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# Depletion through Social Reproduction and Contingent Coping in the Lived Experience of Parents on Universal Credit in England

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We report data from longitudinal qualitative interviews with thirteen people claiming Universal Credit (UC) immediately before and during the COVID-19 pandemic in England. The article utilizes concepts from feminist theory: "Social Reproduction" and "Depletion." We make several novel contributions, including bringing depletion into conversation with the related concept of "contingent coping." We argue that the lived experience of UC involves material and emotional depletion, but that UC also helps recipients to "cope" contingently with this depletion. In this sense, depletion through social reproduction is an ongoing and harmful state of being. We show how highly conditional and disciplinary welfare policies both partially mitigate but also accentuate structural pressures associated with an unequal, insecure, and competitive labor market.

## Introduction

This article reports longitudinal qualitative interview data with a sample of thirteen parents (with a total of twenty-five dependent children) claiming Universal Credit (UC) in England. In 2012, UC replaced Job Seeker's Allowance, Employment and Support Allowance, Income Support, Working and Child Tax Credit, and Housing Benefit with a single monthly payment. The interviews took place immediately before and during the COVID-19 pandemic and associated lockdown measures in England. We relate participants' experiences to a wider literature on social reproduction (SR), depletion, and

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the new concept of "contingent coping," using the empirical data to demonstrate the relationships and boundaries between these concepts. In the process, we contribute to debates on SR as they apply to contemporary English society.

The discussion is novel in several respects. First, it contributes to an emergent literature on the experiences of UC and the COVID-19 pandemic. Second, the idea that SR can be depleting has been explored in different empirical contexts, but rarely in the context of the UK welfare system, despite this being a seemingly ideal fit for the concept. Further, we bring the notion of "depletion through social reproduction" (DSR) into conversation with a related concept, that of "contingent coping." By this, we mean the process in which people experience depletion but might be supported at the limits of their tolerance to "cope" with the harms they experience, but only contingently and not in a way that meaningfully mitigates or challenges the causes of either depletion or harm.

The article proceeds in five sections. The next section defines the meanings of the key concepts. The second sets out the context of welfare reform including the introduction and rollout of UC in the United Kingdom. Then we describe the methods of data collection and analysis before laying out a brief summary of some relevant headline findings. The final section concludes, including a reflection on the ways that individual and household depletion may also be more widely and *socially depleting* and harmful.

## SR, Depletion, and Contingent Coping

Feminists have long drawn attention to the process of SR. This includes "the work of maintaining life" (Rai and Goldblatt 2020, 172), incorporating biological reproduction, the reproduction of the labor force, and the care and domestic work that allow these functions to occur (Bakker 2007, 541), as well as the reproduction of the norms and values, which underpin social, economic, and political structures (Elson 1998).[1] This is a highly gendered process undertaken mostly by women (Addati and Umberto 2018) and is either "unvalued" (literally in that it does not contribute to formal measures of economic output) (Waring 2018), or is undervalued and low paid when it is undertaken in the formal economy.

Rai et al. (2014) also argued that SR can be "depleting":

> ... Depletion is experienced ... by individuals ... in terms of their health (both physical and mental), their sense of self and their entitlements; by the household and those who inhabit it in terms of the fabric of the household, the decrease in collective household resources (including the lack of leisure time spent together), the failure to manage the consequences of an increase in the number of household members engaged in wage labour and the reduction in support structures .... (Rai and Goldblatt 2020, 175).

The concept of depletion is somewhat analogous to that of "weathering" in socio-health research, which describes the cumulative physiological effects of structural barriers and material hardships experienced by the Black community (Geronimus 1992; Simons et al. 2021). While similar, the types of harm that result from DSR are broader and depend on the "sites" or scales (from the individual through households and communities to entire societies) at which they apply (Rai, Hoskyns, and Thomas 2014). The lived experience of depletion will vary in its specific features, but DSR is also a systemic feature of a system of interconnected societies which are marked by gendered differences in the burden and benefits of SR work. At the individual scale, the specific types of harm resulting from depletion include physical and mental ill-health. Rai et al. (2014) further argued that depletion is emotional, physical, and material, and relates to citizen entitlements (i.e. access to support for SR including benefits).

However, Rai et al. (2014) are ambiguous on one important issue. They argue depletion is not the "normal wear and tear" of everyday life and refer specifically to the point at which the process of SR exceeds the replenishment that may be possible through inflows of resources (Rai, Hoskyns, and Thomas 2014, 89). That said, they do not argue that DSR *has to* add up to a "crisis" in the medical meaning of the term (Gill 2012): the point in an illness where a patient either recovers or dies. While extreme ill-health or death is one possible outcome of depletion, it is also possible that SR may continue but in a way that has ongoing depleting effects; that is, depletion can be a state of being (Nunn and Tepe-Belfrage 2019).

In this sense, DSR is also linked to "coping." DSR might be sustained despite its damaging effects if individual or household resources can be maintained at some level, which is below the socially accepted norm but is enough to survive in a degraded state. Hargreaves et al. (2018) describe social policy interventions that are at once disciplining, piecemeal, and temporary but also enable individuals, families, or households to "just about" survive poverty or inequality without resolving either, as facilitating a state of "contingent coping." They argue that contingent coping might be applied to institutions where policy subversion offsets the harsh effects of disciplinary intent or where policy and practice entrepreneurs balance discipline and depletion in one part of a system (e.g. the effects of state retrenchment) with innovation in another to offset the worst effects. They also argue that contingent coping is an outcome for individuals and households in that SR continues but is harmful and even violent (Cooper and Whyte 2017; Edkins 2019) in its ongoing effects, including insecurity.

Contingent coping can be read in juxtaposition to the idea of "resilience" which has become a growth area of study in a range of disciplines (Ungar 2018). While associated with the ability of businesses and systems to overcome adverse events and contexts, in social research it is frequently mobilized critically to refer to a process of responsibilizing people for the class, racial, gender,

and other inequalities they face (Allen 2022). The resilience framework has been decried for neglecting structural inequalities in favor of encouraging neoliberal feminist tropes about how women should "lean in" to their careers and thrive in a competitive work environment (Donoghue and Edmiston 2020; McRobbie 2020). Resilience is also mobilized at multiple scales; individuals should foster resilience but so too should communities and entire societies, for instance to climate change and environmental degradation.

Contingent coping stands in direct opposition to the idea of resilience. It emphasizes that individuals, households, communities, and societies may well cope, but this is a condition that is endured and harmful rather than a pathway to human "well-being." Where something might be learned from ecological and systems thinking about resilience is in thinking about how contingent coping implies multiple interacting systems (Ungar 2018). For example, Hargreaves et al. (2018) argue that the "beneficiaries" of social policy interventions may be helped in their coping with adverse and harmful social conditions, but that this is highly contingent and often means that help comes with discipline attached or that disciplinary interventions are partially "subverted" at the point of implementation precisely because those targeted could *not* cope with it.

The concept of depletion has received considerable attention. It has been used to evaluate experiences of the COVID-19 pandemic, social policy in Central America, migration, postconflict scenarios, human rights, export processing zones, and others (Cowling and Nunn 2020; Fernandez 2018; Grugel, Macias, and Rai 2020; Gunawardana 2016; Goldblatt and Rai 2020; Nunn and Tepe-Belfrage 2017; Rai and Golblatt, 2020; Rai, True, and Tanyag 2019; Son and Kue 2019). However, while relevant to the context of welfare reform in Europe and North America, there have only been limited empirical applications of the concept in this way. A small number of studies draw indirectly on DSR in accounts of UK austerity (Akhter, Elias, and Rai 2022, Daly 2018, 2020; Dowling 2016; Gordon-Bouvier 2019, Nunn 2016; Nunn and Tepe-Belfrage 2019; Roberts 2016) but it is the *core* concept in *only* one (Dannreuther 2019). One element of the novelty herein is to take this obvious step. We do so by describing the lived experiences of a sample of UC claimants in England who are mainly women with children, including during the COVID-19 pandemic. We also contribute conceptually by showing how DSR can be sustained as a harmful state of being through contingent coping. While our focus is mainly on individual scale harms, even this summary demonstrates that individual harms are connected to household and wider social harms and depletion.

## UC

There has been almost continuous reform of the UK welfare system over the last few decades. The general trajectory has been to increase work-related

conditionalities and reduce exemptions from these (Nunn and Tepe 2022). The most recent period, dating back to 2012 includes the phased introduction of UC. UC was an attempt to simplify the welfare system, replacing six existing benefits (Job Seeker's Allowance, Employment and Support Allowance, Income Support, Working and Child Tax Credit, and Housing Benefit) with a single payment. A second objective was to reduce disincentives in the existing benefit system, including a "cliff" in payments when moving from part-time low-paid work into longer hours (sixteen hours and over) and to enable ongoing changes in payment rates to allow people to take temporary work or increase hours or seniority without interrupting their welfare entitlement. This was to align welfare provision with an increasingly flexible labor market, especially among low-paid workers juggling "zero hours" contracts, changing work patterns and "gig" work. It also continued the trend of increasing responsibilizing (Trnka and Trundle 2014) conditionalities, further tightening sanctions and extending them from active job search for the unemployed to committing low-paid workers to actively search for better-paid work. One implication of these objectives is the monthly assessment and payment process, which adjusts payments to claimants working lives and childcare costs in the previous month, mimicking paid employment and enabling flexibility.

UC was introduced in a phased rollout and was subject to many teething problems, which led to several delays in its implementation. In the context of austerity and rising child poverty (Alston 2019), much of the early criticism of UC related to its role of increasing the scale and depth of poverty, particularly for lone-parents and children (Cain 2015, 2016). Criticism also centered on conditionality and sanctions (Dwyer and Wright 2014; Millar and Bennett 2017; Wright et al. 2018), again with concerns about the effects on women (Andersen 2020) and vulnerable people (Bennett and Sung 2013; Royston 2012; Wright et al. 2018). UC rollout was further linked to increased food insecurity and food bank use (Beatty, Bennett, and Hawkins 2021; Reeves and Loopstra 2021), psychological distress (Wickham et al. 2020), and indebtedness (NAO 2020). The claimed simplicity of UC from the claimant perspective was challenged (Summers and Young 2020), the National Audit Office questioned the administration and costs of the system (NAO 2018), and others have even identified negative effects on employers (Jones et al. 2019).

Notably, UC became more prominent during the COVID-19 pandemic. Between March 2020 and August 2020, there were 2.7 million people claiming a 116% increase (Edmiston et al. 2020). Changes to UC entitlements included an increased payment of £20 a week, a suspension of job search conditionality and debt deductions including advance loan repayments (for four months from March 2020 to June 2020), alongside an extended payback period increased from 12 months to 2 years. Since then, there has been further controversy about the reintroduction of conditionality, the removal of the payment uplift (Bennett 2020), and now the rate at which benefit payments are raised in line with inflation.

## Methods and Data

This study explored the lived experience of UC and used a purposive sampling approach as part of the qualitative longitudinal design. This was through two key criteria; participants needed to be parents and in receipt of UC. This was to ensure an in-depth understanding of UC in parent households. The fieldwork began immediately before the pandemic and it was initially intended that participants would be recruited from one location. One of the authors began working in a local advice center, co-located with a Jobcentre Plus office to aid in contacts with potential participants. It was intended that a mixed sample of participants would be recruited for a series of three iterated interviews and that regional specificity would feature as part of the analysis. However, the lockdown required us to rethink this plan. An initial sample of four participants recruited through the localized method was augmented by social media recruitment of a further ten participants, based in a range of locations in England (table 1).

The pandemic context also meant that the initial plan of combined face-to-face interviews and group discussions was replaced. After four initial face-to-face interviews, the remainder (thirty) were conducted online or by telephone (participant preference: twenty-seven by telephone and three online) between February 2020 and October 2021. Although this was not initially intended, all but one of the participants were women (57 percent of claimants were women in January 2023) and nine were lone-parents. The one male participant was a full-time residential parent to three children. All but one commenced their claim before March 2020 and were able to speak about UC before, as well as during, the pandemic. Participants were aged between twenty and late thirties; nine were unemployed, five had some paid work during the fieldwork period and two were mature students. Participants' ethnicity and race were not routinely collected for several reasons. The sample was too small to make comparisons based on these criteria and the self-directed nature of the interviews required participants to lead on what matters were most pertinent to them. As such, if issues of race and ethnicity were mentioned by a participant the interviewer would follow this line of enquiry. Curiously, for *this* study, ethnicity was not a prominent subject. Given the Department of Work and Pensions (DWP) does not report UC data by ethnicity, it is likely to be an underresearched area, since we know that White British families are most likely to be receiving UC, despite measures of poverty being more pronounced for other ethnic groups. While this is a significant issue and suggests that people with minority ethnic identities (in the United Kingdom and globally) are being doubly disadvantaged, the data we report here do not enable further comment. Participants lived in a range of housing tenures and many also disclosed mental health challenges, including anxiety, depression, and serious psychoactive disorders.

**Table 1.** Participant demographic

| Name | Age | Children | Housing | Relationship status | Location | Advance | Stated mental health[1] |
|---|---|---|---|---|---|---|---|
| Holly | 35 | 4 | Two-bed council house | Married | Northern city | No | PTSD |
| Kim | 28 | 1 | Two-bed house HA | Married | Small town | Yes | Unsure |
| Aadaya | 37 | 1 | Two-bed council house | Lone-parent | Large metropolitan city | Yes | Self-reported depression |
| Lisa | 31 | 5 | Two-bed council flat | Lone-parent[2] | Large metropolitan city | Yes | Unsure |
| Steven | 35 | 3 | Two-bed council flat | Lone-parent | Large metropolitan city | Yes | Schizophrenia |
| Cyra | 34 | 1 | Flat | Lone-parent | Large metropolitan city | No | Schizoaffective disorder |
| Olivia | 35 | 2 | Three-bed SO house | Lone-parent | Small quaint city | No, had savings | Unsure |
| Grace | 34 | 1 | Two-bed PR house | Lone-parent | Small quaint city | Yes | Unsure |
| Sandra | 39 | 2 | Three-bed council house | Lone-parent | Small town | Yes | Unsure |
| Nicole | 36 | 1 | House | Lone-parent | Large metropolitan city | No | Bipolar |
| Imogen | 29 | 1 | Two-bed PR house | Lone-parent | Coastal town | Yes | Borderline personality disorder |
| Lauren | 28 | 2 | PR house | Engaged | Large metropolitan city | Yes | Unsure |
| May | 22 | 1 | Two-bed PR house | Married | Small town | Yes | Unsure |

HA = housing association; SO = shared ownership; PR = private rented.
*Notes*: (1) The research includes people with self-reported mental health difficulties, some of whom may not have had a formal diagnosis. We recognize that a formal diagnosis is not always essential or possible, but we provide this data for an indicative snapshot.
(2) Lisa, Olivia, Nicole, and Imogen were lone-parents, but they did have partners who did not live or contribute to their households.

Sample retention was good, with all but one participant retained for three interviews over eighteen months. The various interviews conducted with participants explored their circumstances and experiences at that point in time in addition to a sequential focus on background in the first interview (February–June 2020), clarification and further exploration of initial experiences in the second (September–October 2020), and reflections on UC in the third (February–October 2021). The interviews allowed participants to lead on their own experiences, with additional personalized questions to facilitate clarification and a follow-up of participants' own stories and common themes. Five participants also provided diary entries (ranging from two to eight in number).

Key ethical considerations revolved around the interview location, ensuring that participants were communicated with effectively, supported with information for referrals to other services, and were recompensed for their time/resources. Considerations of safeguarding and disclosure were part of the information given to participants in writing and orally in the process of securing consent. All participants provided written and ongoing confirmation of consent and were able to withdraw from the study at any point. The one participant who withdrew provided consent for the first interview to be retained. Several participants required support with significant mental health and emotional difficulties, including bereavement, self-harm, and severe diagnosed mental health problems. The researcher who undertook the fieldwork was regularly supported through debriefing discussions with the PhD supervisors. Changes to ethical approval were gained for the shift to online/telephone interviews during the lockdown period. All data were anonymized/pseudonymized at the point of collection and stored securely in password-protected servers, separate from identifying personal data. To fully protect the participants identities, the data reported here are pseudonymized in respect of their name and location.

Interviews were recorded and transcribed before being coded in NVivo, using a mix of inductive and deductive thematic codes. The data are part of a PhD project (Fawcett) that involves other data sources. For this article, the analysis is based on addressing Rai and Goldblatt's (2020) theoretical formulation of DSR focusing in the main at the individual scale. The remainder of the article addresses the question: *to what extent does DSR capture and describe the individual lived experience of UC claimants with children?*

## Findings

A wide range of themes emerged from the research. Those reported here are selected to be reflective of the intersection between structural social conditions such as labor market insecurity/low pay and the institutional effects of UC in enabling participants to cope with this. We report the effects of

"everyday" harms that are both material and discursive and focus in the main at the individual scale, although these are significant at both the household and wider scales also.

## Depletion through Delays, Debt, and Uncertainty

As might be expected, those who entered UC from a new claim (as opposed to "migration" from another benefit) were often experiencing a challenging period in their lives. Loss of employment and income was just one and perhaps the least severe aspect. For several others, the "trigger" for their claim was relationship breakdown and an escape from domestic violence[2] or serious ill-health. In these cases, loss of income was combined with changes in residence, a period in temporary and sometimes unsuitable accommodation, loss of personal goods and interruption of social ties, and emotional support. In short, their point of entry to UC was one in which they were already facing emotional as well as material depletion. Indeed, many participants claimed UC precisely to help them *cope* with *depletion*.

Echoing concerns in the wider literature and commentary on UC, almost all participants were keen to discuss the initial application process and the associated "wait" for their first payment which extended to five weeks (designed to mimic "work"). Several suggested that rather than providing immediate respite from the depleting conditions they were experiencing, this five-week wait intensified their vulnerability. Some participants also experienced problems renegotiating their financial commitments during this period:

> . . . we struggled; we've had to put a payment break on the mortgage, so that we didn't lose the house, I had to contact all of the bills and the electrics and that and just say . . . 'can you just give us a break, can you help us out a bit' . . . the water people were quite supportive, the energy not so much . . . they were like 'yeah that's fine but we still need a token payment' . . . 'a token payment from what?' (*Holly*)

Holly's problems were compounded because nonpayment of her energy bill negatively impacted her credit score. Participants were fearful of the cumulative nature of financial problems. Many were also familiar with the experiences of others they knew or read about online. For example, Sandra had made her application for UC several years ago and reported an eight-week wait for a first payment. She had spent time using online calculators and learning about ways to maximize her entitlement. Such agency can result in both positive and negative experiences. While this helped Sandra, Cyra reported that she had experienced additional worry from reading about "horror stories." Olivia used this same phrase:

> until you get that first payment . . . you don't know for sure how much you're gonna actually get . . . you can calculate it yourself . . . but then you hear these horror stories . . .like you know they've forgot to put in

> the child element or completely missed out the rental element and then its taken weeks to sort out and you're kind of like thinking oh god I hope they haven't had made a mistake . . . . (*Olivia*)

Olivia first applied for UC following a relationship breakdown; she was self-employed, running a dance school that was eventually forced to close during the pandemic. As her quote above indicates, the public discourse that accompanies UC can have the effect of alerting new claimants to the financial suffering involved in the lengthy and complicated administration of a claim. This underscores the inherent ambiguity of poverty where multiple distractions arise simply from the state of being poor. Checking websites, reading news articles, and surfing web forums for sources of information was part of the "slow violence" (Edkins 2019) faced by participants as they struggled to cope with the anxiety caused by uncertainty and rhetorical stressors.

Participants' ability to cope with the initial wait for payment depended in many respects on their existing material and social resources. Those with family or friends from whom they could borrow were better able to manage the immediate budgetary challenges. That said, even these participants reported cutting consumption of essential items such as food and heating. Those who did borrow from family or friends noted the additional strain of being indebted to others, as well as the depletion of their own financial reserves (in the small number of cases where these were present). Borrowing from family and friends and using existing resources also reinforced preexisting inequalities.

An "advance" on the first payment was built into the UC system from the beginning but has been widely criticized. The advance is effectively an interest-free loan, which is repaid through deductions to claimants' subsequent payments over a period that could initially extend up to twelve months (extended to two years as of April 2021). While it was notable that not all participants who were eligible had been informed of it, those who were informed suggested this was a useful buffer. They welcomed both the immediacy of the payment (in two days for some) and the degree of choice and agency about how much they could borrow (up to a maximum of one month's entitlement). However, this was positive only in the sense of contingent coping and participants acknowledged that repayments would be challenging, and even with the advance, they typically struggled to manage the first month of reduced income. As Imogen explains:

> . . . it was a 5-week-wait and they did offer me an advance, which . . . was £800 but I paid over 12 months and since then it's been a bit of a rocky road . . . that had to cover my rent and a few bills, [My rent was] £665 a month. they did say that I could borrow up to like 1300 but the repayments would have been so high, so I just took what I really needed. (*Imogen*)

### Ambiguous Entitlement

The advance was depleting in several respects. First, at the point of claiming, participants had not wanted to take on (sometimes additional) "debt" and the decision to take or refuse the advance was anxiety-inducing. Second, those who did take the advance were uncertain and worried about the long-term effects. In both cases, the advance enabled participants to cope with the most extreme effects of income deprivation, but only in a contingent manner that remained harmful emotionally and materially.

Uncertainty was an enduring and depleting aspect of the participants' experience of UC. Again, the public debate about UC, media coverage, and online discussions often exacerbated this discursively. For example, Sandra reported that being aware of others' difficulties meant that she was uncertain if her claim has been calculated incorrectly, which might lead to an overpayment, followed by future deductions. Conversely, she had been underpaid, but reported continuing anxiety about mistakes and potential miscalculations. The coping mechanism she used was to seek out additional information, including from others in similar circumstances locally and online. However, this resulted in material (time) and emotional depletion (confusion and anxiety).

One of the innovations in the design of UC was to overcome the previous "cliff edge" in entitlement that meant claimants previously had to swap between benefits at sixteen hours of work per week. UC is designed to adjust to different work patterns and encourage claimants to extend their hours, where possible. Again, participants welcomed this and the way that it enabled them to cope materially with labor market flexibility. However, "coping" was also emotionally depleting, and made more challenging by UC. Several participants reported that frequent changes in wage income and associated childcare costs meant that they needed to maintain an ongoing dialogue with the Department for Work and Pensions. UC is designed to facilitate this, with an online system for submitting changes in circumstances and receipts/invoices for childcare payments. Participants spent a great deal of time and energy fulfilling these responsibilities. Sometimes they had difficulty submitting documentary evidence, meaning that they needed to get duplicate copies of documents, or childcare providers needed to be chased for an appropriate invoice/receipt. Some participants noted that assessment periods for entitlements and payment/invoice dates did not match up, which had an impact on their income over several months. This was challenging from a material budgeting point of view when on a very low level of income. However, the "work" and time involved to ensure that no income was lost, that changes were reported swiftly, that documentary evidence was supplied, and the online journal was maintained appropriately was a significant source of DSR. This burden mostly fell on the women in couple-households and lone-parents. Moreover, the emotional burden of coping with and trying to offset

uncertainties was depleting. Lisa, who was very "on top" of these processes discussed the complexities:

> . . . I actually don't know [what my entitlement will be this month], so this is a bit of unknown until next month . . . when you're on UC and work, so whatever I earn last month, was underneath the threshold, for work so I got my full UC on the 25th of this month, but I got paid on the 28th of this month, which was over, it was about £600 . . . but I will now [get] £200 and something of that, will automatically be written off because that's how much I'm allowed to earn . . . but the [rest] is going to be reduced by 63p [in the pound] . . . and then that's going to affect my next month's claim . . . but then because I've worked when I get paid at the end of next month . . . it'll probably be a lot less, than what I earnt last month . . . so you see they're always like a month behind essentially. (*Lisa*)

Lisa—a mother of five who wanted to access higher education and juggled a series of part-time jobs—expressed frustration regarding her variable working hours and childcare costs. Lisa actively sought employment around her children to avoid interaction with the childcare element of UC. The uncertainty of changing entitlements from month to month made budgeting imprecise and complicated. Others had similar experiences in full-time education, where annual changes and termly payments of student loans meant that UC entitlements were affected. While UC was supporting them in otherwise debt-financed poverty-level SR, several participants reported that they had received conflicting advice about entitlements and how different elements of student loans impacted UC. The complexity of flexible and insecure employment alongside changing eligibility were characteristic of contingent coping, where structural insecurities in the labor market were in some ways offset (contingently) and in other ways compounded by the institution of UC.

### Coping with COVID

The COVID-19 pandemic had numerous and layered effects on participants. Olivia had been combining self-employment (teaching dance) and employment (in a school) while claiming UC to make ends meet. Responding first to the pressures of lockdown and then later to the dwindling demand for in-person dance lessons (given people's anxieties about infections and social distancing), Olivia had to completely stop her work as a dance teacher. At the same time the funding for her employment in school was withdrawn. With both sources of employment removed, she took up a role in a nursery. She said that while she enjoyed this role, she remained very concerned about the way this post exposed her (and her dependents) to COVID-19 particularly after number of close family members had been hospitalized with the virus.

The experience of UC was in some ways dramatically different during the pandemic. Two important changes were raised by those with prior experience of UC. Unsurprisingly, participants universally welcomed the payment uplift. However, participants also worried about whether it would be retained and if not, when it might be removed. Here again they were impacted by public and media debates that forecast looming increases in the cost of living (such as food, fuel, and utilities). Here the depletion is discursive and additional to the material effects of poverty.

Some participants went on to politicize the increased payment, arguing that they reflected the different nature of the recipients who were flowing into unemployment during the pandemic. This social tension was underscored by elements of DSR:

> . . . no one listened to people already on UC, that it wasn't enough to live on and the main, standard element has gone up by about £80 a month as well . . . So from COVID19 I'm . better off, which I think is very interesting when everyone, that are probably more marginalised, said it wasn't enough to live on but it took more privileged people to apply, for them to start listening. (*Grace*)

Participants appreciated reduced job search expectations and conditionality, though some did appear to have experienced pressure to locate employment during lockdowns. Even those who welcomed the reductions in conditionality remained anxious they might still be reprimanded for not securing work (which was increasingly hard to find). As such structural and environmental pressures again combined to be harmful (see also Edmiston et al. 2022):

> so my work coach never actually asked for evidence, but when she rang, I went through with her, what job I'd apply for, whether or not I'd heard back from them, what hours they were . . . [It was] demoralising I was applying for something like 30 jobs a week and not hearing back from any of them and it was just frustrating . . . now that I'm working, much better . . . it's definitely started to take some of the pressure off because I was starting to worry about how long it was going to take to find something, whether or not I would be penalised to find something, and obviously they didn't take into consideration the fact that I'm a Uni student as well. (*May*)

### Mental Ill-health

Mental health problems are widely noted in the literature in relation to UC (Cheetham et al. 2019; Mahase 2019; Wickham et al. 2020; Xue and McMunn 2021). Despite this not being a criterion for our sample, half of the participants revealed diagnosed mental health conditions and others reported fluctuating levels of anxiety or depression. Preexisting mental health problems were

often the reason individuals were not able to work full-time and for Steven, Imogen, Nicole, and Cyra, this meant adjustments were made which exempted them from work-related commitments. Other participants described how they became reliant on UC due to relationship breakdowns or physical ill-health—crises that also prompted significant emotional stress. Regardless of the antecedents of their mental health status, however, it was clear that participants suffered *further* psychological strain as a result of the uncertainty and stress of being reliant on UC.

Cyra's mental health condition was the trigger for her leaving employment (schizoaffective disorder). Her circumstances became unmanageable, while working and pregnancy added to the strains she was under. Cyra was already experiencing depletion but conditionality expectations compounded her anxiety:

> . . . to be honest with you I get really unwell when I think about it because I think about it every minute of the day and I become like paranoid and like funny about it just because well, I just don't know. Not like work like job interviews . . . . I mean like benefit ones, I don't know what it is, I've never done anything wrong, I just don't even know what it is, or its even sometimes just like even the psychiatrist team . . . it'll just totally consume me for like 8 weeks [before the interview] and I'll just go on about it all the time. (*Cyra*)

Similarly, Holly reported a formal diagnosis of PTSD. She had struggled with the demands of her job which ultimately resulted in her unemployment. She experienced complications in making her UC claim and then changing circumstances when her partner found and then lost a job before even starting it as the first lockdown was announced. The self-directed online system exacerbated her anxiety; she reported being uncertain of answers to key questions. Further ambiguities about whether she would even qualify for UC, when and how much she would be paid were unsettling and depleting:

> I have a lot of health issues and I have PTSD . . . everything is done online, and I'm like 'now what' and they're like 'we need a sick note', and I'm like 'okay I've got a sick note here, from the doctor do you want me to send it to you' and they're like 'oh no you can't send it to us, we can't accept it. We just need you to keep hold of it' . . . I think it would have been helpful when we first started to claim it, if people, if they were like, 'this is what you need to do, this is where we go from here' . . . But they didn't, every time we rang up or asked for some help on what to do next, it was the only answer we got was, 'go online' . . . but that's not helping because you can't find the answer online . . . . (*Holly*)

The lived experience of poverty while on UC appeared to intensify some participant's mental health problems, illustrating the role of emotional DSR in

poverty. Imogen was diagnosed with borderline personality disorder at the same time she began her claim for UC. During the fieldwork she experienced variable mental health challenges, but she said the combination of poverty and COVID-related stresses contributed to a deterioration of her condition. Her reflection is illustrative not just of depletion but of contingent coping also; a state in which she could continue with SR and recognized that welfare support enabled this, but only in a highly depleted state:

> Covid has really affected every aspect of my life . . . . Money really isn't stretching . . . my daughter is home and I'm using more water, electric, food and just buying activities for her to do to stop her feeling bored . . . I did feel in control of my budget before lockdown started despite the debts I have . . . [but] everything spiraled again for me . . . a big part of this is lack of control of my life and money problems play a big part in that . . . if UC wasn't a thing then I don't know what I'd do. I am grateful in some ways that I have it to fall back on but during all of this I've been more stressed about finding work because I'm finding it harder to live but that in itself is a big stressor for me given what I had been through with workplace bullying in my last job. (*Imogen*)

Nicole also described the deleterious interaction of experiencing poverty and worsening mental ill-health. As her emotional health declined, she left her professional job and became a full-time student, necessitating a claim for UC to support her daughter while also adapting to a relationship breakdown. Again, it was clear that while her mental health depletion had contributed to her reliance on UC, the lived experience of being a parent receiving UC—involving uncertainties and fear of conditionalities—also undermined her coping strategies:

> . . . I ended up massively self-harming because I couldn't control the situation because that's my thing, to take control. It really made me ill, and I know it sounds traumatic, when you think I couldn't pay my rent, at one point I was saying to my dad can I move back home with [DAUGHTER], because I couldn't afford it, so it was the most, it was such a bad year . . . . (*Nicole*)

Lisa did not have a formal diagnosis of a mental health condition, but her account is typical of wider feelings of stress and anxiety generated not just by the material reality of poverty but by the status of being "on benefits." She cited the ways in which the conditionalities made her reflect negatively on her "employability." This is interesting in that it may deepen our understanding of what it is about periods of unemployment that are "scarring" for future employment and earnings potential. In Lisa's account it is perceived stigma, the experience of conditionality, and the potential for sanction that depleted her self-confidence and mental health. In a discussion of changed

circumstances and slightly increased income from work, she was concerned that information she provided had not been actioned by DWP and this might result in a sanction:

> . . . and they can double up sanctions as well so they can take 60% off you . . . yeah because you start feeling like a failure, to your own family essentially that you can't even afford your own children, you know I didn't want to be in this situation it's just unfortunate that I am in this situation . . . . (*Lisa*)

Notably, Lisa felt stigmatized by life on UC, even when working. This had material consequences in terms of limited access to services and social experiences, again illustrating mutually reinforcing structural and social sources of DSR:

> . . . I think there used to be a stigma for anyone who claimed benefits, as a whole but UC is a different kind of stigma. . . . like I work and I claim UC, yet the door is closed on me, so many times to private lets, or creditors or there could be something I need a new sofa, I need a new fridge like because you're on UC . . . nope nope no . . . . (*Lisa*)

Feelings of shame or embarrassment were widespread among participants with invasive effects on social relationships and self-esteem. This was the case even where participants contested tropes about welfare recipients. For example, Grace reported challenging family members and felt misunderstood by her neighbors for being reliant on UC. She also described being challenged by Jobcentre Plus staff about her lifestyle before claiming UC:

> . . . it was as if she was saying, you should not be living anywhere nice . . . yeah it made me feel like, all the old news articles about growing up about benefit fraud . . . so that, yeah that annoyed me and upset me and made me think should I be reassessing my whole life now? (*Grace*)

Grace was resilient and rationalized these experiences, but it was easy to see how the effort and agency involved here might itself be depleting. She was not alone either in speaking about herself as a "genuine" claimant. Others made comparable comments, even when acknowledging that most individuals on UC were likely to be "genuine." Despite the harm involved in reproducing the discourse of "underserving claimants" participants felt the need to distinguish themselves from those who might be considered dishonest or "lazy."

> yeah definitely I mean, I've had it myself a few times from family, you know the whole you're lazy attitude, I don't see myself that way, I know there are people who take advantage of the system but with UC it's extremely hard to [do that]. (*Imogen*)

### Impact of UC on Households

The focus of this article is individual-level harms. However, it is important to also identify the connection with harms at the societal and household scale. For example, the discussion above of internalizing wider social perceptions of claimants and reproducing the same stigmatizing ideas is not just individually harmful but contributes to a wider process of depleting societal bonds of trust, mutuality, and solidarity. In many ways Lisa's juxtaposition of challenging stigma and reproducing it is illustrative of a wider social condition of contingent coping in which people negotiate weak social trust while trying to position themselves to survive.

Participants shared the various ways in which UC directly or indirectly impacted their households. Material affects on children were commonly discussed. Many struggled to meet their children's expectations in terms of the variety of food and snacks available. This reveals the impact of poverty on children and the emotional burden of parental guilt. This was exacerbated by the monthly payment structure as many struggled to stretch out their UC for the fourth week:

> The kids do moan over the food . . . I'm sick of eating this and I'm like that's all we've got. I feel bad that I don't have anything like snacky stuff on offer . . . when it comes to the last week, before my payment, that's when all we've got in is frozen stuff, and tinned spaghetti. (*Sandra*)

Some of the complexities of payment dates and administration noted above clearly affected the wider household. Participants mentioned specific impacts such as reduced working hours around Christmas and the delay in UC catching up with reduced income, meaning that they were unable to afford presents for their children. These material challenges resulted in what participants interpreted as a "degrading" social stigma for their children:

> It is the most degrading thing I've been through; we are left with about 300 quid . . . after rent and the loan payment, then we've got bills to pay out of that, food and clothes, so it's horrible . . . we rarely get anything brand new. It gets difficult when they see what other children have got and they want the same . . . . (*Adaya*)

## Discussion and Conclusion

The findings reported above illuminate how negotiating access to UC involved multiple, overlapping, and mutually reinforcing pathways to DSR. These are driven by a variety of factors that combine in the lives of UC claimants: poverty and low pay before and during their UC experience, ill-health, the challenge of managing a family and working life with the additional

burden of satisfying welfare conditionalities. The pandemic and life in "lockdown" added to these. There are many points of significance raised by the findings but space means that only five are highlighted.

First, we emphasize the way that discursive, emotional, and material harms are co-constituted and mutually reinforcing rather than separate categories of depletion. Low pay resulted in material strain, depletion, and emotional harm. For some participants, preexisting mental ill-health had triggered unemployment and economic insecurity; however, the UC process provided little relief from these conditions, and instead bestowed further administrative and material stressors. Similarly, public, media, and social debate about benefits resulted in overlapping emotional harms, internalizing and reproducing social stigma, and uncertainty about material conditions. In sum, most participants experienced depletion as a series of connected and mutually reinforcing harms.

Second, while it is unsurprising that UC claimants experienced depletion via unemployment, being in low-paid work or when they were adapting to changes in their lives, the findings suggest that UC only helps people to cope with these conditions in a highly contingent way. The material support to continue a depleted form of SR is one aspect of this, but for many people UC also adds to the depletion they experience. Given changes to tighten UC conditionality since the fieldwork was completed (DWP 2022), we expect these negative outcomes will be further exacerbated. An extension of this point is that depletion is both a structural feature of wider social conditions (poverty, low pay, inequality, insecurity) and a result of institutional UC design which accentuates those conditions, even while mitigating the harshest edges of poverty.

A striking aspect of participant stories was the time-burden and emotional stress involved in negotiating the conditionalities of UC. This was demonstrated to be both depleting and acted as a barrier to welfare recipients successfully searching for work. It is also part of the temporality of poverty, where the poor must attenuate their wider aspirations to the realities of demonstrating their legitimacy and waiting for confirmation of this, an experience that is cumulative, slow, and wearing. There are overlaps here with feminist research on chronic pain which is often internalized as an individual struggle by sufferers that must either be hidden or adapted to fit social and institutional expectations at the point of engagement with professionals (Werner et al. 2004).

Third, much of the depletion experienced by participants was fundamentally gendered. The limited and privatized nature of SR services interacted with low-paid insecure work and conditionality requirements to have disproportionate impacts on claimants with dependent children (typically, but not exclusively women). Moreover, several of the participants relied on additional state support systems due to experiencing gender-based violence. Again, whereas superficially UC helps women to cope contingently while escaping domestic violence, it also generates additional and unsettling "work" associated with satisfying claim requirements and proving their "status," at

points at which they and their families are in crisis (Fahmy et al. 2017). The experience of the UC "safety net" is very different for men and women (Andersen 2020; Millar and Bennett 2017), suggesting the need for institutional reform to reflect these gendered differences in an important citizenship entitlement.

Fourth, while we have focused on depletion at the individual scale, it is clear that our findings have a great deal of relevance at other scales. Individual parents who are experiencing the kinds of extreme uncertainty, poverty, and insecure work and resulting depletion, exacerbated by UC, live in households where these experiences are shared with other household members, including children. This is an intergenerational risk because the research evidence demonstrates that early childhood trauma (including poverty, family stress, and parental ill-health) is a strong indicator of later life problems and child protection interventions (Bellis et al. 2018; Bywaters 2020). These examples and the "scarring" experience at the individual scale presented wider social harms that extend beyond the (already large) section of the population who at some point in their lives require financial support to survive. Such arguments are occasionally made in abstract philosophical terms; harm which prevents some members of society from being full citizens is a broader social harm (Sayer 2017). However, they are also extremely practical in the sense of the demand on further additional services and knock-on harms generated.

Finally, our findings concerning the "lived experience of UC" illustrate the relationships and boundaries between three interrelated concepts: SR, depletion, and contingent coping. Rai et al. (2014, 2019) show us that SR can be an essentially depleting process, experienced unequally at different gendered, classed, racialized, and spatial positions in society(ies). We add to their argument that SR might continue in conditions of depletion. We argue that some services allow people to "cope contingently" with these harmful conditions. UC is a case in point. The material support it provides does allow people to sustain SR in conditions where the loss of, or insecure, employment, ill-health, and caring responsibilities make it necessary. However, this is far from sufficient to enable acceptable standards of social participation and this is particularly the case at the intersection of material, emotional, and discursive harm.

## Notes

1. For recent reviews of SR, see Bakker (2020); Bakker and Gill (2019); Bhattacharya (2017).
2. The government advises victims of DV to discuss their experiences with their work coach in order to receive additional help; however, few in this sample had done so. Others had recorded it or alluded to it in their journals.

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