. State help, provided through state transfers, exists to support the private business of child-rearing, not to usurp it. As a result, mothers are under considerable pressure to 'get it right'. In cases of extreme 'failure', mothers face the ultimate sanction of having their children taken from them by the state. In cases where their 'failure' is seen as less serious, mothers face the very public judgement of both their peers and of wider society, characterised by Reid as 'torturing the bad mother' (Reid 2008). In short, 'the official view [is] that family problems and family failures can be put down to the inadequacy of particular parents' (New & David 1985, 77). In spite of the gender neutral use of the term 'parent' in this quote and in most policy discourse, the emphasis in reality is on mothers (Rich 1986, Douglas and Michaels 2004). All this is rooted in 'an interlocking, cumulative image of the dedicated, doting "mom" versus the delinquent, bad "mother"' (Douglas & Michaels, 2004, 7). Mothers therefore feel a very heavy burden of personal responsibility for making sure their children 'turn out right'.

With this in mind, it is not surprising that strong ideas of how mothers should and should not behave underpinned so much of what the interviewees said. Taken as a whole the interviewees testimony creates a clear picture of what the study group considered the 'good mother' to be. It is important to stress that this is not a study of 'good mothering' per se, and that it is rooted in the discipline of social policy rather than sociology or psychology; that the interviewees' notions of 'good mothering' emerged so strongly was not an

intended result of the interview process. Nevertheless, as notions of ‘the good mother’ both shape and are shaped by what mothers do with their money, this is one of the most important aspects of the study. The importance of notions of ‘good mothering’ in shaping the distribution of resources within the household emerged very strongly. It was clear that decisions about family money were not only based on how much money was available, but on deep-seated beliefs about the ‘right’ environment for bringing up children and the ‘right’ behaviour of parents. It is in recognition of the central importance of notions of ‘good mothering’ in shaping household resource distribution that so much space has been devoted to the subject.

#### **10.4.2 Good mothering on a low income**

Normative social constructions of good mothers are generally implicit rather than explicit. Mothers are generally judged on results (the behaviour and achievements of their children) rather than on process. However, politicians and the media often suggest that some kinds of mothering are better than others and these give clues as to some aspects of the ‘normative good mother’. Although co-habitation and same sex parenting have become more acceptable since 1991, Phoenix and Woollett’s basic conclusion still applies: ‘According to current ideologies the ideal circumstances in which to have and rear children are with mother and father being over 20 years of age (but not too old, that is not above 40), married before birth and for the duration of childhood’ (Phoenix & Woollett 1991, 15). Most of the mothers in the study group met these expectations. However, as Phoenix and Woollett go on to point out, dominant middle class assumptions about ‘good mothering’ make no allowance for mothers who have limited access to income and material resources. Lower income mothers have a limited ability to provide children with all the trappings and opportunities of a middle-class childhood: after-school activities, nice shoes, holidays abroad and so on. It is not that money itself is important, but that money is seen as enabling a childhood that is both emotionally nurturing and physically comfortable. Thus mothers in low-income households are attempting to meet the standards of middle class parenting without the resources necessary to do so. As another normative expectation of parents is to provide adequate material resources for their children, the mothers in the study group were constantly struggling to

ensure their provision and management of resources for their children meant they were 'good' mothers not 'bad' ones. As Crittenden has pointed out, such struggles mean that successful mothering is highly skilled work requiring intelligence, wisdom, love, patience and inner strength (Crittenden 2001). It is also exhausting, guilt-inducing and isolating (Rich 1986).

Paid work is a crucial way to bring resources into the household. Moreover, as raising children on benefit is seen to be a potential symptom of 'bad parenting', having paid work is doubly important. Traditionally the role of earner was assigned to the father, but in recent years the role has shifted to encompass both parents (Lewis 2001). It is therefore not surprising that an affinity to paid work emerged so strongly from those interviewed. Having paid work was seen as the ideal, but aspiring to paid work and training for it were also valued. Those women who were in paid work drew satisfaction from the fact that they were providing resources for their family and setting a good example for their children. However, the feminist hope that paid work would liberate women financially does not seem to have been achieved. Indeed the continuing power of maternal self-sacrifice and the infantilising of men mean that mothers continued to find their caring roles a major financial and emotional burden, which was often not shared by their partner.

Because money was in short supply for the women in the study, successful management of household resources became crucial. The many strategies they adopted to 'make ends meet', their self-sacrificing behaviour and their guilt when spending on themselves can all be explained as attempts to ensure they met one of the crucial standards of the 'good mother'; providing materially for their children. 'Defensive control' of household budgets and a belief in male financial irresponsibility can also be seen as an extension of the notion that while the 'good father' provides through his wages it is the good mother who is responsible for making sure those wages are well enough managed to provide for the children's needs. Lister has described this role as 'shielding children from the stigma and 'Othering' all too often associated with poverty' (WBG 2005, 5).

Those mothers in the study group who were most likely to sacrifice their own material needs did not have paid work and had spent many years living on a low

income, even on benefit; they were the ones who felt most at risk of failing to live up to the expectations of the ‘good mother’. They were also the ones most likely to make references to their own strengths as financial managers in the interview and to stress their self-sacrificial behaviour. Anna, who had just emerged from three years living on benefits and who described herself as ‘*the best bargain hunter in the world*’ was the perfect example of this, but it applied to nearly all the women in the ‘highly deprived’ group. Conversely, those who were most likely to overtly reject self-sacrifice and ensure their own material needs were being met from the resources of their households were those who had only short-term experience of life on a low income or who were ensuring they provided for their children’s material needs through bringing in an earned income. These women were all in the ‘hardly deprived’ group. Isobel and Marie are typical; Isobel would soon return to well-paid work when her maternity period ended, while Marie’s earnings ensured hers was the richest household in the study. Both made it clear that ensuring their own needs were met was an important part of their household financial management practices.

#### 10.4.3 Taking personal responsibility

The female household financial managers in the study generally seemed to believe that the resources available to them *ought* to be enough. This was based on three factors; firstly, the belief that the income from a full time wage really should be high enough to provide for a family, an idea reinforced by a government poverty line set at well below what a family actually needs to avoid material deprivation (see also Hirsch et al 2010). Secondly, interviewees had the knowledge that household income was enough to cover all household costs ‘in a good week’. Thus budgets that were set did suggest that there was enough money, but did so by defining essentials as ‘luxuries’, for example by not taking out household contents insurance, or by failing to take into account poverty shocks and the costs of Christmas. Thirdly, four of the poorest households did have outstanding debts and two others spoke of their occasional ‘extravagance’ with money. Thus some women in the sample saw their financial problems as essentially their own fault rather than realising that, even without these things, their income was insufficient (section 7.4). Most of the women in the sample

were therefore placed in the position of believing that it was possible to avoid deprivation on their household income when in reality it was not.

In *The Second Shift*, Hochschild writes that when working mothers discuss the immense difficulties of reconciling work and home life, they generally ‘confine a social problem to the realm of personal character’ (25). Although the women in the study group *did* acknowledge that having more money would make their lives much easier, they too had a strong tendency to confuse social and personal failings. Having a strong belief in maternal self-sacrifice, and in many cases unequal maternal self-sacrifice, it is not surprising that they deprived themselves to provide for other family members. Nor is it surprising that they felt such levels of worry and guilt; if they could not provide, especially for the children’s needs, then they must be responsible. They also faced the guilt which is almost universal in modern motherhood; feeling morally compelled to stay at home with the children, but financially compelled to go out to work. If they did choose to work they also faced the reality of the second shift; child care, housework, and managing the household finances were already much more than a full time job for these women.

In summary, the perceived requirements of the ‘good mother’ which united almost all of the women in the study centred on taking personal responsibility for meeting the material needs of all the members of the household. This meant aspiring to paid work, embracing ‘working motherhood’ as a moral good, competently managing the household finances, sacrificing personal needs for those of children, having little or no personal spending money and feeling guilt about spending on personal needs. The lower the level of household income, the more acute the pressure on a woman to demonstrate she was a ‘good mother’. Once a woman’s need to be seen as a ‘good mother’, in her own eyes as much as society’s, is grasped, the emotional pressures described in this chapter can be much more clearly understood.

### **10.5 Conclusion**

This chapter has ranged widely over the way that gender roles and gender norms shaped the financial lives of the women in the study. The three strongest



emotions that money produced in those interviewed were worry, self-sacrifice and guilt. The strength and depth of these feelings across the study group were surprising. For the large majority it seemed that these feelings were experienced more strongly and more often by the interviewee than by her male partner, though this was not universally the case. Yet often these feelings had to be kept hidden, especially from the children on whose behalf sacrifices were being made. It has been shown clearly that being the household financial manager was often a source of stress and difficulty for the interviewees, leading on occasion to acute anxiety or deep despair. However, many of the women specifically said that things were better now than in the past and there was the hope that they would get better in the future, particularly if both partners could find paid work.

Compared to older studies, the desire to undertake paid work emerged very strongly, with all but one of the interviewees aspiring to employment. The disconnection between ideal household working arrangements and reality for more than half of the women interviewed raises the question of how realistic their work aspirations were, especially in a time of economic recession. Yet if these women did get work, even part time, they would significantly improve their household's financial position.

Analysis of the beliefs the interviewees held about gender roles revealed a generally encouraging picture for those concerned with gender equality. On issues around paid work there was clear evidence that attitudes had shifted from those in earlier studies. The entry of mothers into paid work was now not only accepted but expected, and the money they earned was seen as a contribution to the core needs of the household, not just as pin-money. Mother blaming was generally rejected, with compassion being offered to mothers who struggled to meet their children's needs and clearly stated belief that fathers had a central role to play in financially supporting their children.

However, other aspects of gender practice were less encouraging, particularly when actual 'doing' differed from stated beliefs. A number of interviews entirely excluded men from any role in the household finances, and nearly half of the study group said that men were financially irresponsible and could not be

trusted with money. Far from being emancipatory, this situation meant that the burden of monetary worry rested firmly on the shoulders of women. Those interviewed also showed a strong tendency to excessive personal self-sacrifice, which often exceeded their own stated beliefs, and was often not reflected in the apparent behaviour of their male partners.

Overall, although nearly all the women interviewed expressed a strong desire for gender equality, only a minority had a genuinely equitable financial relationship. Most continued to shoulder an unequal share of the worry, guilt and self-sacrifice that raising children on a lower income brings. This was not overtly enforced by a male partner, but much more subtly established through cultural and societal expectations of the 'good mother'. Interviewees believed that a key aspect of the 'good mother' role was a personal responsibility to ensure that their children's material needs were met. Their attempts to reconcile this belief with the limitations of life on a limited household income accounted for a great deal of their emotional struggles around money. These struggles were therefore as much about gender roles and gender norms as they were about finance.

## Chapter Eleven

### Conclusion and Implications

In the previous four chapters, the rich information generated from seventeen in-depth interviews has been presented, and outline conclusions drawn. In this final chapter, these conclusions are synthesised and deepened through further analysis. Most of the chapter is directed to answering the research questions which underpinned the whole study (section 5.1), and these provide the headings for the first four sub-sections. The chapter, and the study, then finish with a discussion of the policy implications of the findings and recommendations for future research.

#### **11.1 Material Deprivation**

*To what extent (if at all) are mothers more materially deprived than other members of their household? How is this connected to issues of control, allocation and day-to-day management?*

Before discussing maternal material deprivation, it is important to reiterate that the household incomes of most of the families in the study were inadequate to meet their material needs (sections 7.4 and 8.6). It was clear that a household income at 60% of the national median was insufficient to avoid material deprivation. The 60% median poverty line seems arbitrary, unconnected to the actual needs of families (Veit-Wilson 1998 & 2000, Deeming 2005); the figures from the study suggest that 70% might be a better standard poverty line, although this requires further investigation. All the study households contained at least one full time wage earner, yet many of the interviewee's comments and management strategies were reminiscent of those from benefit dependent households (Goode et al 1998, Kempson et al 1994). It was clear that the women interviewed were neither financially irresponsible nor financially illiterate (section 8.2.1), all had a clear grasp of their family finances and used sophisticated money management strategies. It is hard to see what further skills these women could develop to make managing their household finances easier. They simply did not have enough money to cover the material needs of their households.

Past studies have drawn attention to maternal poverty and emphasised the ways in which current statistical measures hide it (Glendinning & Millar 1987, Daly 1992, Bradshaw et al 2003, Millar 2003, WBG 2005, Cantillon & Newman 2005, Pantazis & Ruspini 2006). The study group for this PhD provided clear evidence of this. Although all seventeen study households had an income above the 60% of median income poverty line, ten interviewees had a significant level of material deprivation. This was established using a new methodology, a gender-sensitive scoring system based on the HBAI material deprivation measure (section 7.3). This methodology largely answered Payne's thirty-year-old call for a simple, accurate way of measuring women's deprivation within the household (1991). Although the score given to each woman cannot be a perfect reflection of her material circumstances, the levels do give a broad indicator. Supporting evidence for this was provided through triangulation with household income and the answers to in-depth questions in the interview. The study has shown beyond any doubt that households not in income poverty commonly contain poor women. Moreover, in all ten 'highly deprived' households the mother's level of deprivation was higher than that of her children (section 7.3.2). These differences in deprivation levels were not small; six women had a 'significant' level of deprivation while their children had no deprivation. It is therefore clear that lower-income mothers *are* often substantially more materially deprived than their children. This has already been suggested in previous studies (Graham 1987, Utting 1995, Cantillon & Nolan 2001, Featherstone 2004) but the unique methodology used in this study provides strong confirmation of it.

The in-depth interviews revealed that as household income went down, child deprivation was kept low by parental sacrifice (section 10.1.2). In some families this sacrifice was shared by both parents, but in others it fell solely on the mother (section 9.2.3). In these households the job of protecting the children from material deprivation was highly gendered, with the mother not only protecting her children from deprivation but also her male partner. Again, this finding has been suggested previously (Ermisch et al 2001, Ghate & Hazel 2002, Bennett 2008). In six households this one-sided sacrifice was enshrined in the households' financial management practices (sections 8.3.5, 9.2.3 and 9.4). A clear hierarchy emerged in these families, with the material needs of the

children at the top, those of the male partner in the middle, and those of the female partner relegated to the bottom. All these households were in the highly deprived group. One-sided maternal sacrifice was not inevitable, however, even when income was low; four women in the highly deprived group gave clear evidence of sharing sacrifice with their partner (section 9.2.2 and 9.4). Yet even in these families, the woman's role as household financial manager meant that the burden of exercising 'vigilant restraint' fell unequally on her shoulders.

### **11.2 Control and Allocation of Household Finances**

*How are benefits, tax credits and wages integrated into household money management systems? How do couples decide to allocate their resources? What is joint, what kept as independent and what is allocated to household and children's needs? Are these decisions straightforward or the source of conflict and on-going negotiation?*

Previous studies have suggested a strong link between the origin of a piece of household income and how it is used (Burgoyne 1990 and 2004, Nickenig 2005), for example where Child Benefit is reserved for spending only on children (Goode et al 1998, Pahl 1989, WBG 2005). However, there was weak evidence for such 'tagging' in the study group; only in a small minority of cases was some money 'tagged'. The absence of tagging merits more attention in future studies, as it may be an unusual feature of this particular study group. However, three other reasons for the absence of tagging can be suggested (section 9.1.2). Firstly, the dominance of electronic forms of money meant that income was not physically seen by household members; the male pay packet and the Child Benefit cheque were gone. Secondly, sources of household income were more numerous than in the past, with households having a complex mixture of male and female wages and state transfers. Thirdly, female earnings were no longer seen as 'pin-money' for luxuries but as an essential component of household income. Most of the couples in the sample used a system where all money was banked jointly (section 8.3.1). Who had 'earned' which piece of income and who had 'entitlement' to it was much less significant, with all money simply seen as 'ours'. There was no evidence to support concerns that the tax credit system was too complex (Lane & Wheatley 2005, Dean 2007, Smithies 2007); the

families in the study group had no problems incorporating tax credits into their family budgets.

One money management system, the female-managed pool, predominated in the study group (section 9.1.2), something not found by previous researchers (Vogler & Pahl 1994, Burgoyne 2004, Goode et al 1998 and Snape et al 1999), and apparently contradicting recent work suggesting a growth in the individualisation of couple's finances (Pahl 2008). Women spoke of a genuine sharing in household resource management and of equal access to household money, giving no clear indication of 'allocation' of different pieces of money to different household members. However, closer analysis did reveal some clear gendered divisions in spending responsibilities. Firstly, women were almost always responsible for spending on children (section 8.3.4). They often had to manage day-to-day spending very carefully to ensure there was enough money left for the children, and often sacrificed their own material needs in favour of their children's. Secondly, in half of the 'highly deprived' households gender inequality was overtly built into household financial organisation, with personal spending money set aside only for the male partner (sections 9.2 and 9.4). This confirms the finding of previous studies that access to leisure is often a key area of gender inequality (Pahl 1980 and 1989, Cantillon & Nolan 2001).

Singh (1997) suggests that the organisation of marriage money always reflects deeper beliefs about gender roles; the way couples manage their money is never simply a common sense division of labour. It was therefore important to consider the interviewees' attitudes (section 10.3). There were many genuine signs of egalitarianism, with couples committed to the idea of a partnership of equals and evidence that for some this was genuinely reflected in their lives. However, in many families these egalitarian attitudes were at odds with inequalitarian reality, especially among the relatively less well off. Hochschild's idea of the 'unfinished revolution' (1989) was illustrated by the strong support for women's paid work but the unequal distribution of guilt, self-sacrifice, financial responsibility and, often, personal spending power within the household. A group of six couples organised their finances in ways which penalised the female partner. Such systems seemed partly to be a response to life on a very low income. Yet two better-off families also fitted this category, and two women in

relatively low income households shared management and sacrifice with their partners. The difference between egalitarian and traditional behaviour was therefore not simply explained by income level, attitudes and beliefs about gender were important too. In particular, a strong belief in personal entitlement to material well-being, and a willingness to spend money on achieving it, resulted in lower deprivation scores regardless of income (Table 10.4).

For most of the women interviewed, current conflict over money was limited. All said they were happy with the degree of control they exercised over household resources and with their financial decision making processes (section 9.3.1). There was little evidence that systems managed by women were controlled by men, as commonly found in previous studies (Vogler 1994, Snape et al 1999, Goode et al 1998); rather, in eight households the interviewee had taken full control over household finances and had largely excluded her partner. This was clearly done to minimise financial conflict, which in several cases had been serious in the past. The interviewees justified this in terms of male financial imbecility or said their partner could not be trusted with money. The term 'defensive control' was coined to describe these situations. Such arrangements had negative effects on women because in order to secure control they often gave their partner 'pocket money' and because assuming full control also meant assuming the full burden of financial stress and self-sacrifice (section 9.3.2). Female financial control was often accepted as the 'right' way to do things, even as something liberating for women. This view was, however, strongly disputed by a number of women from the hardly deprived group.

There was no evidence that female controlled systems led to lower deprivation levels for women, presumably because women prioritised their children's needs even when they had full control (sections 9.4 and 10.4.1). This finding is in keeping with previous studies suggesting that gender inequality is greatest in female-controlled systems (Pahl 1989, Vogler & Pahl 1994, Snape et al 1999). However, it seemed that some women had adopted 'defensive female control' because it guaranteed that children were protected from male financial irresponsibility, even if it did not mean their own material needs were met. Joint control was clearly the most beneficial system for women, and women who used such decision-making systems generally had very low levels of deprivation.

Perhaps when partners shared control they were able to scrutinise each other's decisions and prevent excessively self-sacrificial decision making. Thus the study provided evidence from some households to support Giddens' idea of greater democratisation and sharing of family finances (1997) and from others to support Sung and Bennett's contradictory conclusion that women continued to manage household finances and remained disadvantaged in household spending (2007).

### **11.3 Day-to-Day Management of Household Finances**

*To what extent do mothers carry responsibility for day-to-day management of household finances? How do mothers feel about the task of managing household finances day-to-day?*

In the large majority of cases in the study, day-to-day financial management was largely the responsibility of the female partner (section 8.1). This is the universal finding of all previous studies of household finances (Pahl 1989, Goode et al 1998, Burgoyne 1990 and 2004, Woolley 2003, Sung & Bennett 2007). It was generally justified as a common sense division of labour when the man was employed full-time and the woman not. Yet three women employed full-time were still solely responsible for day-to-day household financial management. Moreover, the idea of male financial imbecility was often used to justify this division of labour. Female financial management was therefore not simply practical; it also had a gendered dimension, drawing on traditional divisions of domestic labour and concepts of capability.

The dominance of female day-to-day financial management meant that women had the complex and highly skilled task of making ends meet (section 8.1). Many of those interviewed seemed caught in a struggle between pride in their financial achievements and a need to justify why they were not able to provide everything their children needed. This resulted in stress, in feelings of guilt and in excessive material self-sacrifice (section 10.1). While it would be wrong to suggest that these were never shared by men, it was clear that the women interviewed generally felt them more acutely than their partners. Most of those interviewed could talk about times of severe mental distress caused by financial problems in the recent past. Once it was established that the incomes of the



majority of households were simply insufficient to meet the material needs of all their members (section 7.4.1), it became obvious that the household financial manager had an impossible job. It is therefore not surprising that the large majority of mothers in the sample found being the household money manger emotionally difficult, sometimes acutely so.

#### **11.4 Mother's Attitudes to Money and Spending**

*How do the mothers interviewed decide between the competing needs of different household members, including their own needs? Do the women interviewed have clearly expressed ideas of who 'has a right to' different elements of the household income and is this affected by their own (possible) role as an earner?*

A small number of those interviewed had a clear sense that their own material needs should be met as a matter of course. They articulated a strong belief in gender equality and described their own material well-being as crucial to their ability to parent successfully. Their household management systems included ring-fenced money for them to spend on meeting their own needs. However, this position was unusual. More typical were those women who struggled to find the money for things like clothes and hair cuts, describing such things as 'luxuries'. In all of the 'highly deprived' households, if ends did not meet then the female partner's personal spending money got sacrificed. The pressure on mothers to sacrifice their own spending was strongly linked to normative ideas of 'the good mother' (section 10.4). Because the 'good mother' concept is rooted in middle class notions of motherhood, she is personally expected to be able to provide for all her children's material wants (Phoenix & Woolett 1991). When mothers in the study group were unable to do this they responded by prioritising the needs of their children above everything else. Yet often this was still not enough to meet the standard expected from the 'good mother' and worry, guilt, and more self-sacrifice resulted (Douglas & Michaels 2004). In only half of households were such sacrifices shared by the male partner, and even in these cases the extent of male sacrifice was not clear as the decision over who should sacrifice was generally left to the woman. Women could hide the reality of their material position, and make sacrifices without discussion with their partner;

several interviewees saw this as a morally positive choice. The general attitude of those interviewed was that their own needs should be met as and when it could be afforded: 'in a good month'. But for some of the women, good months were clearly few and far between. There was a complex contradiction here; while almost all the interviewees pooled their household income and felt entitled to access all of it, they also questioned their right to use it to meet their own material needs.

The financial oppression faced by women in this situation was complex, as they were apparently complicit in it themselves. But men were too often guilty of letting this happen, whether by turning a blind eye to the reality of the situation, or by actively ensuring their own material security at the expense of their partner. This was especially apparent in the poorer households in the sample. Even where the material burden of parental sacrifice was shared equally, the psychological burden often was not. The financial responsibility of the male partner often seemed limited to earning the money. In this respect, aspects of the male breadwinner model survived. Strongly linked to this was the idea of 'male financial imbecility' (section 9.3), with those interviewed often accepting the idea that men could not perform simple tasks of financial management. This fits into a widespread cultural notion that men cannot be trusted to look after domestic matters; that is women's work (Hochschild 1989, O'Reilly 2009, Orloff 2008). Many interviewees actively celebrated the exclusion of their partner from any financial role, talking of it as a kind of feminist victory over male stupidity. Clearly, such positions *are* preferable to the kind of male irresponsibility which was causing financial distress in some households in Goode et al's study (1998). But this should not be regarded as a great triumph for women; inherent in a household financial model based on a belief in male financial irresponsibility is an unequal emotional burden. To approach gender equality, men in the study group clearly needed to take a greater role in both household financial management and in resulting parental sacrifice, but many of the women interviewed had firmly shut the door on such a strategy. Yet the cases of Fiona and Steph show that an equitable division of management and sacrifice was achievable even in relatively low income families.

Goode et al (1998) found that when wives had their own wages, their control over household money was markedly enhanced. In the PhD study group, wage earning women certainly had significantly lower levels of deprivation. These low levels of deprivation were partly a result of higher household incomes, but women in paid work also clearly felt greater entitlement to leisure spending. Thus it does seem that getting paid employment has a positive impact on the material deprivation levels of mothers. A linked factor was the decline of the male breadwinner model. Nearly all of the women in the sample aspired to paid work and saw their (potential) earnings as making an important contribution to household finances. Having children represented a short term break from employment rather than an end to it; paid work was seen as the norm. Where they did work, even part time hours combined with tax credits to mean that only around half the household income came from male wages. Longitudinal work with the women in the study group would reveal whether returning to work will substantially boost their household income and reduce their material deprivation. It would be interesting to return to these families in a few years time to see if they have become two-earner homes, and if so what impact this has had on their income and deprivation levels.

### **11.5 Implications for Policy**

Three key causes of maternal material deprivation emerged from this study; low household income, sacrifice to protect children, and unequal access to household resources. All three are inter-related and overlapping; if government wants to reduce maternal material deprivation, all will need to be tackled. While there has been some clear progress towards gender equality and greater household incomes in recent years, gender and low income remain the most important determinants of deprivation levels within the household. If maternal deprivation is to be reduced, firm policies to address both issues are needed.

Simply focussing further research and policy work on the group in this study would be a start. For too long, politicians of all parties have talked about 'decent, hard working families' without acknowledging that many of those families are desperately struggling financially. *HBAI* reveals that 350,000 families with a full time worker are below the 60% median poverty line (DWP 2010), and

in this study it has been shown that households with incomes up to 70% of the median are also at high risk of material deprivation. Moreover, the evidence presented here supports numerous studies showing that the unitary model has kept the reality of maternal financial deprivation hidden (seventeen such studies are cited in section 3.4.1). It is time to develop new measures, specifically aimed at revealing the financial realities of women's lives. Adapting the gender sensitive deprivation scoring system developed in this study for the *Family Resources Survey* would be a way to do this. This would focus attention on the issue of maternal poverty and get politicians and policy makers thinking about it. Government rhetoric needs to move from 'children but not women first' (Lister 2006), to 'children and parents first'.

Much government and academic attention has been paid to single mothers and to the unemployed. Much more needs to be paid to low-income working families. Many of the 'highly deprived' households in this study have an income only around twenty percent above benefit levels. This is obvious from what interviewees said; their financial strategies and their financial hardship have more in common with the unemployed than with the majority of working families. While all of the households in the sample were clearly better off in work than on benefits, there were very high rates of effective marginal tax rates especially for families receiving Housing Benefit (Adam et al 2006). This meant there was very little incentive to increase working hours or wages. Changes since 1997 to the tax and benefit system have ensured that work does pay; the next challenge is to ensure that it pays more.

Over the last thirteen years, successive governments *have* succeeded in increasing the incomes of low-income working families through tax credits and the minimum wage. Without these policies the families in the study would be substantially worse off; only six out of seventeen would be able to avoid household income poverty without tax credits, and for some the minimum wage has also boosted income. There are numerous ways to further increase the income of such households. Increases in the minimum wage or in Working Tax Credits are obvious ones. The Conservative Party has recently proposed abolishing the 'couple penalty' in the tax credit system. They could also create an individual, rather than joint, threshold for Working Tax Credits, thus

increasing incentives for a second partner to work, especially when that work is poorly remunerated. Conversely, allowing households with a single earner to have the tax free allowances of both partners would be a simple way to further increase the income of families like those in the sample, but it would reduce incentives for the second partner to work. However, raising the personal income tax allowance to £10,000 a year, as proposed by the coalition government, would have a very limited effect on household incomes in the study group, unless tax credit withdrawal thresholds were also increased; income would increase by less than £10 a week after equivalisation. All of these things would cost the Treasury money at a time when the public finances are under great pressure. However, the cost of all of these would be relatively small.

Currently (February 2011), the coalition government is proposing the amalgamation of all existing state transfers to households into one Universal Credit. Although the policy has not yet been finalised, it will clearly make substantial changes in how lower income families receive their income. In particular, the Universal Credit would be paid in the name of a single household member, estimated to be the father in 80% of cases; a substantial shift of income from purse to wallet. In the light of the suggestion made in this study that a diverse range of income sources (his wages, her wages, state transfers) has under-mined the old bread-winner model and led to a greater share of household resources for women (section 7.2.3) the implications of this change need to be carefully considered and researched before, during and after the implementation of the Universal Credit. Failure to do so has the potential to reduce the share of household resources available to women and, through them, to their children. The days of male financial dominance in some households, as identified in Goode, Callender and Lister's study (1998) could return.

Another important group of policies are those aimed at getting more second earners into work. The women in the study group showed a strong affinity to paid work and a large majority wanted to re-enter paid employment once their children were of school age. The resulting increase in household incomes could have a major impact in reducing their material deprivation. However, there were also interviewees who were already in wage-and-a-half households. Their experience was not promising; several of these households remained on fairly

low incomes and their material deprivation often remained quite high. For paid work to be a successful way to reduce deprivation, half-wage jobs need to be well-paid, flexible and supported by good childcare, especially in school holidays (Grant 2009, Duncan & Edwards 1999). Numerous recommendations on this topic have already been made by the Women and Work Commission (2006), and these need to be followed through, with policy focussing more on the particular employment needs of mothers and less on a general drive to increase employment levels (Marsh & Vergeris 2004, Millar & Gardiner 2004, Fagan et al 2006, Lister 2006).

Politicians have largely ignored the issue of gender inequalities within the home, perhaps because it is hard to see what policy could achieve, but also because these issues are hidden. There was evidence of some egalitarianism within the study group, particularly in attitudes to paid work and amongst those who were slightly better off. Yet worry, guilt and self-sacrifice continued to dominate the financial lives of the women interviewed, and these were rooted in cultural beliefs about the role of 'the good mother' and, often 'the financially irresponsible father'. It is indeed difficult to see how these things might be open to policy intervention. Getting them on the research and political agendas would, again, be a good start. SureStart could certainly help, by increasing its existing efforts to involve fathers as active and equal partners in a child's life. There was no evidence that individualisation of tax credits would do anything to increase the share of household incomes available to women; the old ways of 'tagging' certain pieces of income had gone, and the large majority of couples already saw all of their income as shared.

### **11.6 Implications for Future Study**

There is an urgent need to develop methods of poverty measurement which allow the material deprivation of women within the household to be made visible. The method developed in this study suggests the *Family Resources Survey* could be modified to reveal the gendered aspects of intra-household resource distribution, but other approaches could also be developed. What is clear is that current methods of poverty measurement are entirely unable to capture the reality of women's material lives and that they are therefore deeply

flawed. Both academics and the Department of Work and Pensions should establish a research programme that will make fundamental improvements in the way data on women's material circumstances is collected and used.

The study group for *How Does Mum Manage?* was small, limited to one ethnic and socio-economic group and in a single geographical location. Work on intra-household resource distribution therefore needs to continue in other places and with other groups. Over the last four decades a number of studies of women's material lives have been conducted, and without these the study would not have been possible. However, there is still a great deal not known; the situation for different ethnic groups, for same-sex couples, for re-constituted families, for families in diverse geographical locations and for richer households all need further investigation. Goode et al's 1998 study was heavily drawn on when framing this study, but the UK now has a very different benefits system, and it is time to return to benefit-dependent families to establish their current situation. The suggestion that the electronic economy has fundamentally shifted the way couples think about their money needs further investigating. One obvious follow-up study, first suggested by Morris in 1984, would be to look at what happens in families whose income suddenly falls due to redundancy or ill-health; does this result in a change in the allocation of household resources and a decline in gender equality? Such a question suggests a longitudinal approach to intra-household finances, and this would also shine light on the financial effects of the long-term cycle of 'work, child-bearing, child-rearing, return to work' which many of the interviewees were experiencing (Brewer et al 2006, Jenkins 2001). Although several high quality studies have contributed greatly to our understanding of the material lives of women within the household, there is still a great deal not known and a great deal more to research.

### **11.7 Concluding Thoughts**

While a number of policies have been identified in the preceding section that would improve the material circumstances of mothers, particularly through helping them find paid work, the gender beliefs that underpin so much of the unequal distribution of household resources cannot readily be changed by policy. The ways that cultural change can be brought about, in particular through re-

shaping the idea of the 'good mother' which was such a burden for many of the women in this study, are complex and cannot be answered by this study alone. The ideas of Orloff and Lewis about the feminisation of society are crucial (Orloff 2009, Lewis 2002, also Thebaud 2010), with the aim of encouraging men to take a greater share of domestic work and of domestic self-sacrifice. Ultimately perhaps the model of the 'good mother' can be replaced with the model of the 'good parent'. Yet even that will not be sufficient if the middle-class financial assumptions that underpin that model are not challenged. Tax credits have clearly helped lower-income mothers by giving them more resources; the next stage is to move beyond the idea that parenting on a low-income is potentially 'bad parenting'. Feminists will hardly find this kind of socio-cultural challenge a new one but such attitudes continue to prove deeply resistant to change. A wide range of studies looking at popular culture, politicians, policies, everyday discourse, the media and even academics are needed to both deepen our understanding of the model of the 'good mother' and to find ways of reducing its power. The ultimate conclusion of this study is that, while increasing household incomes is undoubtedly essential, cultural change is equally vital in changing the gendered distribution of intra-household resources. The study provides plenty of evidence that such cultural change is already well under way; the next challenge is to ensure it is carried forward to completion.



## Appendix 1)

### How the Household Income Figures Have Been Calculated

*HBAI* uses weekly income, after tax but before housing costs, and this is the figure that was calculated in the study. *HBAI 1994/95-2008/09* (DWP 2010, 173) gives a full explanation of how income before housing costs is calculated.

The formula for calculating weekly household income used in the Excel spreadsheet for this study summarises the *HBAI* explanation as:

*Step 1) Weekly household income*

$$\frac{\text{Household net annual wages} + \text{annual benefits} + \text{tax credits} + \text{other income} - \text{Council Tax}}{52 \text{ (weeks)}} = \text{basic weekly household income}$$

*Step 2) Equivalisation*

$$\frac{\text{Basic weekly household income}}{\text{The equivalisation multiplier}} = \text{equivalised weekly household income}$$

*Step 3) Percentage of median weekly household income*

Convert equivalised weekly household income into a simple percentage of the estimated annual median household income for 2008/09; £407 a week =  
percentage of median weekly household income

Each element of this process is explained below.

**Household net annual wages**

*Step 1) Individual gross annual wages*

For each wage earner in the household EITHER;

Weekly hours worked x hourly pay in £ x 52 = **Individual gross annual wage**

OR:

Monthly gross salary x 12 = **Individual gross annual wage**

OR:

Annual gross salary = **Individual gross annual wage**

*Step 2) Individual net annual wage*

$$(\text{Individual gross annual wage} - \text{PAYE/NI threshold}) \times 0.69 + \text{PAYE/NI threshold} = \text{Individual net annual wage}$$

*Step 3) Wages for second earners*

Where there is a second earner in the household, repeat steps 1)-2)

*Step 4) Household net annual wages*

Total all the individual net weekly wages = **Household net annual wages**

### Annual benefits

The amount of each benefit received by the individual household is not needed, as the rates for all the benefits are available from [www.dwp.gov.uk/docs/benefitrates2010.pdf](http://www.dwp.gov.uk/docs/benefitrates2010.pdf)

(Weekly Child Benefit + pension income + out of work benefits + disability benefits + carers benefits + Housing Benefit + Council Tax benefit) x 52 = **annual benefits**

### Tax credits

Because 2008/09 tax credits were based on the household wages for 2007/08, 2008/09's gross annual wages less 3% were used for this calculation.

These calculations assume annual gross household wages below £40,000

Tax credit rates can be found at <http://www.hmrc.gov.uk/rates/taxcredits.htm>

#### *Step 1) Tax credit entitlement*

WTC basic (£3750) + WTC thirty hour element where applicable (£775) + CTC child element (number of children x £2235) = **tax credit entitlement**

#### *Step 2) Tax credit withdrawal*

(Total household annual gross household wages - 6420) x 0.39 = **tax credit withdrawal**

#### *Step 3) Tax credits received*

Tax credit entitlement - tax credit withdrawal + CTC family element (£545) = **tax credits**

### Other income

The value of free school meals, free welfare milk, free school milk and free TV license is ignored; families receiving WTC do not qualify for free school meals or welfare milk, school milk is worth only around £1.50 a week, no-one in the study group was over 75.

(Child support payments + Housing Benefit + EMA + any miscellaneous income - contribution to students living away from home) x 52 = **other income**.

### Council tax

Council tax for a Band A property in Newcastle upon Tyne was £965 in the 2008-09 financial year.

### The equivalisation multiplier

Give the first adult a score of .67, all others in the household aged 14 or over a score of 0.33, and all those under 14 a score of 0.2. Sum all the scores = **the equivalisation multiplier**.

## Appendix 2)

### How the Deprivation Scores were Calculated

The material deprivation measure used was adapted from the DWP third tier measure (Willets 2005, DWP 2010). Fifteen items were selected from the list used in the *Family Resources Survey* (DWP 2010, 76-79). Five items were selected to measure the deprivation of the mother, five for the family and five for the children.

**For the mother:** an annual holiday, friends round for a meal monthly, a little money to spend on herself weekly, a hobby, two pairs of all weather shoes.

**For the family:** home decently decorated, household contents insurance, saving £10 a month, ability to replace broken electrical items, a warm home.

**For the children:** an annual holiday, sports equipment or bicycle, space to play outdoors safely, a hobby, friends round for a snack fortnightly.

For each item, the interviewee could answer 'I have this' 'I would like to have this but cannot afford it' or 'I do not want this', giving a score of zero (have this/do not want this) or one (cannot afford this) for each item. Thus three scores from zero to five were generated; one for the mother, one for the family and one for the children. By totalling these scores, a fourth score, zero to fifteen, was created for the household as whole.

**Table A3.1. Quantitative list of material deprivation by item**

Item	Number lacking this item
<b>Mother</b>	
Holiday	7
Friends round	7
Money each week	11
Hobby	7
Two pairs of shoes	4
<b>Total maternal deprivation</b>	<b>36</b>
<b>Family</b>	
Decoration	2
Contents insurance	7
Savings	9
Replace electrical items	3
Heat house in winter	1
<b>Total family deprivation</b>	<b>22</b>
<b>Child</b>	
Holiday	6
Leisure equipment	0
Outdoor play	1
Hobby	0
Friends round	2
<b>Total child deprivation</b>	<b>9</b>

## Appendix 3)

### Poverty Lines

Below are the weekly income figure needed to cross the 60% and 70% of median income poverty lines in 2088/09 for different family types.

**Table A4.1 Poverty Lines for Different Family Types**

Family type	Cross 60% line at	Cross 70% line at
Couple, no children	£244	£285
Couple, one child under 14	£293	£342
Couple, two children under 14	£342	£399
Couple, three children under 14	£390	£456
Couple, four children under 14	£439	£513

## Appendix 4) The Interview Schedule

### **1. Family circumstances** (3 minutes)

QU1: Can you describe your family setup for me?

(Relationship with partner, number of adults in the house, number of children, previous relationships/step children)

### **2. Sources of income** (7 minutes)

QU2: Please look at show card one:

- “1. Woman’s regular wages
- 2. Man’s regular wages
- 3. Child benefit
- 4. Child tax credit
- 5. Working tax credit
- 6. Child maintenance from a previous partner
- 7. Occasional wages or pay bonuses/tips
- 8. Money from other members of your household
- 9. Other income”

Can you tell me which of these sources of income your family receives?

QU2a: (If 1) Can you tell me about your paid work?

(Place of work, weekly hours, hourly/weekly pay)

QU2b: (If 2) Can you tell me about your partner’s paid work?

(Place of work, weekly hours, hourly/weekly pay)

QU2c: (If 6,7, 8 or 9 apply) Can you tell me a little about that source of income?

(What is the source of the money? Who earns it/ gets it? How much is this and how often does it come in? What happens to that money?)

QU3: Can you briefly describe how you organise your family finances?

(Probe for money management system used)

QU4: Why do you do it that way? How did that come about?

### **3. Entitlement to money** (7 minutes)

QU5: Are you able to do things as a family at all? Does that involve expenditure? (Who decides if and when you will do that? Who finds the money for that? From where?)

QU6: Do you manage to do things as a couple sometimes? (How often? What sort of things do you do? Who decides what to do? Who pays for that? Is doing things as a couple important to you? And to your partner?)

QU7: In what sort of ways do you spend money on yourself? (How often are you able to do that? Does it mean spending any money? Where does the money come from for that? How does it feel to spend money on yourself?)

QU8: Who has the main responsibility for making sure the children have what they need? And who decides how much to spend on this? Who 'finds' this money?

### **4. Making ends meet** (7 minutes)

QU9: Do you feel you have enough money to live comfortably most of the time?

QU10: Sometimes people are not able to pay every bill when it falls due. Are you up-to-date with all your bills at present, or are you behind with any of them?

QU11: In the last year, have you used any kinds of credit or borrowed money? (What for, source of credit)

QU12: Do you ever find that there isn't enough money left at the end of the week? How do you deal with that?

QU13: Do you ever have any money left over at the end of the week? What do you do with it?

### **5. Division of labour when managing money** (10 minutes)

QU14: Which of you would you say is more careful with money, you or your partner?

(An example of this? How do you feel about being the more/less careful one? Do you ever feel frustrated about the fact that you have a different approach?)

QU15: Who would you say has the main responsibility for managing money on a day-to-day basis? Why is that? And what would you say is the other partner's role?

QU16: Are there times when you consciously cut back on spending on yourself? (When? On what? Is the decision to do that something you'd talk to your partner about?)

QU17: Do you ever feel the need to justify your spending to your partner? Can you give me an example?

QU18: Does it ever seem to you that others in the family have a greater claim on the money than you? Can you give me an example?

QU19: Do you worry about money generally? How does it make you feel?

QU20: Generally speaking, do you feel you have enough of a say in how money is spent? Who has the final say - or does it depend? On what?

QU21: Thinking about 'who does what' with the money in your family, how satisfactory is the way it is done for you personally?

### **6. Gender beliefs (5 minutes)**

I am now going to read a series of controversial statements. For each one, I'd like to ask for your personal views. I want to hear your views on each one, rather than hear about what you actually do in your present situation.

QU22: Some people think that a man should go out to work full time while a woman stays at home and looks after the children and the house. What is your view?

QU23: Some people think women are much better at looking after family finances than men. What is your view?

QU24: Some people think that it is a man's role to provide the money for the really important things, while any money the woman earns pays for the 'extras' in life. What is your view?

QU25: Some people think that it is a mother's fault if she can't find the money to provide all the things her children need. What is your view?

QU26: Some people think that when money is tight a mother should sacrifice spending on herself in order to buy things for her children. What is your view?

### **7. Material deprivation (7 minutes)**

This next section is about the sorts of things that some families have, but which many families have difficulty finding the money for.

For each of the following things please tell me from the show card which answer best describes whether you have it or not.

"I have this",

"I would like to have this but cannot afford this at the moment",

"I do not want/need this at the moment",

"Does not apply"

### **Adult deprivation questions**

QU27a: Do you have a holiday away from home for at least one week a year, whilst not staying with relatives at their home?

QU27b: Do you have friends or family around for a drink or meal at least once a month?

QU27c: Do you have a small amount of money to spend each week on yourself (not on your family)?

QU27d: Do you have a hobby or leisure activity? (What is it?)

QU27e: Do you have two pairs of all weather shoes?

### **Household deprivation questions**

QU28a: Does your family have enough money to keep your home in a decent state of decoration?

Qu28b: Does your family have household contents insurance?

QU28c: Does your family make regular savings of £10 a month or more for rainy days or retirement?

QU28d: Does your family replace or repair major electrical goods such as a refrigerator or a washing machine, when broken?

QU28e: In winter, are you able to keep your family home warm enough?

### **Child Deprivation Questions**

QU29a: Does your child have / do your children have a family holiday away from home for at least one week a year?

QU29b: Does your child have / do your children have leisure equipment such as sports equipment or a bicycle?

QU29c: Does your child have / do your children have outdoor space or facilities nearby to play safely?

QU29d: Does your child / do your children have a hobby or leisure activity? (What is this?)

QU29e: Does your child / do your children have friends round for tea or a snack once a fortnight?

### **8. Conclusion**(5 minutes)

QU30: Do you ever get any gifts of money, clothes or other items from family members or friends who don't live with you (including Christmas and birthdays?

QU31: What sort of things would help make things better for you financially?

QU32: Are there any areas you feel we haven't covered, or anything else you'd like to say?



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