

UNIVERSITY OF DERBY

UNDERSTANDING FAMILIES  
LIVED EXPERIENCES OF  
UNIVERSAL CREDIT  
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## **Preface**

The research undertaken and presented in this thesis is my own work and was not part of any collaboration.

## **Dedication**

This thesis would not have been possible without the 13 participants who participated in the research. I extend my gratitude to each parent involved – your stories of hope and struggle during a global pandemic will stay with me forever. I appreciate the time you took to share your stories, and I hope I have done them justice. I dedicate this thesis to you.

## Table of Contents

<b><i>Preface</i></b> .....	<b>2</b>
<b><i>Dedication</i></b> .....	<b>3</b>
<b><i>Abstract</i></b> .....	<b>10</b>
<b><i>Acknowledgements</i></b> .....	<b>12</b>
<b><i>Introduction</i></b> .....	<b>16</b>
UC context and existing perspectives of harm .....	20
The relationship between social harm and social reproduction .....	22
Research aims: .....	26
Research questions: .....	26
Research objectives: .....	26
Coronavirus impact and research changes .....	30
<b><i>Section I: Framework for conceptualising harm</i></b> .....	<b>31</b>
Chapter 1: The merits of a social harm approach .....	31
Introduction .....	31
1.2. Feminist perspectives .....	34
1.3. Communities of harm, depletion through social reproduction .....	38
1.4. Examining existing perspectives of harm .....	40
1.5. Emphasising the <i>social</i> in social harm and social reproduction to operationalise an interdisciplinary approach .....	41
1.5.1 Autoethnography, social harm and social reproduction .....	43
Conclusion .....	44



<b>Chapter 2: The historical relationship between social harm, social reproduction and welfare.....</b>	<b>46</b>
<b>Introduction.....</b>	<b>46</b>
<b>2.1. Managing conflict through the categorising the deserving and undeserving poor .....</b>	<b>48</b>
<b>2.2. Late 19th-century and mid-20th-century conceptions of poverty, inequality and deservingness .....</b>	<b>52</b>
<b>2.3. Social harm, welfare, and social reproduction during the 1970s .....</b>	<b>56</b>
<b>2.4. Thatcher’s social harm legacy .....</b>	<b>59</b>
<b>2.5. New Labour old divisions of conditionality and punitivity .....</b>	<b>63</b>
<b>2.6. Welfare, citizenship and family .....</b>	<b>65</b>
<b>Conclusion .....</b>	<b>68</b>
<b>Chapter 3 Austerity and universal credit: contextualising interdisciplinary perspectives of social harm .....</b>	<b>72</b>
<b>Introduction.....</b>	<b>72</b>
<b>3.1. Gendered austerity .....</b>	<b>72</b>
<b>3.2. Women fill gaps in state provision .....</b>	<b>74</b>
<b>3.3. Debt, austerity, public perceptions, welfare and social reproduction ....</b>	<b>76</b>
<b>3.4. UC development and gradual roll-out .....</b>	<b>78</b>
<b>3.5. Simplicity, digital design and support.....</b>	<b>83</b>
<b>3.6. The 5-week wait, debt and insecurity .....</b>	<b>87</b>
<b>3.7. Domestic abuse and the male breadwinner narrative .....</b>	<b>90</b>
<b>3.8. Enhanced conditionality and work commitments .....</b>	<b>91</b>
<b>3.9. Childcare and conditionality .....</b>	<b>95</b>
<b>3.10. Sanctions .....</b>	<b>97</b>
<b>3.11. Brexit, coronavirus and universal credit.....</b>	<b>100</b>

Conclusion .....	105
<b>Section II: The methodological framework.....</b>	<b>107</b>
Chapter 4: Methodology, methods and research transparency .....	107
Introduction.....	107
4.1. Epistemology .....	107
4.2. Autoethnography as a method of socio-political inquiry .....	109
4.3. The qualitative longitudinal research method .....	117
4.4. Interview design and strategy .....	122
4.5. Data analysis and reflexivity .....	135
Conclusion .....	144
<b>Section III: Narrative Analysis.....</b>	<b>146</b>
Chapter 5: Participants biographical stories .....	146
Introduction.....	146
5.1. Participant demographics .....	146
5.2. Aadaya, fighting for human flourishing .....	150
5.3. Lisa overcoming adversity .....	151
5.4. Steven learning to manage the everyday .....	152
5.5. Cyra balancing motherhood, UC and health.....	153
5.6. Olivia ambitions for a new future.....	153
5.7. Grace managing shame after abuse and hardship .....	154
5.8. Sandra struggling in the short-term to meet long-term goals .....	154
5.9. Nicole managing health, financial harms and postgraduate study .....	155
5.10. Imogen is learning to balance health, work and family .....	155
5.11. Lauren living in the now but planning for the future .....	156
5.12. Kim, managing family and working full-time .....	156

5.13. May, motherhood, study and work commitments .....	157
5.14. Holly, managing loss, PTSD, work and UC .....	158
5.15. Robyn; researcher and UC claimant.....	159
Conclusion .....	160
<b>Section IV: Findings and discussion .....</b>	<b>162</b>
<b>Chapter 6: Making sense of participants experiences in the everyday .....</b>	<b>162</b>
Introduction.....	162
6.1. Theme 1: Emotional labour and accessibility.....	163
6.2. Theme 2: Precarious harm .....	172
6.3. Theme 3: Citizenship harm.....	178
6.4. Theme 4: Financial harm hinders quality of life .....	190
6.5. Theme 5: Active agents fighting against harm.....	197
6.6. Theme 6: Coronavirus harm.....	206
6.7. Theme 7: Autoethnography, breaking boundaries as a UC claimant and researcher .....	219
Conclusion .....	231
<b>Section V: Conclusion .....</b>	<b>234</b>
<b>Chapter 7: Understanding Families' experiences of UC in the everyday ....</b>	<b>234</b>
Introduction.....	234
7.1. Research aims, questions, objectives and original contributions to knowledge .....	234
7.2. Research impact and implications .....	247
7.3. Recommendations for policy and future research.....	248
7.4. Research limitations and challenges .....	252
7.5. Final considerations.....	254

<b>Reference list.....</b>	<b>256</b>
<b>Appendices.....</b>	<b>311</b>
<b>Appendix 1 Information Sheet .....</b>	<b>311</b>
<b>Appendix 2 (Pre-covid) Consent form.....</b>	<b>313</b>
<b>Appendix 3 Coronavirus consent form.....</b>	<b>314</b>
<b>Appendix 4 Debrief sheet.....</b>	<b>314</b>
<b>Appendix 5 Interview question ideas .....</b>	<b>316</b>
<b>Appendix 6 Pre-covid ethics application and outcome.....</b>	<b>320</b>
<b>Appendix 7 Coronavirus ethics approval .....</b>	<b>330</b>

## List of Tables

<b>Table 1: Conceptual summary.....</b>	<b>69</b>
<b>Table 1a : Assessment period .....</b>	<b>79</b>
<b>Table 2: Elements and rates of UC .....</b>	<b>80</b>
<b>Table 3: Parental work commitments.....</b>	<b>91</b>
<b>Table 4: Work commitments and conditionality .....</b>	<b>91</b>
<b>Table 5: Research questions .....</b>	<b>108</b>
<b>Table 6: Evocative and analytical autoethnography principles.....</b>	<b>110</b>
<b>Table 7: Recruitment changes .....</b>	<b>120</b>
<b>Table 8: Changes in research methods .....</b>	<b>120</b>
<b>Table 9: Phase 1 interview question prompts .....</b>	<b>124</b>
<b>Table 10: Phase 2 aims.....</b>	<b>124</b>
<b>Table 11: Phase 3 interview aims .....</b>	<b>126</b>
<b>Table 12: Interview types.....</b>	<b>127</b>

<b>Table 13: Benefits of participant-led diary entries.....</b>	<b>132</b>
<b>Table 14a: Participants' biographical stories.....</b>	<b>149</b>
<b>Table 14a: Themes and subordinate themes .....</b>	<b>162</b>
<b>Table 15: Subordinate 1 themes.....</b>	<b>164</b>
<b>Table 16: Subordinate 2 themes .....</b>	<b>172</b>
<b>Table 17: Subordinate 3 themes.....</b>	<b>179</b>
<b>Table 18: Childcare challenges.....</b>	<b>188</b>
<b>Table 19: Subordinate 4 themes.....</b>	<b>191</b>
<b>Table 20: Subordinate 5 themes.....</b>	<b>197</b>
<b>Table 21: Subordinate 6 themes.....</b>	<b>207</b>
<b>Table 22: Subordinate 7 themes.....</b>	<b>219</b>

## List of Figures

<b>Figure 1. The QLR research phases.....</b>	<b>123</b>
<b>Figure 2. Diary entries .....</b>	<b>132</b>
<b>Figure 3. QLR research approach .....</b>	<b>134</b>
<b>Figure 4. Reflexive thematic analysis proces.....</b>	<b>140</b>
<b>Figure 5. Protective harm factors.....</b>	<b>205</b>
<b>Figure 6. Text message from the DWP.....</b>	<b>225</b>
<b>Figure 7. Online UC account.....</b>	<b>224</b>

## **Abstract**

This thesis explores the connection between social harm and social reproduction within the social relations and outcomes of contemporary capitalism in the UK. It contributes to the fields of social policy, sociology, criminology, and feminist political economy. The thesis demonstrates how social harm arises from various social and political relations, highlighting the harmful aspects of welfare. This occurs through the state's attempt to manage the contradictions produced by capitalism by employing punitive measures to enforce labour discipline. This thesis argues that Universal Credit (UC) reflects historical forms of discipline yet fundamentally alters the management of labour discipline. The UC system incorporates online provisions through a partially automated IT system and an online journal, enabling the enforcement of discipline at a distance, which changes the nature and experiences of social harm. An interdisciplinary approach is adopted to understand how social harm operates through UC, resulting in four original contributions to knowledge. First, the thesis deploys a unique feminist methodology that centres on parents' experiences with the UC system. It includes 37 qualitative longitudinal interviews, 24 diary entries with 14 parents including the autoethnography via reflexive diary entries. This is through a critical evaluation of the researcher's positionality as a researcher and recipient of UC. This combination of methods provides a novel lens for examining social harm.

The second contribution highlights how the online application alleviates emotional labour, facilitating parents' access to the UC service. The third contribution reveals that parents self-monitored their behaviours through the online account, which became an extension of their domestic responsibilities. The fourth and final contribution illustrates that parents were active agents in their lives, utilising support networks through family, friends, and Facebook groups to cope with the social harm inflicted by the states use of the UC system. These networks are termed protective harm factors, as they enable parents to mitigate social harm and manage their daily lives. Throughout the longitudinal research, all parents expressed a desire to exit the UC system; however, none were able to do so. Consequently, the thesis makes

policy recommendations advocating for more holistic and compassionate approaches for parents receiving welfare, moving away from punitive measures. Lastly, the thesis advocates for more research on protective harm factors in relation to UC specifically targeting the role and implications of Facebook groups.

## Acknowledgements

*“In order for the new to arrive we must first allow the old to shatter. This shattering requires both courage and faith. Courage to let go and faith that the pieces will come back together again in a way that is more aligned than it was before” (Campbell 2016, p 64).*

This quote exemplifies my experience of the doctoral process, which took place during challenging circumstances. Most of the data collection was carried out during the coronavirus pandemic, in isolation from adult contact, while I was balancing being a single parent, homeschooling, and teaching part-time. Afterwards, I transitioned from being a full-time doctoral student to a full-time lecturer. This process has been the most challenging, exciting, and rewarding experience and I am immensely grateful to the University of Derby for everything, including the doctoral scholarship. This opportunity altered the trajectory of my life. I am thankful for the unwavering support from my colleagues, friends, and family since 2019. Below, I provide a summary of my acknowledgements.

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## Introduction

This thesis addresses the relationship between social harm, social reproduction, and Universal Credit (UC) through an interdisciplinary approach that draws upon 14 parents' lived experiences of claiming UC, during the COV-19 pandemic. UC is the latest form of welfare provision in the UK, which operates as a "*digital by default system*" (Timmins 2016, p 36). This means people retain access to the system through their online account, where they are given appointments, ask questions, make changes and check monthly statements including payments. The delivery of this service is contradictory, in the sense, that it continues the longer welfare trajectory of punitivity through conditionality. Yet, the delivery of the service is unique as it is the first form of welfare in the UK to predominately operate digitally. This is significant in terms of past provision and is pertinent to understanding social harm.

Social harm is a concept which is defined as an incident or issue which leaves a person worse off than their starting position (Hall and Winlow 2012). Social reproduction is the process of reproducing the conditions necessary for life in any time or place, on both an everyday and inter-generational basis. Social reproduction is facilitated through work- caring, provision and cleaning- mostly undertaken in the household sphere through unpaid work. It involves material and emotional support and the inculcation of societal norms which help individuals function in society (Perrons 2021; Rai and Goldblatt 2020). Social reproduction is inherently gendered, both in its processes and outcomes. The burden of social reproductive labour is disproportionately borne by women, which reflects existing gender disparities and the continued perpetuation of gendered inequalities within society. This dynamic underscores the intersection between labour distribution and the reinforcement of gendered social hierarchies. Many mothers contribute to the formal economy, through low-paid and part-time work around caring responsibilities (Cain 2016; Richardson and Butler 2021; Dewar and Ben-Galim 2017). Thus, contributing to both the formal and informal economy. Social reproduction is a valuable commodity but is

not formally recognised for the contributions it makes to reproducing the labour force (Rai, Hoskyns and Thomas 2014).

Conceptually, both social harm and social reproduction recognise the role of social relations in causing and continuing harm, but perspectives differ in the central causes of harm. Rai, Hoskyns and Thomas (2014) frame harm directly to the caregiver, through a process of depletion; reproductive work chronically depletes the resources of the those who undertake it. Thus, harm is located with households at the centre, which then has consequences for society.

Within the discipline of criminology, a series of researchers have pointed to economic, social, political and criminal justice processes which are harmful and are not accounted for as crime (Hillyard *et al.*, 2004; Pemberton 2016). Indeed, those who are criminalised by the state are often also impacted directly or indirectly by social harm. Their central point was to highlight the way that the state acts to prevent harm and contrast this with a criminal justice system that often delivers benefits for elite interests.

While harm features both in the feminist political economy literature on social reproduction and in the critical criminology literature, the two accounts of harm have only recently been brought together (Fawcett, Gray and Nunn 2023). This thesis contributes to an emergent body of literature that seeks to utilise an expanded notion of social harm that takes in both these perspectives. The account here of parents claiming UC is illustrative of both domestic harms resulting from depletion through social reproduction and the additional harms that are caused by the design, structure and operation of the welfare system.

While the theoretical definition of social harm can be challenging to define precisely, when addressed with social reproduction, it provides a more comprehensive framework for analysis. Existing literature has considered the harmful nature of UC in relation to mental health (Wickham *et al.*, 2020), financial insecurity, poverty and health inequality (Alston 2018). A body of research has examined the relationship

between UC, caring responsibilities and work (Wood 2021; Andersen 2019; Andersen 2023). Past research has briefly considered harm (see Andersen 2019; Andersen 2023; Cheetham *et al.*, 2019; Wickham *et al.*, 2020), but it has not conceptualised it directly as social harm.

An essential aspect of both social reproduction and social harm involves (both conscious and unconscious) contestation. The actions of individuals, households, communities, organisations, and institutions play a vital role in perpetuating inequalities and harms over time, whether by reinforcing existing structures or by challenging and transforming them. Such transformation can be viewed as either progressive or regressive, depending on the perspectives of different interests, and may include active efforts to contest the harms created by specific configurations of socially reproductive work and responsibilities. This active contestation is evident in feminist campaigns advocating for wages for housework, equal rights in the workplace, and access to institutional and positional goods (such as education, training, equal pay, social roles, and welfare entitlements). However, contestation is often fraught with risks; contingent victories, such as equal pay legislation, frequently coincide with other contested changes that can undermine those achievements. In this thesis, welfare reform and nuanced aspects of welfare conditionality are bound up in apparently banal and mundane administrative processes and forms of service access. One prevalent example explored throughout this thesis, is the digitalisation of welfare which demonstrates how broader progressive shifts are contained and offset.

Therefore, a combined conceptual and empirical interdisciplinary perspective on social harm, particularly one that utilises feminist approaches like social reproduction, is currently lacking in research on UC. This thesis addresses the lacuna in existing knowledge, by directly examining social harm and social reproduction together. Thus, an interdisciplinary approach is adopted through sociology, social policy, criminology, and feminist political economy. An interdisciplinary approach is essential to operationalising social harm effectively, as people's experiences of UC transcend across disciplines. This approach recognises

Page 18 of 338

the role of the social relations that are inherently gendered and impactful in the everyday.

This thesis represents a pioneering investigation into the UC through the issues of social harm and social reproduction, utilising the conceptual framework of social harm. This is achieved through 37 interviews and 24 participant diary entries with 14 parents, when combined with my experiences as a recipient and researcher through an autoethnographical account. Therefore, this thesis offers four original contributions to knowledge on social harm and UC. First, this thesis demonstrates how the online application mitigates emotional labour as the parents were able to apply quickly, which is a novel insight into accessing UC (Chapter 6.1). Second, the online account became an extension of domestic duties which always kept parents hypervigilant which demonstrated how the state used self-surveillance to maintain social control (Chapter 6.2.2). Third, the thesis demonstrates how the parents were active agents who developed protective harm factors through friends, family and Facebook groups (Chapter 6.5). This helped to mitigate the severity of social harm caused by the UC system which enabled the parents to manage the everyday. The fourth and final contribution to knowledge on social harm and UC is the methodological approach through qualitative longitudinal interviews, participant diary entries and autoethnography. My positionality was considered through a reflexive researcher diary, as part of autoethnography to make sense of my experiences and the challenges associated with being a member of the research group. Bochner and Ellis (2016) term autoethnography as a process of back-and-forth between narrative, experiences and memories. The interview data and diary entries were collected between November 2019 and October 2021 throughout the coronavirus conditions. These three methods combined provide an original methodological contribution to knowledge through the transformative approach to understanding social harm and experiences of the UC system in the everyday.

The methodology is framed through a feminist epistemology which recognises that knowledge is created through social relations and the importance of centring marginalised voices to understand experiences (Haraway 1988; Harding 1987; Smith

Page 19 of **338**

1974; Wigginton and Lafrance 2019). These three methods combined provide an original methodological contribution to knowledge by demonstrating lived experiences of UC and how harm operates. This presents a novel conceptualisation of social harm and UC which had not previously been undertaken in this way. Therefore, the next section demonstrates the relationship between UC and existing perspectives of harm.

## UC context and existing perspectives of harm

The UK has a long history of disciplinary and punitive welfare reforms (Edmiston 2020). UC is this latest iteration and is designed to fill the void in contemporary capitalism, by adapting to the needs of the labour market, namely low paid zero-hour contracts and flexible work. UC is designed as an all-encompassing system which universally fits all and financially supplements people who are unemployed, disabled, parents and low paid employed people on a full-time or part-time basis (Andersen 2023).

Existing research has addressed the harmful nature of UC, although not specifically through a social harm perspective. For example, Wickham *et al.* (2020) address the relationship between increased challenges with mental health due to UC. Taylor-Robinson *et al.* (2019) argue that UC, combined with austerity measures like the benefit cap, increased infant mortality rates and child poverty. Wickham *et al.* (2018) found that UC caused increased inequality between children and adults. Hardie (2021) found that people who received UC in a full-service area were associated with a 22% increase in homelessness in contrast to before the service was rolled out. Hobson, Spoor and Kearton (2019) surveyed 1,551 recipients of UC and found that 69% were lending from support networks, with 58% behind on everyday household bills. In contrast to legacy benefits, people who received UC were more likely to experience debt. Meanwhile, Reeves and Loopstra (2020) found that since the U roll-out, there was a greater dependence on food banks. There has been a range of studies which have addressed the complications of the online system (Alston 2018) and the challenges of coping with low incomes and work commitments (Cheetham *et al.*, 2019; Bennett and Millar 2016). UC continues in the punitive welfare trajectory



through the continued use and intensification of conditionality measures to discipline people on benefits. Paradoxically, it is vastly different from previous forms of provision through five distinct delivery features.

First, the UC system is the first to operate as an online application and through people's continued engagement via the online account, which is a new approach to welfare delivery in the UK. Second, UC combines six means-tested benefits into one monthly payment, which was welcomed by policymakers, local charities and welfare recipients (Carey and Bell 2021). This, in theory, means people can transition smoothly into work or out of work alongside any other changes in circumstances, meaning people stay on one form of welfare provision. Third, UC includes a taper rate that adjusts entitlement based on real-time earnings. Specifically, for every pound earned, 55 pence is deducted from the UC entitlement, accommodating low-paid, part-time, and insecure employment (NAO 2018; Duncan-Smith 2010). The fourth difference is how UC is paid in arrears; recipients must wait 5 weeks for their first payment, and claims are not backdated from the original application. The state provides the option of an advance interest-free loan, but this is associated with increased reliance on foodbanks, indebtedness, housing arrears, and financial insecurity (Alston 2018; Butler and Warner 2020; Ross and Clarke 2021; Cheetham *et al.*, 2019). The fifth and final distinct feature of UC from past welfare provision is the increased emphasis on conditionality. The system operates with in-work conditionality for individuals whom the DWP deems to be earning insufficient income. Conditionality has always been a component of welfare measures to ensure economic discipline (see Chapter One). Under the UC system, disabled individuals and single parents are more likely to face sanctions over extended periods compared to previous legacy benefits (TUC 2018; APPG 2019; DWP 2010; DWP 2019; APPG 2019).

Over time, the expectations placed on lead carers regarding means-tested benefits have evolved. However, the design of UC mandates that parents are expected to engage in work when their littlest child is 3 years old (DWP 2019a; Garthwaite *et al.*, 2021; Jaynes 2021). The lead carer responsibility has gendered implications as

Page 21 of **338**

mothers are more likely to undertake this role, and women account for 57% of all people in receipt of UC (DWP 2023). There is a harmful struggle between work, care and commitments (Andersen 2019; Andersen 2023; Bennett 2012). Andersen (2023) argues that the design of the UC system removes mothers' agency in making decisions about their households, which has harmful consequences for their wellbeing due to the increase in the number of times they must re-enter the labour market. Whilst the removal of autonomy is harmful, I argue that the conditionality placed on the lead carer ignores the contribution mothers make to the economy. This creates a dual burden between their duties of social reproduction and participation in the labour market, which is inherently harmful. Therefore, these key features in the online design payment in arrears and enhanced conditionality for parents in work differentiate UC from legacy systems. These features mean social reproduction is privatised due to the technological design; people are most isolated, making social harm more pervasive and difficult to understand.

Therefore, research has indicated that individuals may experience various harm, including financial, emotional, physical, and psychological forms. However, existing perspectives do not specifically explore the concepts of social harm and social reproduction concurrently, in relation to UC, which is a gap addressed by this thesis. To examine the relationship between social harm, social reproduction, and UC, it is essential to understand how these concepts are defined and interconnected. This will be discussed next.

## **The relationship between social harm and social reproduction**

This section outlines and emphasises the relationship between social harm, social reproduction and UC presented throughout the thesis. This thesis recognises that social reproduction is essential to understanding social harm and recognising that it is not the only source of harm. To understand how each interacts with one another, an overview of social harm and social reproduction individually, followed by an outline of their interrelationship, is first warranted.

The concept of social harm is broad enough to transcend disciplines and deepen the understanding of insidious social issues through an alternative lens. Harms are imposed (actively and by omission) structurally via the state and its institutions, resulting in implications for individuals and society (Davies, Leighton Wyatt 2014; Hillyard and Tombs 2007; Hillyard *et al.*, 2004; Pemberton 2016). Social harm is an interdisciplinary concept which has been used for a range of social issues. For example, to understand the implications of violence against women and girls (Kitchen 2016), fracking (Short and Szolucha 2016), and poverty (Dorling 2007; Pemberton 2016). It helps scholars and the public to determine, define and reveal inequality and to find pragmatic solutions to achieve social justice, a concept which resonates with everyone.

Hillyard *et al.* (2004) suggest a typology of financial/economic, emotional, psychological, and environmental harms, which encompass everyday injustices. Harm can be gendered through different life courses and experiences of violence (Panatazis 2004). Another is the role of reproduction in the creation of the future workforce and the implications of this for the mother's wellbeing (see Rai, Hoskyns and Thomas 2014; Rai and Goldblatt 2020). In relation to this point, gendered harms are important in understanding experiences of inequality, and one way to achieve this is through an understanding of social reproduction in society. The thesis recognises Roberts (2017), Rai, Hoskyns and Thomas (2014) and Federici's (2004) conception of social reproduction to be the historical changing of women's positions within households historically, which includes the witch trials as a deterrence against defying gender norms (see Chapters 1 and 2) and contemporarily, through austerity and UC (see Chapter 3).

Social reproduction is an essential process and duty for low-income households, as the digital design of UC intensifies commitments for carers. It increases the labour involved in maintaining the claim for themselves and their partners (in coupled households). Andersen (2023) addresses these issues through care and unwaged labour, but she does not conceptualise this through social reproduction. This understanding overlooks the historical and contemporary biological positioning of

Page 23 of 338

mothers in society. This thesis argues throughout that the additional unpaid labour involved in maintaining the online account becomes an extension of domestic duties to retain access to UC. Specifically, it links to household maintenance and production in the home, which is conjointly characterised through three features:

- (1) "Biological reproduction, being able to produce children.*
- (2) Production in the home, maintaining a household, cleaning, tasks, and social bonds.*
- (3) The reproduction of culture and ideology, which is about ensuring social norms and values are maintained for children and households" (Rai and Goldblatt 2020, p 174).*

The additional labour and administration involved in retaining access to UC increases production at home in two ways. First, it increases self-surveillance to retain access to UC by checking tasks, the online journal, appointments and payments, which takes additional time. Second, it diverts attention away from maintaining social bonds within the households and can be harmful. The online design means the labour involved in the UC claim maintenance is privatised, which hides the pressures it creates and increases the mothers' strain to maintain commitments, home and work. It results in additional pressures on the gendered divisions of labour, which results in emotional harm to parents' wellbeing, which increases inequality in households and society. The state has a contradictory role in managing harm, as it both creates and contributes to harm while simultaneously developing policies to mitigate it. A social harm perspective provides a broad typology of various harms, but the lack of ontology makes it difficult to understand the structural inequality of harm. Alone, this perspective does not provide a robust theoretical framework. However, integrating feminist accounts into social harm enables a robust ontological understanding of the concept, which deepens conceptual understandings of how harm occurs, adapts and is experienced over time.

Walby's (1986; 1990) perspective on patriarchy is conceptualised as an integrated social structure, consisting of social reproduction, the sexual division of labour, the state, violence, and social values. This thesis uses a social harm perspective that recognises these connected systems and considers harm to be a consequence of these contradictory systems. By doing so, the aim is to demonstrate how harm is embodied in everyday life to address the implications for society. Therefore, utilising an interdisciplinary social harm approach provides a robust understanding of gendered inequality in society and households. Social reproduction is an imperative part of conceptualising social harm as 13 of the 14 participants in this research are women. The lone father involved in this study demonstrates a feminising experience as his role and harm inflicted are predominately associated with women. This is symbolic of the social aspect of both harm and reproduction, which has implications for society. The role of social reproduction is important due to how social harm is enacted on the body and the implications it has for day-to-day experiences. The division of labour through social reproduction is a central factor in the creation of harm, but, as this thesis demonstrates, it is not the only reason why parents on low-income experience harm. Wider social and institutional structures such as inequality and the institutional processes which superficially mitigate it add to the harms that accrue from socially reproductive activity and distribute these harms to certain sections of society; in this study, it is largely low-paid women and their children who experience this double set of harms.

There are other factors related to social infrastructure and political considerations which impact harm and change over time. Pemberton (2004) defines social harm as part of the social relations in society, which change and adapt over time. However, this thesis recognises the social in social harm and social reproduction, as their relationship to society through social relations and connections with people. Therefore, the emphasis is on the interconnectedness of communities and parents' interactions with the UC system, which are part of this connected society. These experiences transcend specific disciplines, and an interdisciplinary approach provides a more comprehensive perspective on social harm. The findings suggest

more dialogue is needed on the harms identified by the public, practitioners, policymakers, and academics.

### Research aims:

To fully understand this interdisciplinary perspective of social harm, this research is guided by two research aims, four central questions, and four objectives:

(a) Deepen understandings of social harm and social reproduction through an exploration of the contemporary social policy, UC.

(b) Develop an understanding of the lived experiences for families claiming UC over an extended period.

### Research questions:

1. How did people's experience of UC shift over the fieldworks (20-months) period?
2. What is the long-term lived experience of UC with respect to an individual's mental and physical health; their financial management; employment and education; childcare and interaction with a digitised welfare system?
3. How did the coronavirus pandemic and temporary policy changes to UC impact people's experiences of the benefit?
4. How useful is an interdisciplinary approach to social harm when trying to make sense of the lived experience of UC?

### Research objectives:

- a. Review the existing literature on British welfare provision via a theoretical perspective of social harm and social reproduction.
- b. Provide a unique methodological framework through qualitative longitudinal interviews, participant-led diary entries and autoethnography that explores the lived experience of UC, social harm, and social reproduction.
- c. Capture the lived experiences of UC during a global pandemic and analyse this evidence in relation to an interdisciplinary framing of social harm.
- d. Consider the empirical data as part of the broader disciplinary welfare trajectory and the national rollout of a new digitised and disciplinary system.

This thesis addresses these questions in seven chapters, the contents of which are as follows:

[Chapter 1](#) provides a conceptual framing of how social harm is used in the thesis. It provides an overview of existing perspectives of social harm, feminist accounts of harm and the application of autoethnography. The conceptual framing of social harm is presented as the first chapter as provides a background of harm and social reproduction which is deployed throughout the thesis.

[Chapter 2](#) addresses the relationship between social harm, social reproduction and welfare over time, briefly from the 16<sup>th</sup> century until the end of the New Labour Period. The chapter aims to demonstrate how notions of deservingness develop and continue as a form of labour discipline, which is punished through conditionality. This chapter explores the implications for citizenship and demonstrates the welfare project through an interdisciplinary approach to social harm.

[Chapter 3](#) demonstrates the importance of austerity for managing capital accumulation, with women used to fill gaps in state resources. The chapter assesses how austerity measures were shaped by public perceptions and led to the development of UC. The chapter explores the processes involved in UC, including existing research on waiting periods, debt, and financial insecurity. This chapter analyses existing perspectives of social harm through key themes on domestic abuse, childcare, conditionality and sanctions. The final part of the chapter addresses how the state managed UC during conditions caused by coronavirus and Brexit. Lastly, the chapter shows how existing research addresses the harm caused by the state's delivery of UC. However, it does not conceptualise this through social harm, which demonstrates the gap in existing UC knowledge.

[Chapter 4](#) provides the rationale for the feminist epistemology, method and researcher positionality. The chapter begins with an outline of the feminist epistemology to challenge dominant narratives of UC and social harm. This is followed by an overview of the importance of autoethnography to showcase

marginalised perspectives and for researcher transparency. This section addresses the ethical considerations and challenges of structuring autoethnography. The subsequent part addresses the qualitative longitudinal strategy, for recruitment, collection methods, sample and coronavirus challenges. The final section of the chapter demonstrates the analysis approach for narrative analysis and thematic analysis.

[Chapter 5](#) is a narrative analysis of participants' biographical background from the empirical data, which helps to make sense of who they are and how they came to the UC system. The chapter demonstrates participants' starting points, changes, transitions and endpoints when data collection ended. This includes a section from the researcher's positionality, as a member of the group being researched. The chapter aims to provide a rich narrative into participants' life worlds, to build a picture of experience, for the main findings.

[Chapter 6](#) critically considers participants' experiences and are organised thematically through 7 overarching themes. The first 6 of these themes are based on the 13 participants' experiences and they consist of the following sections: emotional labour and accessibility, precarious harm, citizenship harm, quality of life harms, participants as active agents fighting harm and coronavirus harm. The seventh theme is autoethnography, breaking boundaries between being a UC claimant and researcher. This draws upon my experiences through my reflexive researcher's diary and establishes the relation between social harm and UC. It is written in the first person to demonstrate experience and powerlessness from this unique position. This draws upon existing research and comparisons with the other participant's experiences, which demonstrates a rich in-depth account of social harm.

[Chapter 7](#) is the conclusion chapter which contextualises and synthesises families' experiences of UC in the everyday. The chapter demonstrates how the thesis answered the research aims, questions and objectives through a chapter summary. It outlines the four original contributions to knowledge, through the online application, the UC online account as an extension of social reproduction, how participants were

Page 28 of **338**



active agents and the unique methodological approach. This is followed by the research impact, implications, recommendations, and limitations and ends with a final commentary on the cost-of-living crisis.

## Coronavirus impact and research changes

The research originally aimed to contrast participants' experiences transitioning from legacy benefits to UC. The initial thesis focus was on localised experiences of UC across Derby. The first part of the doctoral research involved networking with local agencies across the city which led to three participants recruited who were interviewed in February 2020 shortly before the first lockdown period. The pandemic completely reshaped the research approach, design, and findings and the research was adapted to the pandemic conditions. The recruitment continued through social media which changed the localised aspect of the research and altered the focus away from the migration between legacy benefits and UC. Instead, how participants navigated UC and the administration of the system during the pandemic became the focus. It also considered how people managed their everyday responsibilities (social reproduction) and developed coping strategies, through online social media support groups. This helped to reduce the level of harm participants experienced, as they were able to reduce the level of unpaid labour involved in understanding their UC entitlement by relying on community and support. Due to the nature of the UC system and policy, there have been ongoing changes throughout the various stages of the doctoral research, therefore policy changes in this thesis are addressed until the end of 2023.

## Section I: Framework for conceptualising harm

### Chapter 1: The merits of a social harm approach

#### Introduction

This chapter presents the rationale for a social harm perspective, which is embedded in social reproduction. It begins with a gendered background of the historical implications of harm and social reproduction. This is proceeded by an understanding of communities of harm and depletion through social reproduction and the challenges with existing perspectives. This thesis adopts an interdisciplinary understanding of social harm, and the latter section emphasises the importance of the social aspect in both concepts to connect to society and make sense of harm. Lastly, the chapter concludes with the importance of autoethnography to challenge perspectives and reveal harm in a transformative way. The term welfare is used throughout to demonstrate state responses to manage poor households. This can be through social policy, financial support and inaction by the state. The chapter begins with an introduction to social harm from a criminological perspective due to the researcher's position in criminology and as part of a transformative agenda to challenge traditional forms of knowledge.

Social harm has gained popularity in recent debates within criminology (see Davies, Leighton, and Wyatt 2021; Mason 2020; Hillyard and Tombs 2017; Scott 2017; Davies, Francis, and Wyatt 2014; Pemberton 2015). Social harm originated in criminological and legal disciplines to critically consider how criminality is socially constructed and imposed through the institutions of the state to benefit the more powerful (Hillyard *et al.*, 2004). These harmful processes are not rendered as criminal activity, which ignores the powerful agency of the state and its institutions. Far from being neutral and balanced arbiters of justice, state institutions are active agents in the reproduction of harmful inequalities. One of the first accounts explored the idea of social injury for white-collar crimes (Sutherland 1945) and the implications for gender and race (Schwendinger and Schwendinger 1975). Hillyard *et al.* (2004) frame social harm to examine injurious events with long-lasting consequences for

society outside traditional conceptions of crime. Hillyard *et al.* (2004, p 19) detail four aspects of harm:

1. *“Financial harm which addresses the social impact of poverty and welfare policies.*
2. *Physical harm relates to early death, accidents, activities through employment, pollution, attacks, illness, insufficient shelter and state brutality.*
3. *Psychological harm covers any emotional suffering caused by structural causes.*
4. *Emotional harm, which includes abuse, neglect, or an issue which causes harm to self and is often difficult to measure”.*

Hillyard *et al.* (2004) argue that social harm has distinct interconnected features which are applied to a range of social issues, for example, murder, a political economy of harm, gendered life course, workplace injury, migration, and state harms (Hillyard *et al.*, 2004). Whilst there is recognition that the state is contradictory in creating social harm and managing society through different social and political relations yet missing from this analysis is the role of social reproduction. Hillyard and Tombs argue that the purpose of welfare is to support people from “*cradle to grave*” and to mitigate the social harm people experience (Hillyard and Tombs 2004, p18). This perspective is simplistic and misses the broader structural factors and discipline embedded in the design of capitalism and welfare. It unconsciously repeats the problem that the social harm perspective sought to tackle; the perception that the state is a neutral actor in the creation and distribution of harm. Hillyard *et al.* (2004) argue that the New Labour and neoliberal period is more harmful than other forms of contemporary capitalism, neglecting the legacy of social harm and welfare, is crucial for understanding the contemporary context.

Pemberton (2015) recognises, that social harm is a consequence of the capitalist model and contextualises it in the mode of production through primitive accumulation. A process which he considers to be historical whereby capitalism is inherently harmful but is the “*result of alterable social relations*” (Pemberton 2015, p 35). Whilst social harm is preventable in theory, the state is ideologically driven to

Page 32 of **338**

continue capital accumulation at the expense of the most vulnerable in society. How social harm occurs changes over time due to the organisation and values of society at any given time. For example, the role of state provision from the 14th century to the 21st century is vastly different, which makes harm challenging to expose. Pemberton's (2015) perspective focuses on the structural impact of the broader capitalist system and focuses on the role of harm in primitive accumulation. Pemberton (2015, p 24) argues that "*interpersonal harms*" distort narratives of structural harms. However, lived experiences are integral to addressing the insidious nature of harm and the different ways it manifests.

Pemberton (2004) draws upon the idea of basic human needs, for example, basic shelter, food, wellbeing and health to be met to prevent the infliction of harm. Pemberton's (2004) analysis argues the limitations of human rights for making transformative change due to the patriarchal approach to these rights. Pemberton (2004) argues a social harm approach should focus on human harms which relate to physical/mental/health harms, autonomy harms and relational harms. Pemberton (2004) deems these harms a choice of political will, which is avoidable. He contextualises harm in the social relations between "*reproduction, production, and neo-colonialism*" and recognises they are reliant upon each other for continued capitalist accumulation (Pemberton 2004, p 31). Pemberton's (2004) account provides a link between harm and structural inequalities created and maintained by state actors in capitalist societies. There is recognition of the mode of production alongside some considerations on women's positioning in the home and low-paid forms of work, which are disproportionately gendered and racialised. However, Pemberton (2004; 2015) overlooks a detailed analysis of social reproduction for supporting and upholding capitalism. This is a key oversight of his social harm analysis, which I address by contextualising social harm and social reproduction on an interrelated continuum (see Chapter 1.2). The next section considers how feminist perspectives can deepen the understanding of social harm.

## 1.2. Feminist perspectives

This section demonstrates the relationship between gendered harms, social reproduction, and primitive accumulation. It builds on existing research and provides a rationale for the lexicon of an interdisciplinary understanding of social harm. The aim is to contextualise gender, social harm and welfare through the formation of the capitalist system. Therefore, an overview of the social relations and conditions which created capitalism is first warranted.

Marx (1990) provides a historical account of the formation of capitalism, which took place over hundreds of years beginning around the 14th century with a series of English land reforms until the 18th century. These reforms transferred common land into private ownership, which forcibly displaced people from living off their land. This resulted in violent conflicts and people selling their labour to survive and maintain subsistence (Marx 1990). This process has been defined as primitive accumulation, characterised as a historical transition to encapsulate the changes in social relations (Marx 1990). The 14th, 15th, 16th, and 17th centuries were pivotal periods for primitive accumulation, whereby people's expropriation from land and dependence on the sale of labour to survive resulted in starvation across Europe due to decreases in food supplies and the devaluing of wages (Federici 2004).

As a result, around 50 to 60 percent of the poor struggled to find subsistence, and many resorted to property damage and theft to survive the expropriation from the land (Federici 2004; Roberts 2017). This led to thousands of uprisings across Europe, which lasted hundreds of years and were often led by women, as they were less able to engage in waged work, which created a struggle to gain subsistence (Federici 2004). In the similar period of the 16<sup>th</sup> and 17<sup>th</sup> centuries, witch trials began to challenge women who did not conform and to sever the value of social reproduction from production (Roberts 2017; Federici 2004; 2021). This served as a form of bodily and labour discipline to maintain the ruling class's position and the allocation of resources. The reliance on the sale of individual labour created a contradictory system, where some people benefited and moved beyond their birth status, whilst others (unable to sell their labour due to mental health challenges, age,

Page 34 of **338**

or disability) experienced suffering (Roberts 2017). This feminist perspective of gendered harm through social reproduction is missing from Marx's (1990) conceptualisation of primitive accumulation.

The role of social reproduction and the sexual division of labour has been debated by many feminist scholars over the past 50 years (see Hartman 1979; Mies 1981; 1998; Federici 2004; Fraser 1994). Hartman (1979) argues that patriarchy organises social, financial and political structures in society, which are inherently sexist. Thus, patriarchy and capitalism operate as a dual system to maintain capitalist accumulation and order, which creates inequality for women within households and employment (Hartmann 1976; 1979). Mies (1981) rejects the dual system stance, she argues it is about the characterisation of human nature, which is naturalised through the sexual division of labour. Human nature is rationality and assertiveness, brains and hands are associated with male traits as an extension of machinery (Mies 1981). At the same time, women are associated with biological capabilities and nurturing qualities as natural predestined activities. Thus, women's contribution to the surplus value is hidden in the home and diminished to housewives' social status (Mies 1981). Therefore, it is not deemed necessary for financial compensation despite reproducing the future labour force and continuing capitalist production. Mies (1981;1998) demonstrates how the divisions, rather than acting independently, actively work to preserve narratives around gender and continue to reproduce normative ideologies between the sexes and their roles in society. This is supported by Bruff and Wohl (2015), who argue that society and its institutions are actively supporting each other to create and maintain unequal gendered relations. Society and institutions determine social norms, laws and conventions, which shape civilisation (Bruff and Wohl 2015). Therefore, demonstrating that the sexual division of labour is inherently harmful to women.

Whilst there are nuances in how the sexual division of labour is created and maintained, Hartmann (1979) argued there are two systems, capitalism and patriarchy, which are distinct from one another. This perspective contrasts with social reproduction perspectives, which argue these systems are interconnected as part of

the sexual division of labour (Rai, Hoskyns and Thomas 2014). Elson (1998) argued that changes in the capitalist system created two divisions. The public sphere (workforce) and the private sphere (households). Elson's (1998) work illustrates how the two spheres are interconnected and operate through the mode of production and reproduction. Mies (1981; 1989) argues the division of labour goes beyond sexism but draws upon apparent rationale thinking. This is by positioning females in a naturalised way and males in a rational way. Smith (1974) argues women were assigned positions that men wanted to avoid, to maintain the ruling class. Harding (1993) argues that caring became a natural feature of women and an unnatural trait for men. Federici (2004) argues this positioning has a long-standing legacy and is significant in punishing women who fail to maintain these values.

Federici (2004) demonstrates how the division of labour is central to primitive accumulation and ongoing accumulation through three ways. First, the subordination of women through biological divisions, relegated women to their reproductive capabilities. Second, the development of a patriarchal system that excluded women from waged work and positioned them as second-class citizens in contrast to men (Federici 2004). Third, the repositioning of women as proletarian machines to continuously create new workers (Federici 2004). This occurred during the latter transitions from feudalism to capitalism, expectations of womanhood and femininity were reconfigured. Marx (1887; 1976) argued that primitive accumulation did dispossess many from land and resulted in violence, but he deemed this a necessary evil which would decline once capitalist relations were developed over time. This is a short-sighted perspective. Not only does the historical process of the separation of communities from subsistence labour continue, but as Federici (2004) and other feminists highlight, unpaid work separates women resulting in their continued dispossession. The continued expropriation of people from the land and women from their bodies is intrinsic to the continuation of capitalism. Federici (2004) demonstrates how primitive accumulation is not a historical feature of capitalism, but an inherent process, which continues and adapts during each phase of capitalist development. This has harmful implications historically, but also in a contemporary



context as understandings of gender and poverty continues to devalue women's work (Bhattacharya 2017).

Walby (1990) identifies patriarchy as a structural system utilised by certain men to exploit and coerce women. This is achieved through the exploitation and manipulation of social reproduction, production, the state, social values, gender, welfare, and forms of violence to maintain capitalist accumulation. Walby (1986; p 51) refers to these as "*interrelated social structures*" that change and adapt through different periods influenced by ideology, serving as tools to enforce compliance and the exploitation of people to sell their labour. The exploitation of poor people is about keeping insecure and poorly paid forms of work, to meet the demands of capitalism. This thesis argues that social harm is an outcome of these social structures, which developed during the transition from feudalism to capitalism. Social reproduction and the politicising of women's bodies to reposition women in society is a source of harm (Rai, Hoskyns and Thomas 2014). This gendered harm impacts welfare and labour market participation manifests across time and space, as part of capitalist accumulation. The notion of the systems being interconnected is most pertinent to this thesis, because it highlights the system in which women are exploited for their biology. Social harm must be understood as an outcome of capitalist accumulation, exploitation, and patriarchy, with broader repercussions for women and society more broadly.

Feminist accounts of harm recognise that women undervalued for their contributions to society one way this occurs is through gendered traits (Federici 2004; Fraser 1994). For example, femininity is associated with nurturing, kindness, and agreeableness, while masculinity is associated with confidence, leadership, and assertiveness (Fraser 1994). Over time, these associations have been accepted as pseudo-facts, leading to harmful implications in the workplace. Fraser (1994) argue that women are more likely to be involved in administration tasks and men in positions of power. This division of expectations and roles creates gendered injuries, such as sexual harassment or ostracisation in professional and public spaces. These injuries result in economic maldistribution and misrecognition of social reproduction

duties (Fraser 1994). To tackle maldistribution and misrecognition “*justice today requires both redistribution and recognition*” (Fraser 1994, p 1). This is a warranted call for justice and could work to solve the challenges created by the design of the UC system. Fraser (1994) recognises harm does not occur in a vacuum but as part of an interconnected in society and its institutions. Similarly, Hillyard *et al.* (2004) also recognise harm as interconnected throughout society, although they locate the position of harm differently, through neoliberalism. This focus is narrow and does not explain how harm historically operated or occurred in a gendered way.

Existing research has addressed exploitation, gender and primitive accumulation but it has not addressed these issues directly through social harm. Pemberton (2008) does briefly consider the role of primitive accumulation, yet his analysis is devoid of the gendered repercussions. Whereas Hillyard and Tombs’ (2007) analysis locates neoliberalism as the focus of harm but brushes over the gendered implications. The origins of social harm must include the role of social reproduction, as continued capitalist accumulation would not be possible without unwaged labour. The historical role of social harm and social reproduction has repercussions for the delivery of UC in the contemporary context. The next section addresses existing perspectives of social reproduction and harm.

### 1.3. Communities of harm, depletion through social reproduction

This section outlines social reproduction, communities of harm and depletion through existing perspectives to demonstrate an overview of the issues. Mies (1981; 1989) focused the inequality between labour for males and females as the central issue. Similarly, Rai, Hoskyns, and Thomas (2014) argued that harm is caused by the failure to recognise the critical role of social reproduction in creating the future workforce. However, their focus is not solely on the division of labour, but on the consequences of undervaluing social reproduction which resulted in four interconnected communities of harm:

- 1 *“Discursive harm which happens by overlooking the role of domestic sector labour, which upholds maintains inequalities between race and class”* (Rai, Hoskyns and Thomas 2014, pp 91-92).
- 2 *“Emotional harm which can manifest in various ways, for example guilt for working mothers and upholding households”* (Rai, Hoskyns and Thomas 2014, pp 91-92).
- 3 *“Physical and bodily harm can result from the neglect of those engaged in social reproductive labour, particularly when access to healthcare is not universally available”* (Rai, Hoskyns and Thomas 2014, p 91-92).
- 4 *Harm to citizenship entitlements for the providing social reproduction in this case are often viewed as non-contributors to the economy. Consequently, while they may receive welfare benefits, they might be perceived as not fully deserving of their rights as citizens”* (Rai, Hoskyns and Thomas 2014, p 91-92).

These communities of harm are examples of depletion through social reproduction (DSR) where individuals experience a deterioration of mental and physical health (Fawcett, Gray and Nunn 2023; Rai, Hoskyns and Thomas 2014). Social reproduction, even when consensual, can have harmful repercussions as mothers can lose their identity and self-worth which has implications for household structures. Whilst these locations of harm are useful, they are not the only places where harm occurs for example, they miss psychological forms of harms or causes through an online system. These considerations are pertinent to understanding the social harm caused by the UC system. However, Rai, Hoskyns and Thomas (2014) provide 3 ways to manage depletion:

- 1) *Mitigation*- outsourcing social reproduction to reduce household burden but restricted to people with economic means and increases the shifts at home and in work for people undertaking additional duties.
- 2) *Replenishment*, this is from state services to lessen depletion, delivered through tax breaks and legislation; a plaster approach which does not address structural issues.

- 3) *Transformation*, which is where DSR is formally recognised as part of the economy and targeting subsidy specifically at each sector of harm, but it would need to happen globally to cause effective transformation.

Rai, Hoskyns and Thomas (2014), unlike Hillyard *et al.* (2004), Pemberton (2004; 2015) propose solutions to depletive harm. Whilst these mitigation strategies are of interest in terms of managing harm there are limitations with the conceptualisation of DSR. Fawcett, Gray and Nunn (2023) argue that DSR is ambiguous in the longer-term, as it is portrayed as beyond everyday challenges, but not detrimental enough to result in a medical crisis, for example death or long-term illness. DSR is presented as an outcome of harm rather than a way of coping in the longer-term, it is difficult to measure and distinguish where harm begins and ends. Therefore, an approach to understanding parents with UC and social harm needs to consider additional avenues of harm which are impacted through social reproduction but are not always the cause. Thus, parents receiving UC can experience social harm as an extension of social reproduction but also directly from the constraints placed on them by the welfare system. For example, the structural design and delivery of the UC system through a digital-first approach is the source of harm but it impacts social reproduction. An interdisciplinary understanding of social harm can recognise different locations of harm which is considered through existing perspectives next.

#### 1.4. Examining existing perspectives of harm

This section considers the importance of an interdisciplinary approach to social harm and its significance in terms of UC. It also addresses the challenges of developing an interdisciplinary perspective through a commentary on existing feminist and critical criminological perspectives. The purpose of this section is to demonstrate the gap in existing accounts and lay the foundations for an effective interdisciplinary approach to social harm. Rai and Goldblatt (2020) argue harm caused by social reproduction is globally recognised and regulated legally to demonstrate the significance of unwaged labour. Whilst this recognition could place value on the care provided, it could result in challenges through the notion of harm and criminality. Hillyard *et al.* (2004) demonstrate that labelling issues as criminal or illegal do not necessarily

solve the issues. A critical criminological approach to social harm is about assessing the insidious and hidden issues in society, for example, poverty and inequality caused by care. The focus is deliberately outside of the narrow confinements of criminality and criminology (Hillyard *et al.*, 2004). In comparison, an interdisciplinary approach which draws from both criminology and feminist perspectives of harm offers greater insight into the range of harm experienced. The role of social reproduction is integral to how harm is experienced as part of the everyday, but a broader perspective which draws upon criminological perspectives allows for an understanding of harm in fluctuations in people's lives. For people receiving UC, they can often experience changes in circumstances, for example, relationship breakdowns or struggles with their mental health. An interdisciplinary approach provides the opportunity to examine social harm related to social reproduction and beyond to fully understand the complexities for people who receive UC.

Pemberton (2016) offered an insight into a multidisciplinary approach of harm across sociology, criminology, geography, social policy and socio-legal studies. His conceptual framing of harm hints at the gender implications but avoids discussion on the role of social reproduction for maintaining capitalism and thus harm. Similarly, Rai and Goldblatt (2020) advocate for an interdisciplinary approach to provide legislation to recognise social reproduction and to minimise depletion yet ignore the limitations of criminalising issues when laws are broken. Hillyard *et al.* (2004) critique criminology for focusing on criminalising acts which do not provide a structural solution to harm or the central issues as the state is often complicit. Both Pemberton (2016) and Rai and Goldblatt (2020) have called for an interdisciplinary approach to understand harm, there is a lacuna in literature between feminist political economy and criminology which is filled by this thesis. How this occurs in this thesis is explored in the subsequent section through overview of the interdisciplinary perspective of social harm.

### 1.5. Emphasising the *social* in social harm and social reproduction to operationalise an interdisciplinary approach

This section explores how social harm is utilised and understood throughout this thesis, the social aspect of social reproduction and social harm are viewed as

interconnected concepts, with each other and society. This creates an operational framework, which values both individual experiences and their relationship with structural capitalist system. Thus, it aims to deepen understanding of social harm and how it operates through each other as part of society. Federici (2004) and Rai, Hoskyns and Thomas (2014) demonstrate the material costs of harm in relation to social reproduction. The recognition of social reproduction would mean UC could be used as a subsidy for the unwaged labour provided. This would mean more generous financial and practical support, the removal of conditionality, or a new system which completely eradicates the need for UC. This is a noble quest to achieve social justice, but in the current context locating harm solely in social reproduction is problematic as it narrows the scope of experiences.

UC is managed through labour discipline for example the expectations for parents to engage with work commitments whilst navigating social reproduction and no childcare. This creates another layer of duty and becomes an extension of social reproduction but the inability to meet these commitments, is socially harmful, as it can impact the financial stability of the household. The online management hides the additional labour involved and maintains the privatisation of social reproduction (see Chapter 2.4 for further details). Therefore, the UC system has features related to social reproduction for example the changes in lead carer rules. However, these changes in the system can go beyond social reproduction and the enforcement can be arbitrary, for example geographical locations and resources can impact how these rules are delivered (Natcen 2017; Andersen 2023). Therefore, this denotes social harm as there are inconsistencies with the UC delivery, and an interdisciplinary approach provides a robust analysis of how harm is experienced.

Existing perspectives on social harm (see Hillyard *et al.*, 2004; Pemberton 2004; 2015; Tombs 2016) do not examine how this additional UC labour is hidden or the relationship between social reproduction. The application of social harm used in this thesis recognises how contradictory UC is as part of the longer welfare trajectory (labour discipline), and a new digital approach. A social harm approach which recognises the value of social reproduction but considers the severity and type of

Page 42 of 338

harm is warranted. One of the struggles to draw together a truly interdisciplinary understanding of social harm is due where harm is located. This thesis considers social harm as an outcome of inequality but also as a tool to reveal and challenge the structural system. The state's role in managing harm is complex and contradictory, as a key source of harm, whilst creating policies to manage harm (Hillyard *et al.*, 2004). Social harm has a broad typology but no ontology, which creates challenges to understanding the structural inequality of harm (Tombs 2016).

Whereas the ontology of social reproduction is embedded into society, historically and contemporarily. This is through unpaid labour and everyday experiences which contribute to the mode of production (Bakker and Gill 2019). The thesis fills a gap in empirical perspectives of social harm and social policy in the everyday. This is through the recognition of UC as an extension of domestic duties, which adopts an interdisciplinary understanding of social harm drawing on feminist and criminology perspectives. Thus, the thesis examines various forms of social harm throughout to demonstrate the breadth and diversity of experiences across different welfare contexts. This conceptualisation is linked to the commitment to a transformative understanding of social harm and UC from parents' lived experiences (see Chapter 5 and Chapter 6).

### 1.5.1 Autoethnography, social harm and social reproduction

Autoethnography is defined as a research approach which seeks to understand and analyse personal accounts to make sense of culture (Chang 2006). This method is unique to the creation of knowledge within academia, as it focuses on representation from the researcher's writer's positionality to achieve social justice, challenge political perspectives and achieve social consciousness (Ellis, Adams and Bochner 2011). Data is collected through a combination of ethnography and autobiographical approaches, which means autoethnography is both a method and process. Personal stories are powerful to "*explore theoretical debates in modern sociology, examining the nuanced connections between macro and micro perspectives, the interplay of structure and agency, and the dynamics of social reproduction and transformation*"

(Laslett 1999, p 392). Autoethnography is the research of the everyday, which is social reproduction, and it is linked to social harm by challenging traditional narratives on knowledge production: how research is conducted and by whom. It allows for the exploration of taboo topics to challenge dogmatic understandings and societal perceptions. For example, Fixsen's (2023) autoethnography addresses mental health challenges in a sociological context to alter societal perceptions and social policy. Banks (2023) explores the impact of sexual harassment from a dual survivor-researcher perspective to illustrate everyday realities. Wall (2008) provides unique insight into the emotional and practical challenges of international adoption. Therefore, autoethnography is a tool for change, hope, and support and a way to shift narratives from the traditional research canon concurrent with the social harm agenda. Autoethnography recognises that power is a force that manifests in bodies, leaving an indelible mark. While statistics can raise awareness, it's the lived experiences—the tangible impacts on our lives—that ignite the urgency for change (Lockford 2017). The location of autoethnography is the self and the everyday, through connection, listening and healing. Social harm is often indirectly addressed by autoethnography, but it is not examined through welfare. Therefore, there is a gap in UC knowledge based on first-hand experiences, which uses both researcher and recipient perspectives. This thesis fills this gap in autoethnography and UC literature by exploring the everyday experiences of the dual positionality as researcher and recipient (through chapter 4.2 and chapter 6.7).

## Conclusion

This chapter has explored existing conceptual framing of social harm and social reproduction across interdisciplinary perspectives across the criminological, feminist political economy and law literature. By drawing upon an interdisciplinary approach, this thesis deems social harm as a (conscious and unconscious) mechanism of oppression. One used by the powerful to enforce and perpetuate deep class and gender divisions. Social harm is both a process and outcome of the system and relies on subtle acts of violence to retain social order. The prevalent form of violence addressed in this thesis is the exploitation of low-income mothers to contain class conflict. This chapter has outlined how harm manifests as part of social reproduction,



but harm can occur directly through the design of the UC system itself. Lastly, it has addressed existing scholarship regarding autoethnography, social harm and social reproduction. The next chapter examines the role of harm the labour market and welfare.

## Chapter 2: The historical relationship between social harm, social reproduction and welfare

### Introduction

This chapter demonstrates welfare in relation to social harm and social reproduction to demonstrate how social relations have changed over time. It considers the implications of the New Poor Law (1834) and notions of deservingness from the 16th century until the end of the New Labour period. The periods are considered concerning how each political and social relations managed welfare. The chapter aims to provide an interdisciplinary insight into social harm from a feminist political economy, social policy, and criminological perspectives. This chapter recognises that the sexual division of labour is central to welfare ideology, which penalises and punishes the poor and women (Federici 2004; Miles 1981; Roberts 2017). These divisions continued and adapted over time through different hierarchical forms of oppression and coercion (Bruff and Wohl 2015). However, existing feminist perspectives do not consider the impact from a social harm perspective. Conversely, Pemberton's (2016) social harm perspective recognises that reproduction is needed to support production and capital accumulation, he focuses on the post-war period. Therefore, this chapter aims to provide a critical consideration of the historical relations and development of welfare through the sexual division of labour with an interdisciplinary social harm perspective.

It is important to note that the chapter does not provide a historical-critical analysis in detail for each period. The purpose is to show how the relationship between social harm, welfare and social reproduction have evolved through different periods. This is important to demonstrate how social relations change over time and the implications for welfare provision. This chapter examines how the notions of individual and societal responsibilities are intricately constructed, where welfare provision serves as a compelling illustration of these responsibilities. The way this provision is structured can either empower social reproduction by providing collective resources and fostering shared obligations or deepen the detrimental effects of socially reproductive work. This includes the trend of individualising the burden of managing and

distributing poverty. Historically, poor women with children have faced the brunt of this responsibilisation, which places the weight of poverty on them while imposing additional workloads. This dynamic intentionally overlooks the broader patriarchal forces that confine reproductive roles to the feminine sphere, reinforcing outdated stereotypes and societal inequities. This approach is central to how welfare was developed and changed throughout different periods of capitalism.

The chapter begins with an overview of the conflict and categorisation between the deserving and undeserving. This period is pivotal to demonstrating the foundations of poverty and social policy responses to manage this inequality. It is important to consider how social harm operated through welfare over time beginning with the 16<sup>th</sup> to 19<sup>th</sup> century, from the foundations of capitalism. After this period is examined, the 19<sup>th</sup> and 20<sup>th</sup> centuries are considered in relation to poverty, inequality and the categorisation of poor individuals. These periods are significant as they demonstrate how welfare, even in the purest forms, was still harmful, particularly in the post-war period. These are considered through gendered implications, namely social reproduction and contextualised in relation to social harm. This chapter then addresses the changes made for welfare, social reproduction and social harm throughout the 1970s and the 1980s. The 1970s were a pivotal period for welfare, as notions of collective social responsibility were replaced with a preference for individualised notions of rights and responsibilities (Griffiths and Cain 2022). The implications of Thatcherism were significant for framing welfare perceptions and shaping major social policy responses for decades (Gray, Farrall and Jones 2022). These periods are considered through a social harm perspective to comprehend the legacy and implications on welfare policies. The chapter then analyses the New Labour period, which was built on the legacy of Thatcher, which relied on punitivity and conditionality to manage welfare (Jessop 2003). This was through the surveillance of poor individuals, enhanced commitments, and imposition of behavioural and symbolic responsibilities on welfare recipients including women with children (Reeves and Jessop 2017; Jessop 2003). These periods are significant in terms of social harm, as they demonstrate how contestations over welfare provision have co-evolved with different configurations of (harmful) social reproduction. The

last section of this chapter considers how welfare approaches have altered poor people's citizenship status and family identity. This is examined through changes in social reproduction and work responsibilities for families through the New Labour period. This is important to consider, as it shapes the foundations for how UC was designed and rolled out.

## 2.1. Managing conflict through the categorising the deserving and undeserving poor

This section addresses how poor individuals are labelled and categorised through deserving positions in society from the 16<sup>th</sup> century until the 19<sup>th</sup> century. This is significant to demonstrate how welfare and attitudes towards the poor were managed over time. It begins with an overview of the 16<sup>th</sup> century to demonstrate the state's response to poverty and inequality. As outlined in Chapter 1.2, this period was one of social change, with conflict arising due to the dissolution of the feudal system and the expropriation of millions of people from the land in the UK (Bonefeld 2011). The removal of common land left many people worse off, creating social harm through new forms of inequality and destitution. Thus, changes from rural to urban forms of living during capitalism altered social reproduction, which became more privatised and hidden in the home. The mass urbanisation and capitalist model resulted in inequality, rising levels of debt, poverty, housing and health issues that were portrayed as individual failings. This was driven by the state's reluctance to provide state interventions through its laissez-faire approach to managing society (Roberts 2017). As such, interventions were punitive, blaming individuals, for example, the state imprisoned people for debt as a form of coercion to make people reach a payment plan (Roberts 2014). However, the levels of debts rose during the 16<sup>th</sup> century, and the state intervened with clear categories between those who could repay (more likely to be middle-class business owners) and those who could not repay (Roberts 2014). This became a way for the ruling class to maintain power, dehumanise and criminalise poor people to compel them to sell their labour (Roberts 2017). The 16<sup>th</sup> century denoted defined distinctions between the deserving poor and the undeserving poor through the "*Vagrancy Act (1572) and the Elizabethan Poor Laws 1597 and in 1601*" (Roberts 2017; p 48- 49). This key distinction is linked to the

Page 48 of **338**

ideology of welfare, for example, distinctions between able-bodied and disabled people, which determine the level of support provided.

This legislation resulted in three categories of poor people: “*the impotent poor, the able-bodied poor, and the idle poor*” (Roberts 2014, p 49). The impotent poor were individuals considered infirmed, disabled, and ill, including children and elderly people, who were expected to be supported by family members if this was not viable, the impotent poor were referred to poor houses for assistance (Roberts 2017; Parliament 2024). The able-bodied poor were not entitled to financial assistance and would be required to live in a workhouse and undertake menial tasks for subsistence. The idle poor (vagabonds) were the thieves, and beggars were labelled the lowest of all who were criminalised through punitive measures. For example, “*transportation to a penal colony, whipping, forced military conscription, and prison*” (Roberts 2017, p 48). The idle poor were subject to both the Poor Law and Vagrancy Acts, which created harsher penalties for begging as these individuals were deemed able to engage in employment but chose not to sell their labour. The penalising and criminalising of poor households was socially harmful through a legal distinction on deservingness for financial assistance. These approaches to inequality and poverty aimed to protect the ruling class from further rebellion to delegitimise some poor people’s struggles. This provided bare minimum to prevent starvation, exploit free labour and promote work as the financial solution (Roberts 2017). The poor laws demonstrate how social harm is an outcome of mass capitalist (and pre-capitalist) production, exploitation and expropriation. The state’s attempt to delegitimise social harm caused by capitalist social relations set the precedence for social policy responses to poverty and inequality through welfare provision.

The 18<sup>th</sup> century and 19<sup>th</sup> centuries were periods of class conflict which challenged exploitative and gendered forms of labour through social movements and feminist struggles. The state continued the ideology of poverty being a private matter between rural workers and landowners rather than a flaw of capitalism. However, increasing conflict caused concerns about protecting capitalist interests and the state needed to prevent further uprisings (Polanyi 2001). Therefore, the state introduced

the Speenhamland Law (1795-1834), which provided financial assistance to poor workers on a sliding scale. The amount of support provided varied on how many people lived in the households which was subsidised low pay from landowners (Roberts 2017; Polanyi 2001). The ruling class creates the laws and determines the allocation of resources through different tools (Thompson 1975; Morris 1979). For example, discipline and deterrence to maintain the labour market and defend their power. Therefore, the states' response was not focused on managing social harm, caused by the capitalist system and exploitation. The focus was on preventing starvation and the balancing of labour discipline and capital accumulation (Roberts 2017). The notions of deserving and undeserving paupers (poor) predate the 18th century, but the changes from rural to urban forms of living during capitalism altered social reproduction and created newfound issues of inequality, poverty, and disease (Woodall 2005; Welshman 2006; Roberts 2017). However, the laws created conflict amongst landowners about its effectiveness as many argued it dissuaded people from selling their labour (Roberts 2017; Polanyi 2001; Glaper 1970).

This resulted in the development of the New Poor Law (1834) which rolled out workhouses to all parts of the UK and were subsidised by charities often referred to as guardians who were business owners. Although poor houses existed before, they were not consistent across the country until the New Poor Law (1834) (Roberts 2017). The workhouses relied on forced child labour, abuse, and malnutrition, and they became symbols of horror and economic discipline (Roberts 2017). During this period the state need to control poor individuals, they needed to discipline them to ensure they entered the labour market and created deterrence's to exclude them from society (Rusche and Kirchheimer 1939; Scott 2008). Subsequently, the state used penal systems like prison or workhouses to deter able-bodied people from using them and sell their labour instead (Roberts 2017; Scott 2008). The workhouses maintained and reinforced narratives around the deserving and undeserving poor. The latter group were penalised, criminalised, and demonised for their inability or refusal to operate in the traditional labour market (Oorschot 2000; Roberts 2017; Scott 2008). Therefore, there is a long-standing history of categorising people based on their relationship to their labour market which is deeply entrenched in punitive

Page 50 of **338**

approaches to managing the poor and imposing harsh penalties to enforce labour discipline. Offe (1972, p 481) argues that “*welfare has not changed political and economic power relationships*” which has been absorbed as part of state infrastructures. As, such welfare was not created wholly to reduce inequality or poverty, but to manage the contradictions of capitalism and retain social order (Offe 1982). Therefore, the state adopted criminal responses to manage poverty and inequality, which means criminology is important to consider how social harm occurred during this period. The development of welfare was to maintain the systems of oppression and penalise people who did not adhere to the boundaries set out by the state.

Therefore, as part of welfare provision and the sexual division of labour there were layers of acceptability in terms of poor law provision through notions of deserving and undeserving. For example, poor widowed women were classified as the impotent poor. Whereas poor women who had children out of wedlock were categorised as idle by choice and were often punished with prison or whipping (Roberts 2017). Therefore, there was a gendered hierarchy which demonstrates how the design of poor provision was patriarchal and reinforced inequality to maintain the nuclear family (Roberts 2017; Walker 2003). Meanwhile ignoring the structural challenges for these women to enter the labour market. However, Thane (2011) argues that 50% of all children conceived in the 19<sup>th</sup> century were to unmarried women that were hidden within the family to protect them from official records. The response to poor women outside of social norms is rooted in class inequality which attempted to enforce the sexual division of labour. This is socially harmful as it is gendered in the attempts to maintain labour discipline and to keep the nuclear family together through the exploitation of social reproduction. The 16<sup>th</sup> century until the late 19<sup>th</sup> century focused poverty as an individual failing based on idleness but perceptions had started to turn towards structural reasons (Roberts 2017). The structural impact of poverty and notions of deservingness are addressed next, to consider how political and social relations changed over time.

## 2.2. Late 19th-century and mid-20th-century conceptions of poverty, inequality and deservingness

The purpose of this section is to address how conceptions of poverty, inequality and deservingness were shaped and changed during the late 19<sup>th</sup> century until the mid-20<sup>th</sup> century. This is significant in considering how welfare changed during this time and how social harm occurred during periods of contested social change. This period is key for perceptions of poverty looking at structural issues rather than solely idleness, but still through a lens of deservingness. Rowntree's (1901) study in York between 1899 and 1901 is one of the first to address working-class poverty. The study found that 28% of 46,000 people were unable to manage heating costs, purchase food or clothing, and sit below the poverty line (Rowntree 1901; The Rowntree Society 2014). This study found that poorer households could experience unemployment due to ill health from poor living conditions (Rowntree 1901). Rowntree's (1901) research impacted social attitudes and several liberal policy reforms from 1906 to 1911 most notably the National Insurance Act (1911) that later paved the way for the National Health Service (NHS) (Glennister *et al.*, 2004). This work was significant as it sought to alter some of the structural issues around health and inequality which was thought to be a driving force of unemployment. However, Rowntree's (1941) later work was problematic and contradictory, he acknowledged poverty and health inequalities whilst categorising individuals. He attributed high unemployment to individuals being "*born of poor stock*" (Welshman 2006, p 41) thereby insinuating a genetic basis for socio-economic status, with particular emphasis on the role of women in this phenomenon. A position which naturalised poor people as part of a permanent underclass which reinforced social harm through gendered categorises of deservingness. Such an approach has significant implications for the formulation and implementation of welfare policy, establishing a legacy which has contemporary implications for public perceptions and treatment of marginalised communities.



This legacy influenced economist William Beveridge, who was responsible for the post-war group that aimed to provide financial solutions to a recovery plan for Britain, which favoured some state intervention (Jessop 1992). The post-war period is unique in terms of welfare responses as it was a time of peace and collectivism with support across the country after a global threat to society (Lowe 2005; Whiteside 2021). This created a bold ambition to eradicate unemployment, create a fair income, a health service for all and sufficient housing (Lowe 2005; Jessop 1992; Beveridge 1942). By taking these approaches, the group aimed to eradicate the “5 giants: *Want, Disease, Ignorance, Squalor and Idleness*” (Beveridge 1942, p 6). Beveridge (1942) built on old narratives and categorised many poor, unemployed people as idle but attributed this to a lack of resources and skills that could be overcome with training to achieve full employment. Beveridge was influenced by Keynesian economics, which sought to “*regulate the supply and demand of labour*”, (Whiteside 2021, p 249). This was to enforce individual responsibility and maintain economic discipline financial support would be provided through national insurance contributions from working people, which was proposed in the Social Insurance Allied Service Report (Beveridge 1942; McBride 1986). The support was conditional and provided by the state based on minimal rates to reduce disease and starvation but not to completely eradicate poverty. In doing so, it aimed to encourage better health and labour discipline in the post-war period. Lowe (2005) argues this led to a series of policy provisions:

1. The Education Act (1944)
2. The Family Allowance Act (1945)
3. The National Insurance Act (1946)
4. The National Health Services (1948)

While the post-war welfare state was in many ways harm-reducing in terms of institutionalising class conflict and creating floors for poverty and socio-economic

inequality, it was also premised on fundamentally gendered terms and resulted in institutionalised gendered harms, including through the way it sought to regulate and extend state control over social reproduction. During this time, women who had taken on significant roles in economic production during the war years were increasingly relegated back to the domestic sphere, more so than in the pre-war era. Consequently, the divide between the realms of production and social reproduction became more pronounced. Additionally, the institutional capacity of the welfare state extended state control over an ever-growing number of aspects related to domestic and reproductive life, including childbirth, education, and the regulation of parenting. Through policies concerning health care, education, unequal taxation, and social insurance, the state imposed new duties and responsibilities on women within the domestic sphere. However, when it came to protecting women from harms occurring in the household—such as domestic violence, inequitable access to the benefits of paid work, rights regarding children, and care burdens—the state notably failed to intervene, operating under the assumption that these issues were ‘private’ matters beyond its jurisdiction. Thus, while the post-war welfare state mitigated certain harms, it also failed, redefined and reinforced others through its actions and inactions concerning socially reproductive activities.

In terms of social harm Pemberton (2016, p 139) argues these provisions created a “*harm reduction infrastructure*” driven by “*more humane forms of capitalism*”. There were benefits to these policy and structural changes, yet the notion of humane capitalism is contradictory. Beveridge (1942) advocated for a strong work ethic and personal responsibility, and he vehemently believed a welfare state threatened these values. The post-war period is significant as it was one of the first instances where the state took accountability for some inadequacies of capitalism through state provision. However, the post-war period did not seek to eradicate inequality entirely, Roberts (2017, p 118) terms this period a “*compromise between capital and labour*”. This compromise helped to rebuild the post-war economy and continue capital accumulation (Jessop 1990). This period served to balance state interests, capital, and labour which means a renewal of a welfare state is unlikely as it opposes capital interests (Garside 2013).

Therefore, Pemberton's (2004; 2008; 2016) argument about political will for a call back to the post-war provision is a moot point as capitalism even when offset by the institutions and regulation of the post-war state still contain, imposed and failed to prevent social harm. This was particularly pertinent for gendered inequality which Pemberton (2004; 2008; 2016) overlooks in his analysis of this period. The post-war period heralded the male breadwinner and a family wage, which did not value the role of social reproduction (Fraser 2022). One example of the gendered inequality in the welfare provision is how national insurance contributions included an opt-out clause for women (Beveridge 1942). However, women experienced pressure from their employers and husbands to opt out of their contributions, which prevented them from accessing state services (Dale 1986; Thane and Davidson 2016). This reinforced the male breadwinner role as the husband had sole responsibility for the household's national insurance contributions and women who separated from their husbands experienced high levels of poverty and inequality (Dale 1986; Dale and Foster 2013; Blackburn 1995; Pascall 1997; Spencer 2005; Elson 2000).

Roberts (2017, p 140) argues deepened *"the state's control over the social reproduction by enforcing gender disciplines as mothers and housewives"*. At the same time the capital accumulation of women's contributions to the future workforce and the maintenance of household bonds was not formally recognised (Mies 1998). These patriarchal features ignored women's contributions and access to welfare in some instances. At the same time feminist movements positioned issues which had been hidden as women's problems at the centre of political issues. This led to the development of feminist standpoint theory which began with women's lived experiences which were hidden through male dominated narratives (Harding 2013; Haraway 1988). The perspectives on social harm presented by Pemberton (2004; 2008; 2016) overlook important issues, particularly the gendered inequality in state provisions during the post-war period. He views this form of social democratic welfare through a rose-tinted lens, which neglects the gendered harm inflicted on women. Part of the inability to recognise this contribution impacted how welfare was applied in a hidden way through the exploitation of social reproduction privately in

Page 55 of 338

the home (Roberts 2017). Rai, Hoskyns and Thomas (2014) argue the hidden nature of social reproduction conceals the unwaged contributions to the future workforce, which impacts how welfare provision focused on the family.

The socio-democratic period is a relatively small part of capitalist history, and by the 1950s the state had invested 10% of national spending in welfare, a relatively small expense that was widely supported (Glennerster 2020). Despite some state infrastructure poverty continued to rise and by the 1960s 7.5 million people were in poverty (Able-Smith and Townsend 1965). This further demonstrates that welfare did not intend to solve poverty or inequality but to maintain a supply of workers by preventing complete destitution and starvation. During this period debates around the social infrastructure of welfare developed with concerns about bureaucratic measures that restricted access to welfare and the role of means-testing welfare (Lowe 2005). These concerns were considered against the stagnation of economic growth in contrast to other European countries, but welfare was still maintained during the 1960s in the post-war period (Hennessy 2019; Glennerster 2020; Harvey 1960). By 1961 married women were able to get the contraceptive pill on the NHS enabling them to have some autonomy over their bodies and social reproduction (Bridge 2007). Whereas single women did not have access to birth control via the NHS it can be argued that the continued control over women's bodies continues the expropriation from themselves as they had no autonomy over their reproduction. The second-wave feminist movement occurred over 20 years beginning in the 1960s, which brought social reproduction into the public sphere (Fraser and Naples 2004; Federici 2021). This worked to challenge the discourse on gendered inequality and women's ability to enter the labour force which is important in terms of welfare and social harm, as many of these issues had been hidden in plain sight. These issues are considered in the subsequent section through the 1970s period.

### 2.3. Social harm, welfare, and social reproduction during the 1970s

The 1970s was a period of social change and economic difficulties due to the oil crisis and welfare expenditure accounted for 20% of the total state spending (Glennerster 2020). At the same time, through second-wave feminism and state

reforms in the post-war period, many women benefitted from better health and access to education (Fraser and Naples 2004). This led to further changes like the Equal Pay Act (1970) which made gendered workplace discrimination illegal, and these changes led to an increase in women entering the workforce (Waylen *et al.*, 2013; Fraser and Naples 2004; Dale and Foster 2012). Waylen *et al.* (2013) argue the labour market is patriarchal as it only afforded women low-paid, low-skilled and part-time work to fit around social reproduction duties. At the same time employment expectations have changed but the gendered division of labour has remained, as women still outperform household duties (Waylen *et al.*, 2013, p 339). There was no dismantling of the sexual division of labour, instead, work in the labour market was an additional responsibility on top of social reproduction. In doing so women could maintain capitalist accumulation through fulfilling important but devalued roles in the labour market for example care work alongside unwaged social reproduction. The labour market is part of the social infrastructure and Walby (1986; 1990) argues patriarchal structures are intentionally exploitative to increase capital accumulation. This is an important perspective to social harm because exploitation and expropriation are essential to maintaining capitalist societies. At the same time, capitalism is contradictory, influenced by ideology and social movements, which shifted attitudes around the nuclear family.

For example, the Divorce Reform Act (1971) enabled couples to divorce and increased the number of lone parents and by 1975 women had their bank accounts (Haskey 1993; Berrington 2014; McGee and Moore 2014). These changes enabled women to have more bodily autonomy including their household dynamics and social reproduction. This increased the demand for welfare provision and led the Conservative government (1970-1974) to double down on welfare conditionality and means-tested policy responses (Lowe 2005). The Family Income Supplement (1970) was introduced to replace The Family Allowance which provided weekly financial assistance and free school meals to people on low income. People had to prove their earnings from work for at least 30 hours a week for couples or 24 hours for lone parents (Williams 1989; Gray, Farrall and Jones 2022; Page and Silburn 1999). This

demonstrates how the state subsidised low-waged work but only through an integrative lens which enforced labour discipline.

The 1970s denoted changes in welfare provision and debt recovery for example the Social Fund loans used to support people on a low income with the cost of household goods. Originally, households had the freedom to make decisions about repayments and the amount would not exceed 25% of their total allowance, with their consent (Griffiths and Cain 2022). However, changes were made which meant larger amounts were deducted without people's permission and the repayment levels were extended to third-party debt and utilities (Griffiths and Cain 2022). These changes are important from a social harm perspective for three 3. Firstly, it demonstrates a repeal of welfare services (albeit imperfect provision), and a shift from state responsibility to individual accountability (Griffiths and Cain 2022). Secondly, the minimum level of provision was reduced to encourage labour market participation to achieve sustenance. Lastly, the state was able to extract additional finances from individuals to maximise capital accumulation.

The social harm of this period started to reconfigure acceptability in terms of poverty and individualisation rather than collective responsibility. This made it difficult politically to manage the contradictions between capital and ideology, which was evident in the struggle of the subsequent Labour government (1974-1979). At the same time the Labour government took active measures to improve the adequacy of welfare with two key laws introduced. The Social Security Act (1975) which linked benefits from social insurance to earnings (Lowe 2005). The second was the Child Benefit Act (1975), which replaced Family Allowance which was for all mothers without any means-testing available for the first child and subsequent children. This measure was linked to increase in-line with inflation (Lowe 2005; Social Security Committee 1999).

The Labour government aimed to provide an adequate amount to redistribute wealth to the low-earners and to create access to benefits as a fundamental right (Lowe 2005). The Labour government can be seen as mitigating the social harm caused by

low income and recognising the role of social reproduction through a state subsidy in child benefit. Yet, the labour government were struggling with their promise to achieve full employment and a good welfare state due to rising inflation (Lopez and Rowbotham 2014). To balance the conflict between their promises wage restrictions were seen as a necessary measure (Lopez and Rowbotham 2014). At the same time, Britain's industrial work was on the decline and shifted towards a service society, which created difficulties for households with women's wages often covering the basics (Lopez and Rowbotham 2014). This led to an increase in women joining unions and laying out their needs for example around abortion and domestic abuse to be addressed in these movements which created more pressure and conflict between the state and the working classes (Lopez and Rowbotham 2014). Callaghan's government shifted away from its promises resulting in public spending cuts that created conflict with the unions. In 1978 the conflict resulted in uncollected rubbish, power cuts and millions of people taking strike action. It was presented as "*the winter of discontent*" (Hay 1996, p 260-261). Thatcher capitalised on this slogan in her campaign to present the Labour Party as unstable and to delegitimise the working-class struggles, by portraying an unstable society which secured a no-confidence vote against James Callaghan. This led to Margret Thatcher winning the election in 1979, which had the legacy of welfare and social harm, which is addressed next.

#### 2.4. Thatcher's social harm legacy

This section addresses the legacy of Thatcherism in terms of welfare and the impact of social harm for poor individuals. It addresses how policy reforms shaped welfare attitudes and punitive responses to manage labour discipline. The Thatcher period (1979-1990) was disciplined in response to managing the conflict between the Unions and the state through the deindustrialisation of the mines, the docks, and steel industries (Gray, Farrall and Jones 2022; Thane and Davidson 2016). The state increased imports of these materials which were cost-effective and minimised the need for these services or to negotiate with the unions. This period marks the shift from a manufacturing economy, towards a service economy, which relied upon devaluing workers, wage stagnation and job insecurity (Roberts 2016). The legacy of

which has a lasting impact for UK workers and the economy. Thatcherism was governed by three key aspects (1) *“a neo-liberal accumulation strategy”*, (2) *the “centralisation of a strong state”* and (3) *“two nations authoritarian populism”* (Jessop 1993, p 20). This ideology meant the privatisation of national corporations (industry, railways, and state housing), and tax cuts for the rich alongside drastic welfare reforms (Jessop 1993). In doing so Thatcher argued wealth would trickle down from the rich to the poor using trickle-down economics (Römer 2022). However, the statistical models used to justify this approach were floored and the poorest members of society according to Römer (2022, p 1-2) experienced a 14% rise in *“economic inequality and poverty”*. The Thatcher period altered the social fabric of society and political approaches to managing welfare and conflict (Römer 2022). The Thatcher period was key for altering social attitudes and social policy responses for poor and vulnerable individuals in society. This period marks the final shift away from the post-war consensus with a focus on individualism which concealed structural issues.

The Thatcher period is significant in terms of social harm, social reproduction and welfare due to the shift in social attitudes and policy responses. During the Thatcher years (1979-1990) there were fifteen welfare reforms, many of which impacted low-income households (Gray, Farrall and Jones 2022; Mabbett 2013). The most notable was the Social Security Act (1980) which withdrew supplementary support for families on strike or sick leave in receipt of housing support. This was replaced by housing benefits to be delivered by individual councils rather than the state (Gray, Farrall and Jones 2022). There were freezes to child benefits, and welfare rates were raised below inflation which devalued overall rates (Gray, Farrall and Jones 2022; Thane and Davidson 2016). This had ramifications, as child poverty rose from 15% to 30% (Thane and Davidson 2016; Gray, Farrall and Jones 2022).

Thatcherism continued to propel the idea of poor individuals as a moral failing, which created a legacy for how welfare is delivered and understood in subsequent governments and social policy. Thatcher’s response was to manage the breakdown of the nuclear family and to introduce workfare. From 1979 until 1995, households



headed by lone parents had increased from 12% to 23%, many of whom needed Income Support from the state (Hill 1998). This further threatened the sexual division of labour as the male breadwinner was becoming less popular, and social attitudes softened about lone parents. It posed a risk to the private sphere, where issues had historically been left in the home, the second-wave feminist movements and changes in family dynamics turned these into public issues (Berrington 2015). This disrupted traditional order, became a focus for policy, and enforced stereotypes to dehumanise lone parents to rationalise harsh and restrictive policies. Thus, to accommodate the costs associated with increased numbers of claims, Thatcher's government reduced income support rates to balance out overall welfare costs (Hill 1998). The Thatcher period is significant in terms of social harm, as this period marks a final shift away from the post-war peace period and renewed Victorian values around poverty as a moral individual failing rather than a consequence of inequality.

Thatcherism provided a rationale for workfare which is defined by Digby (1989) and Dostal (2009) as individual engagement in forms of training or labour to receive financial assistance from the state and to help people re-enter the labour market. The Thatcher period develops workfare more directly, yet the approach to receiving support has similar ideologies from the provision under the New Poor Law Act (1834) and the Beveridge Report (1942), as individuals are only given financial assistance on the basis, they are ready to work or engage in unpaid work. How workfare is applied varies across time, space and ideology, but there are three underpinning principles of workfare. These were a focus on work paid or through volunteering, policies are linked to the poorest members of society, and work as a mandatory requirement to receive support (Lødemel and Trickey 2001). Therefore, Thatcherism demonstrated how workfare sought to remedy poverty through work, without addressing structural inequality.

Jessop (1993) argues this demonstrates the final shift away from Keynesian favoured welfare and driven by the need to maintain and continue capitalism by imposing more punitive policy responses. The application of workfare was used to balance the contradictions of capitalism, that is, the need for a continued labour force

but the inability for everyone to operate in that labour force (Jessop 1993; Jessop 2003). The restart programme 1986 brought workfare into the public domain in a soft launch that invited people to accept work, search for work or undergo training to receive state financial assistance (Jessop 2003). During this period, conditionality was applied with sanction length increased from 6 weeks to 13 weeks. Wacquant (2009, p 9) argued that workfare relied on “*preclusion, duress, and shaming*” to intensively monitor and manage people’s behaviour. This was supported by the Social Security Act (1989), which mandated people in receipt of state assistance to accept any form of employment, regardless of the hours or contract type (Jessop 2003). Failure to adhere to these conditions could result in a 26-week sanction (Roberts 2017). This approach meant workfare relied on precarious forms of employment, for example, zero-hour contracts and insecure work (Peck 2001). Consequently, individuals in receipt of welfare lacked agency overwork, and the state subsidised employers to use people on an ad-hoc basis (Peck 2001). However, this did not solve low-income difficulties in securing work, which provided a liveable wage without welfare. The application of workfare is gendered, as women are more likely to undertake low-paid, insecure and part-time positions to balance their social reproduction duties (Roberts 2017). There were additional measures on top of workfare to legitimise welfare reforms, two ideological narratives. The welfare-dependent lazy, feckless and scrounger versus hard-working, disciplined and deserving taxpayer. The latter were overburdened due to the costs of welfare (Williams 1989). These narratives worked old biases and maintained harmful “*pre-existing, gendered racialised, aged and able-bodied divisions*” (Williams 1999, p 670). Federici’s (2004) perspective of the body is useful here, as it demonstrates different ways in which welfare was used to alter and reinforce harmful divisions in society. In doing so, it legitimised sharp policy reform, which impacted the most marginalised in society.

Thatcherism demonstrated a break away from a more generous welfare policy and delegitimised harm caused by poverty and inequality by making it an individualised failing rather than a state issue. Thatcherism is significant in terms of social harm in relation to welfare as the policies and ideology are built on a legacy of punitive and

conditional forms of provision. At the same time, Thatcherism developed further the rationale that poor individuals were not deserving of welfare and must be actively pushed into the labour market. The Thatcher period altered the “*social cohesion and political culture in Britain*” (Römer 2022, p 1-2) as a form of social harm as it removed the connectivity between people, which had briefly been shared in the post-war period. The social harm legacy of Thatcher was a shift from collectivism to individualism, which shifted societal attitudes towards welfare and subsequent government responses. The John Major conservative government (1990-1997) continued the legacy of welfare to maintain a punitive response to welfare for poor individuals (Jessop 2003). This was through the development of the jobseekers allowance paper, which created the Jobseekers Act (1995) that combined income support and unemployment assistance with less eligibility to reduce access (Jessop 2003). The scheme meant people needed to undergo training and work searches in an intensive scheme over three months to continue to receive the benefits.

This period did not recognise the harm created by the state to individuals, as the emphasis was on maintaining capitalist accumulation and increasing the workforce at any cost. In terms of social harm, Hillyard *et al.* (2004) argue that this is intentional as the state is complicit and contradictory in creating and maintaining harm, which means they are less likely to put in place measures to minimise harm. Whilst Hillyard *et al.* (2004) are right in the state's contradictory role for creating and maintaining social harm, how harm is understood in that period varies depending on who examines it. From a social reproduction perspective, the role of the state is to maintain order between households and therefore, social harm occurs due to new forms of exploitation in that period, namely through more restrictive policies, conditionality and changes in social attitudes. Social harm causes and their impact on society and individuals change because of different ideologies and policies across time the next government address in New Labour.

## 2.5. New Labour old divisions of conditionality and punitivity

This section addresses how the New Labour period built on Thatcher's legacy through old divisions and used enhanced conditionality, policy reforms and behavioural approaches to enforce labour discipline (Edmiston 2020). This is

significant to consider in terms of social harm as it demonstrates how social and political relations are linked to each other despite slight changes in ideology. There are two components of the New Labour government (1997-2010) which are pertinent to an interdisciplinary understanding of social harm and welfare. The first is the continued legacy of Thatcherism, which endorsed conditionality and restrictive welfare policies (Jessop 2003). The second is the New Deal Agenda, which focused on securing greater employment and education for young people, disabled people and single parents (Barrett, Gray and Farrall 2023; Edmiston 2020). This was delivered through more restrictive policies, enhanced conditionality, commitments and surveillance of people in receipt of welfare (Reeves and Loopstra 2017; Jessop 2003). The New Labour period re-entrenched conditionality and altered citizenship as part of their approach to enforcing labour discipline. The New Labour government built on Thatcher's legacy by utilising conditionality to enforce labour discipline but equally created contradictions in the approach to welfare. For example, the New Labour government developed the working tax credit, which topped up low-paid jobs and acted as a subsidy to employers (Jaynes 2021; Jessop 2003). These measures and policy changes attempted to encourage people to modify their behaviours and engage in the labour market for low-paid positions (Reeves and Loopstra 2017; Jessop 2003). Peck (2001) argues the rationale was to maintain competition and flexibility in the labour market.

Therefore, the labour force resulted in increased casualisation and wages that were supplemented by welfare. The state's response was to use old legacies to categorise welfare differently, for example, the working tax credit was viewed as extra support for hard-working families. Whereas jobseekers allowance was for people who appeared to choose not to work or lacked training opportunities (Peck 2001). These categorises differentiated levels of deservingness, like approaches used by Thatcher and previous governments. This demonstrates how conditionality has been used to promote labour discipline throughout the welfare trajectory. The continued narrative of personal failures removes state accountability and rationalises punitive responses to complex issues between capital accumulation, production and social reproduction. Wacquant (2009, p 59-60) argues conditionality relies upon "*surveillance*,

*deterrence, and sanctions*". Therefore, the New Labour period deepened deservingness between those are active or inactive in the labour market (Jaynes 2021). This demonstrates a specific form of social harm altered the terms of citizenship, which is examined in the succeeding section.

## 2.6. Welfare, citizenship and family

This section addresses the relationship between welfare, citizenship and family to consider the impact of policy changes from a social harm perspective. It demonstrates how citizenship is central to welfare access and delivery (Marshall 1950). Thatcher addressed the demise of the nuclear family, the New Labour government applied workfare directly to parents. Consequently, parents were required to go back to work as soon as their youngest child began primary school, or they risked losing their welfare support (Jessop 2003). The Labour government focused their attention on single parents who were expected to seek work once their youngest child turned 12 for at least 16 hours a week under working tax credits (De Henau 2017; Hudson-Sharp *et al.*, 2018). This created a division for mothers who needed to secure work around school hours and social reproduction duties. The state relies on the exploitation of social reproduction to maintain the mode of production. However, the New Labour period demonstrates the desire to merge both roles to increase economic compulsion. A process termed by Fraser (2014, p 113) as the *"intensifying of capitalist contradiction between economic production and social reproduction"*. This pressure creates citizenship harm defined by Rai, Hoskyns and Thomas (2014) as the state's inability to formally recognise the contributions of social reproduction to the economy. This unwaged labour is hidden and undervalued, which removes the rights to welfare as citizens, like those who contribute to the formal economy (Morris 2010). This can be deemed as a specific form of gendered social harm, which dually increases the pressures mothers experience and conceals social reproduction as they struggle to manage both roles in the informal and formal economy. These struggles are linked to human rights and citizenship, which are complex and changing continuously as part of the contradictions of capitalism (Dean and Melrose 1999; Watts *et al.*, 2014; Marshall 1950; Reeves and Loopstra 2017; Shklar 1991).

The New Labour period signifies that parents are not entitled to state provision even though they are reproducing and rearing the future labour force, it demonstrates a distinct shift in social attitudes away from the role of social reproduction. Thus, citizenship is pivotal to social reproduction, welfare and attitudes on accessing provision, which are linked to existing narratives around deservingness. One way to shift attitudes was through incremental changes in welfare provision, for example, the jobseekers allowance, which introduced back to employment plans which needed to be agreed upon at the start of a claim as part of the jobseeker's agreement (Fletcher and Wright 2017; Edmiston 2020). This was alongside the introduction of fortnightly meetings where recipients would document and show their compulsory job search diaries to record and monitor work-search activity (Fletcher and Wright 2017; Roberts 2017; Edmiston 2020). Dwyer (2004, p 11) terms these gradual changes as "*creeping conditionality*". Hillyard *et al.* (2004) recognise how these incremental changes are harmful as they are difficult to see and address, which is an important point. This is because piecemeal changes subtly shape perceptions of welfare acceptability; an interdisciplinary understanding of social harm uncovers how this occurs. The New Labour government drew upon existing narratives between the deserving and undeserving poor households who become criminalised, which ignores the structural inequality and social harm created by the capitalist system.

Rowlingson and Connor (2011) argue a narrative on deservingness needs to be applied to the wealthy to inform social policy and a more progressive taxation approach. A valiant approach which raises questions about what is deemed socially harmful as a society coincidentally, the New Labour period continued to rely on exploitation and inequality to maintain capitalist accumulation. This relied upon narratives of deservingness for poor households, which drew on the legacy of welfare responses. Since the formation of capitalism, welfare responses have always caused and paradoxically managed various forms of social harm. The New Labour government was significant for reinforcing the narrative of a failed individual if a person struggled to adhere to welfare commitments. People were deemed failed

citizens and pitted against capable individuals who were deemed active citizens (Reeves and Loopstra 2017).

People who struggled to cope with the system were deemed failed members of society and subjected to correction techniques to increase insecurity, discipline, and fear (Reeves and Loopstra 2017). However, there is a lack of evidence which demonstrates the effectiveness of conditionality to maintain or incentivise a labour force (Andersen 2021). A longitudinal study on jobseekers allowance by Wright, Fletcher and Stewart (2020) found that sanctions did not modify people's behaviours or attitudes around employment. However, they found that sanctions did increase foodbank use, mental health challenges, homelessness, poverty, feelings of shame, suicide, anxiety and embarrassment (Wright, Fletcher and Stewart 2020). They argue it is "*social abuse, which is a form of social harm*" that the state is responsible for creating (Wright, Fletcher and Stewart 2020, p 285-286). This is a warranted finding to show the impact of labour discipline on welfare, but missing from their analysis is a conceptualisation of social harm as an outcome of capitalism.

The state sought to balance the contradictions of capitalism to ensure future healthy workers through an attempt to reduce child poverty. Thus, an anti-poverty mission was created, which coincided with the introduction of the Child Family Tax Credit (Jessop 2003). But by the late 1990s, working poverty had increased (Edmiston 2020). Thus, the state creates harm but takes measures to alleviate harm, which demonstrates the contradictory nature of the state. This is exemplified in the punitive approach, which merged employment provision and benefits services through Jobcentre Plus (Edmiston 2020). This was supported by the Welfare Reform Act (2007), which restricted eligibility for incapacity benefits (Jessop 2003). The Labour government took further measures to reduce welfare dependency and expensive accommodation (Hobson 2023). This was through the introduction of the Local Housing Allowance, which set rental rates at a capped amount for people in receipt of welfare up to a five-bedroom property (Hobson 2023). The New Labour period is significant in terms of social harm as it increased Thatcher's legacy through labour discipline and existing divisions between individuals, it further removed social

connectedness. The New Labour government reinforced punitivity and conditionality for the most vulnerable members of society (Bochel and Daly 2020). In terms of social reproduction, the New Labour period represents the turn of how reproduction was valued as a society and the state.

The New Labour period coincided with a global economic crash, which led to masses of people withdrawing their money from the UK banks on the largest scale in 150 years (Mor 2018). To manage the economy and secure people's money, the Labour government provided a subsidy from taxpayers at the cost of £137 billion (Mor 2018). The global crash eroded people's trust in the labour government, and the Conservatives utilised this by pointing to the government's spending as the issue, which led to them losing the election (Fieldhouse *et al.*, 2019). Thus, no party had an overall majority; a Liberal Democrat-Conservative coalition (2010-2015) came into power (Fieldhouse *et al.*, 2019). The Coalition built on New Labour's legacy of conditionality with a blunter approach, which led to austerity measures and the development of UC (discussed in Chapter 3).

## Conclusion

This chapter has demonstrated that capitalism is inherently harmful as it relies upon varying forms of exploitation to maintain accumulation. Subsequently, capitalism disenfranchises the poor and shapes social reproduction roles to increase exploitation. This chapter analysed how social reproduction, social harm, and welfare interacted over time. It demonstrated that the 16th century was a period of social change and class conflict, which began the process of shifting away from the feudal system (Bonefeld 2011). Therefore, individuals were categorised based on their relationship to the means of production above social reproduction (Bochel and Daly 2020). The chapter has demonstrated that state responses often used disciplinary tactics to punish the poor. These often-overlooked structural inequalities are caused by the system and the state-developed welfare to manage these harms. The chapter has considered how the state has always used minimal forms of welfare provision and labour discipline to prevent starvation (Roberts 2017). Thus, the aim of welfare is not to prevent harm but to maintain workers to continue capital accumulation.



Table 1: Conceptual summary			
Period	Social harm	Social Reproduction	Welfare approach and ideology
16 <sup>th</sup> to mid 19 <sup>th</sup> century	Is an outcome of the violent transition of the feudal system and capitalism. Harm is everywhere in the public and private domain. However, the state is reluctant to create harm-reducing infrastructure. As poverty and inequality are not fully recognised and considered as feckless failings of individuals.	Social reproduction was acceptable for married or widowed poor women. The nuclear family was significant.	Categories of deservingness based on fixed naturalised positionality in society-managed punishment. Financial assistance was rare but given in some instances to maintain social order. This was often through local parishes.
Late 19 <sup>th</sup> century to mid- 20 <sup>th</sup> century	There are some changes in perceptions of poverty and social harm. This period is the first to consider the harm of structural issues, for example, living conditions and health consequences. However, notions of naturalised positions in society still influenced responses. Further, the barriers for women were significant who experienced gendered harm. This was often hidden in the domestic sphere.	The post-war period sought to maintain the nuclear family as a form of social control to ensure women returned to the domestic sphere.	The state created legislation and financial support for education, health insurance, family allowance and health services. This period is often deemed as one of the more progressive times for welfare. The post-war period sought to balance capitalist interests and labour.
1970-1978	Second-wave feminism was a pushback against patriarchy. Whilst women had more rights, they experienced social harm two-fold – through production and social reproduction- as they had more responsibility.	Women entered the workforce in greater numbers, but their social reproduction responsibilities remained. There were changes in divorce legislation and women were able to have a	This period accounted for a larger amount of welfare spending. There were changes in welfare through the family income supplement and more lone parents accessed welfare. There are other measures in the Social

		bank account. There were increases in lone-parent households.	Security Act. There was also the Child Benefit Act which created support for parents that was not mean tested.
Thatcher years 1979-1990	This period significantly altered how social harm was understood. The post-war period of collectivism changed. It was replaced with individual responsibility, which altered the fabric of society. Therefore, poverty and inequality were not deemed consequences of capitalism, but personal failures. This period increased the inequality in society and delegitimised social harm.	The notion of the male breadwinner was challenged, and changes began in the sexual division of labour with more mothers involved in production.	15 welfare reforms occurred, child benefit was frozen, and welfare rates devalued (Gray, Farrall and Jones 2022; Thane and Davidson 2016). This period continued workfare to ensure people undertook training or voluntary work to reduce state provision. There was a greater emphasis on conditionality and restrictions to access welfare.
New Labour period	Slight changes in ideology, however social and political relations remained similar. Therefore, social harm in this period occurred through increased surveillance, enhanced conditionality and more restrictive policies. One of the distinctive features of this period is the link between welfare and citizenship. This reinforced categories of deservingness and one where access was continuously in flux. The New Labour government had an anti-poverty stance, whilst increasing working	Changes in expectations for social reproduction and lone parents were expected to be in work once their youngest child was primary school age. This period demonstrates how women who were poor were not valued for their social reproduction contributions.	Working tax credits was created to subsidise low-paid work for parents. The state introduced fortnightly meetings and the recording of work-searching activity (Fletcher and Wright 2017).  The welfare approach of this period demonstrates the subtle acts of violence used by the state.



	poverty (Edmiston 2020). This demonstrates the contradictions of the state to simultaneously minimise and reproduce harm.		
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To summarise, this chapter has demonstrated that the state is contradictory, as it creates policies to lessen harm and is a central cause of harm. These approaches focused on labour discipline through punitive measures and notions of deservingness, which have always been part of welfare. How labour discipline occurs has adapted over time. The New Labour government expanded on Thatcher's approach by imposing stricter conditions on disabled people and single parents, which aimed to promote labour discipline. In doing so, it perpetuated the idea of individual responsibility rather than state accountability (Hall 2023). This is through both waged and unwaged labour enacted on the body, which continues through new measures during austerity and the establishment of UC. Therefore, over time, the state's approach to managing labour discipline has adapted with a greater focus on social reproduction. This is evident in the state's changes in welfare services evident in austerity measures, which are significant for social harm and are considered next in Chapter 3.

## Chapter 3 Austerity and universal credit: contextualising interdisciplinary perspectives of social harm

### Introduction

This chapter continues to examine the role of labour discipline, welfare, social harm and social reproduction to deepen the understanding of how social harm operates. This interdisciplinary approach has not been explored previously in the literature and will, therefore, extend the current knowledge base. It examines the impact of the 2008 economic crash, subsequent austerity measures, UC and the coronavirus pandemic. These policy responses are framed as part of a broader, long-term shift in welfare policy that disproportionately penalises low-income households. The chapter highlights how technological changes, such as the online delivery of UC, have compounded these challenges. The chapter begins with an overview of austerity and explores the specific impacts on gender, illustrating how these measures have increased inequalities.

### 3.1. Gendered austerity

This section addresses the relationship between the coalition government, austerity measures and gender to demonstrate how public finances were redistributed. The development of UC was part of the austerity context and provided a background on the political relations which created this system. Blyth (2013) argues that austerity is an ideological agenda disguised as fiscal responsibility to legitimise a redistribution of public spending. Walby (2015) questions the distinction between legitimate crises like natural disasters and constructed crises to fulfil political discourse and manage spending. Edmiston (2020), Fieldhouse *et al.* (2019), and Chote *et al.* (2010) argue that the Conservative-Liberal Democrat Coalition (hereafter the Coalition) framed the previous Labour government as financially unreliable over-spenders (Wiggan 2010). This rationale enforced the largest-ever austerity measures in the UK, which impacted economic sustainability (Edmiston 2014; 2020). Roberts (2016) argues that the ideological framing of austerity conceals the trajectory of the privatisation of social reproduction and advocates for exploring the tensions between labour, capital,

and social reproduction. Therefore, an understanding of the gender impact of public services is necessary, as women are more likely to be employed both in the public sector and utilise public services through precarious part-time work and welfare services (Reis 2018; Pearson 2019; De Henau 2017; Reis 2018). Further, women are more likely to maintain household social reproduction duties for children, disabled people and family members (De Henau 2017; Reis 2018; Pearson 2019; Walby 2015). De Henau (2017, p 1-2) argues that since 2010, *“cuts to welfare benefits are estimated to be worth £59 billion per year<sup>1</sup> with 57% of savings directly from women’s pocket”*. This has resulted in higher unemployment levels for women and increased precarity (De Henau 2017; Reis 2018; Pearson 2019). The government is legally required to consider the gendered implications of reforms in public policy (Bochel and Daly 2020; Person 2019). The Coalition (2010-2015) failed to undertake an equality impact assessment, which distorts the gendered impact of austerity, in particular, cuts to welfare (Person 2019; De Henau 2017). The government made these changes through altered legislation to recalibrate welfare spending. The Welfare Reform Act (2012) and the Welfare Reform Work Act (2016) were created to cut costs and tighten welfare eligibility criteria (Dywer *et al.*, 2023; Hudson-Sharp *et al.*, 2018). This legislation made official errors, where fault is admitted by DWP, repayable by the recipient (Griffiths and Cain 2022).

There were further changes, with the benefit cap introduced in 2013, which placed a household welfare restriction of £26,000 in London and £20,000 outside of London (Mackerly *et al.*, 2018; Hobson 2019; O’Hara 2015). This was regardless of the number of dependent children and paired with freezes in benefit rates from 2016 until 2020 (O’Hara 2015; De Henau 2017). O’Hara (2015, p 62) argues that bedroom tax reduced benefits by 14% for a spare bedroom and a 24% reduction for two spare bedrooms. This meant an average benefit reduction of £140 a month for households. The Coalition changed the maximum amount for the local housing allowance from 5 bedrooms to 4 bedrooms (O’Hara 2015; Edmiston 2020). At the same time, the

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<sup>1</sup> The measure of “CPI estimates its 37 billion but when measured using RPI as occurred prior to 2010, it was estimated to be £59bn a year” (De Henau 2017; p1)

Coalition increased its approach to labour discipline, for example, to claim working tax credits, couples had to work 24 hours a week, which was increased from 16 hours (O'Hara 2015). As part of these measures, in 2013, there was a record-breaking 1 million sanctions (Loopstra *et al.*, 2018). The Women's Budget Group and Runnymede (2018) found that women, lone parents and ethnic minorities have been disproportionately impacted by austerity.

The Coalition (2010-2015) changed existing benefits in the short term and developed longer-term approaches through the creation of the Universal Credit Act (2013). The policy included the two-child limit unless rape was proved at the point of conception (Women's Budget Group 2018). This restricts and financially disciplines poor households who do not adhere to these stipulations. These disciplinary tactics are linked to the longer welfare trajectory based on acceptability and deservingness for poor households. Hall (2021; 2023) argues that austerity measures shaped social reproductive futures, resulting in people limiting the number of children they have or choosing not to reproduce at all. This is due to the inability of people to rely on state support to subsidise them in creating the future labour force. The next section addresses who fills the gaps in resources through austerity measures.

### 3.2. Women fill gaps in state provision

This section addresses how austerity measures exacerbated inequality and heightened social harm in three areas addressed in the following discussion:

1. Women are filling gaps in state resources.
2. Depletion of resources.
3. Increased debt to manage the lack of public resources.

These implications highlight the far-reaching impact of austerity on societal inequality, demonstrating how the withdrawal of state support disproportionately impacts those least able to manage the burden. Each of these considerations is addressed in turn, beginning with how women filled gaps left by austerity measures. Austerity measures reduced the level of services and welfare provided by the state, which created a gap in provision, and women's unwaged labour filled these deficits through increased care. Pearson (2019, p 36) argues the number of hours of care

has increased by over “1.6 million to 8.1 million hours between 2005 and 2014”. By 2016, unwaged care was estimated to be worth £352 billion (Andersen 2023; ONS 2018). This demonstrates the significant level of resources provided by women, which the state benefits from. Mies’ (1981) perspective of social reproduction as generating surplus is useful for understanding social reproduction expectations and austerity measures. The austerity measures used by the state rely on this surplus to maintain capital accumulation through further exploiting women’s unwaged labour. Roberts (2016) agrees that as social reproduction provides free resources, it creates a surplus for the state. Yet, social reproduction occurs in a private space in the home, which positions women as expendable resources (Rai, Hoskyns and Thomas 2014). Hall (2023) argues that austerity ideology creates bodily and emotional challenges, which shape women’s decisions about their reproductive futures. Hall (2023) refers to this as a relational process of carrying labour, which positions women’s choices as a form of responsibility to society based on the needs of others. Hall (2023) considers the long-lasting connotations between acceptability, welfare and social reproduction, which are based on social attitudes about deservingness for the social reproduction practices of poorer households (Hall 2023). These perspectives are not considered through social harm, but they raise important considerations in terms of where harms are located and hidden by the state’s shaping of public perceptions. It detracts from the real issues, which can result in depletion, as mothers undertake additional social reproduction to fill gaps in state provision, increasing pressures (Rai and Goldblatt 2020).

For working mothers or those subject to welfare commitments, austerity measures can increase the dual strain of managing both reproduction and production. Consequently, this “erodes the reproductive bargain between households, the state and capital, thereby entrenching and reproducing inequality between households” (Nunn 2016, p 16). Therefore, austerity is significant in terms of social harm as it removes accountability from the state and increases more subtle forms of gendered exploitation. This increased pressure and the states’ inability to formally recognise the role of social reproduction can cause tension, exhaustion and depletion (Rai, Hoskyns and Thomas 2014; Elson 2010; Elson 2012 and Calkin

2015). There is some ambiguity on depletion in the longer term, Fawcett, Gray and Nunn (2023, p 1040) argue that depletion can be an “*ongoing state of being*” where mothers cannot change the welfare system but learn to manage their social conditions. One method used to cope with increased social reproduction pressures is the reliance on debt, which is addressed next.

### 3.3. Debt, austerity, public perceptions, welfare and social reproduction

This section examines the third outcome of the gaps in state provision: debt to manage the everyday. It demonstrates how debt is socially harmful to individuals and society; alongside how public perceptions are shaped. By autumn 2015, the average household debt was £54,548, and foodbank use had risen by 74% (Roberts 2016; The Trussell Trust 2019; Reeves and Loopstra 2020). O’Hara (2015, p 79) shows that debt from “*pawn brokers to payday loans increased from £2.9 billion in 2009 to £5 billion in 2012*”. The rise in debt is attributed to stagnant wages, insecure work and welfare re-entrenchment following the global 2008 economic crash (Roberts 2016; Van Staveren 2001). The insecurity caused by these conditions normalised personal debt to manage social reproduction (Roberts 2016; Montgomerie and Tepe-Belfrage 2016). Roberts (2016, p 10) terms this the “*financialisation of social reproduction*”, which serves as an unstable form of financial expropriation. This is because people are never able to repay the debt in full and only repay the interest. Bryan, Martin and Rafferty (2009) argue this creates additional surplus. In comparison, Roberts (2016) argues that social reproduction has always created a surplus for the formal economy.

The people most likely to rely on debt to manage everyday costs are people already experiencing financial difficulties. Butler and Warner (2020) found that 43% of people receiving any form of welfare used credit to purchase household goods. The reality of how debt is used for people on a low income and the state's portrayal of debt is contradictory. The state frames debt as a moral failure due to a lack of education, which is solvable through training (Montgomerie and Tepe-Belfrage 2016) and ignores the increased structural inequality created through cuts to public infrastructure. Particularly as households with good budgeting skills and strong



financial literacy (The Money Advice Service 2013). This demonstrates the conflict between the state to manage welfare inequality and the demands of capitalism. The conflict creates various forms of harm for poor households, and there is debate on how this manifests. Offe (1972; 1982) argues the state's creation of welfare was to manage the conflicting issues between capitalism and the labour market. Hillyard *et al.* (2004) argue that the neoliberal period is the most detrimental type of capitalism, which has an injurious impact on society. The measures and approaches used as part of austerity are focused on a reduction in state infrastructure and emphasising individual responsibility. Therefore, austerity measures can be perceived as socially harmful. Roberts (2016) argues austerity politics deflects from the broader structural issues, that is, the struggle to manage tensions between the state, capital accumulation and social reproduction. This perspective is pertinent as the state has always been contradictory in the development of infrastructure which manages harm whilst being a key preparator of harm. The austerity agenda can be perceived as a renewal of laissez-faire approaches to managing these tensions as the state continues to shift its responsibilities to individuals (O'Hara 2015). Montgomerie and Tepe-Belfrage (2016) term this the moral, political economy, which shapes social attitudes and acceptability for welfare and debt management. The notion of a moral political economy frames public perceptions and the implementation of restrictive welfare measures that cause social harm.

David Cameron implemented changes guided by behavioural psychology to gradually shift people's perceptions of deservingness and welfare re-entrenchment to influence public attitudes on punitive policy reforms (IFG 2022; Thaler and Sunstein 2009). This was through the development of the nudge unit in the cabinet office. Meanwhile, the coalition recalibrated state finances away from public services in favour of funding large corporations (Thaler and Sunstein 2009; Cooper 2017; Dwyer and Wright 2014; O'Hara 2015; MacLeavy 2011). The state used parliament and the media to reinforce austerity. For example, in 2012, Ian Duncan-Smith was cited as using the words entrenched and welfare dependency in his speeches hundreds of times, far exceeding all other ministers (Jensen 2014). Walkers' (2013) research analysed a series of newspapers which discovered the phrase benefit

cheat was used 442 times. At the same time, there were eight 'poverty porn' series on television which presented negative and heavily edited representations of people claiming benefits (Jensen 2014).

The states' response and media representations reinforced divisions between deserving and undeserving welfare recipients. The approach to managing capitalism during this period reinforced long-standing divisions between those who put into the system and those who take out of the system (Jensen 2014; Tyler and Jensen 2014). The media representations shaped public perceptions and legitimised austerity as a cost-saving measure to illustrate fiscal responsibility (Griffin 2015). This approach is socially harmful as it diverts attention from the structural tensions between the state, welfare, social reproduction, production and capitalism. The Coalition had built on legacies of the welfare trajectory and, at the same time, shifted public attitudes further away from state responsibilities and financial assistance. The Coalition and later the Conservative government removed support in the short term by repealing legacy benefits. However, there was a longer-term strategy with the creation of UC, which is addressed next.

### 3.4. UC development and gradual roll-out

The purpose of this section is to address how UC was created through the austerity ideology and measures and its relationship to social harm. This section outlines the key development and processes of UC to provide an insight into how the system operates. The Coalition and subsequent Conservative government altered legacy benefits but also devised systems for longer-term impact. Ian Duncan-Smith (2010) proposed UC make work pay, modernise the system, reduce costs, and simplify delivery. As part of this process, people are introduced to claimant commitments at the start of their claim, which they must accept to receive their first payment (DWP 2010). For people who are subject to work commitments, they must agree to work a set number of hours or search for work in these hours. People are warned to adhere to these commitments or experience sanctions in their UC (Duncan-Smith 2010). The disciplinary measures begin at the outset of a claim as individuals must agree to this commitment to progress their application, regardless of their employment status

(Duncan-Smith 2010; Edmiston 2020). Once the initial claim is made online, people must arrange a face-to-face appointment to verify their identity, or their claim is closed (The Money Advice Service 2020; APPG 2019; DWP 2019). People in receipt of UC are subject to an assessment period for any earnings or changes in circumstances, which begins from the point of application. These dates are fixed throughout a person's claim but vary for individuals depending on when a claim is first made (see Table 1). This can have implications for the rates and the amount of UC people receive, which can fluctuate with wages.

<b>Table 1a : Assessment period</b>		
<b>Application Date</b>	<b>Assessment period</b>	<b>Payment date</b>
Claire <sup>2</sup> makes her claim for UC on the 21 <sup>st</sup> of October. The assessment period always runs in arrears (a month behind).	This means Claire's assessment period would run from the 21 <sup>st</sup> of November to the 20 <sup>th</sup> of December (NAO 2020).	Claire's payment date would be 7 days after the end of the assessment period which is the 27 <sup>th</sup> of December (NAO 2020).
<b>Work earnings</b>	<b>Assessment period</b>	<b>Earnings calculations</b>
Claire earns £700 and is paid on the 30 <sup>th</sup> of November	This means her earnings go into the next assessment period which are calculated a month behind in arrears. Claire's earnings would be from the assessment period from the 21 <sup>st</sup> November to 20 <sup>th</sup> December and she would	Claire has a work allowance of £344 a month <sup>3</sup> any earnings above this are considered for the taper. For example, £700-£344= £356. This means she has £356 factored into the taper rate of 55pence <sup>4</sup> for every pound. £356 x 0.55=

<sup>2</sup> This is a fictional person to demonstrate how the period works.

<sup>3</sup> A work allowances is the amount of earnings disregarded from the taper rate, this is typically applicable to people with dependents or low- capability for work. For people who receive financial support towards rent this is always £344 for people without housing help it is £544 a month (DWP 2022b).

<sup>4</sup> This has altered and at the time of empirical interviews the taper rate was 63pence out of every pound



	receive any UC entitlements 7 days later.	£195.80 to come off her entitlement.
<p>Claire is 30 and a lone parent of one child born in 2013 this means her entitlement is £634.91 she also receives support for her two-bed council property which is £450 a month and she receives around £300 a month towards nursery fees so Claire's total UC is £1394.91- £195.80 from earnings = £1189.11 UC entitlement.</p>		

Another important aspect of UC, which is specific to this benefit, is the different elements of UC, which vary entitlement based on the number of children people have or health conditions. UC consists of seven elements and entitlement criteria (see Table 2 below), which enable a range of people from different circumstances to receive the benefit (DWP 2023). The notions of deservingness and increased inequality are demonstrated through the different rates dependent on the year of the child's birth. The combined austerity measures and UC system delegitimise socially reproductive activity as a valid contribution to society for poor households. This reinforces notions of deservingness, individual responsibility and acceptability, which ignores structural issues (Hall 2023). This is socially harmful as the UC system can further conceal the contributions made through social reproduction as they are hidden behind claimant commitments set by the state.

<b>Table 2: Elements and rates of UC</b>				
Standard allowance	Child element (2 child limit)	Childcare element	Limited capability for work	Work allowance
<p>Single<sup>5</sup> person under twenty-five £292.11</p> <p>Single person over twenty-five £368.74 (DWP 2023a).</p>	First child born before 6th April 2017 £315 (DWP 2023a).	This is to cover childcare costs and is up to £950.92 a month per child. People must pay this upfront and wait to be reimbursed (DWP 2023a).	Limited capability for work £146.31 (DWP 2023a).	People with no housing element or one or more dependent children or limited capability for work £630 (DWP 2023a).

<sup>5</sup> Figures correct as of December 2023

Couple under twenty-five £458.51	First child born or second child born after 6th April 2017 £269.58 (DWP 2023a). Limits on UC for two children (Work and Pensions Committee 2020a).	Maximum for two or more children £1630.50 a month (DWP 2023a).	Limited capability for work plus work-related endeavours £390.06 (Dwyer <i>et al.</i> , 2023; DWP 2023a; Hudson-Sharp <i>et al.</i> , 2018; Garthwaite <i>et al.</i> , 2021).	Lower work allowance for one or more children with housing element £370 (DWP 2023a).
Couple over twenty-five £578.82 (DWP 2023a).				

In terms of work, the UC system is designed with a taper rate to gradually withdraw state assistance against people's earnings, at a rate of sixty-three pence for every pound of earnings<sup>6</sup> (NAO 2018; Sunak 2020). The taper rate is a modern approach to welfare and was used to incentivise work and mimic work (Duncan-Smith 2010). The state gradually reduces UC against earnings, which means people could take temporary work and zero-hour contracts (NAO 2018). Offe (1982) argues there are contradictions between welfare, capitalism and production. The taper rate is a contemporary example of how the state attempts to manage these contradictions by subsidising precarious work. The taper rate also applies to second earners which is a position often occupied by women and prevents them from achieving a good standard of living (Women's Budget Group 2023; Griffiths and Cain 2022; Cain 2016; Hudson-Sharp *et al.*, 2018). This creates further gendered social harm compounded by austerity measures, which mainly impact women. The use of a taper rate demonstrates a contemporary approach to maximising capital accumulation by increasing pressure on households to contribute to the formal economy and withdrawal of welfare assistance. Therefore, the state benefits from both social reproduction and formal work, which maximises surplus. The changes in welfare were developed gradually, beginning with the UC pilot scheme, which provided a limited version of UC in Ashton-Under-Lyne from April 2013 until June 2016 (NAO 2018; Michaelson 2013). Following the pilot, a new IT system was created to

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<sup>6</sup> Until the coronavirus period when this was altered see further in the chapter for details.



manage UC claims, with an integrated online journal where people would update their claims, ask questions and where the DWP leave information about any meetings or queries. Therefore, two approaches were used to roll out UC: natural and managed migrations each is addressed in turn. First, natural migration refers to individuals who, due to a change in their circumstances, naturally transitioned from legacy benefits to UC (DWP 2010). Full service was implemented in all job centres in December 2018, and natural migration applied in certain areas across the country (Work and Pensions Committee 2021). The second approach used to implement UC was managed migration, which gradually transitioned people on legacy benefits over to UC. This includes transitional protection through temporary run-on payments with housing benefits and tax credits (where applicable) alongside increased rates of their legacy benefits that were higher than their UC entitlement (NAO 2018; CPAG 2019; DWP 2022a). The state's use of transitional protection demonstrates the recognition of the deficits between UC and legacy benefits. However, these are temporary measures which do not solve the gaps in provision over time. This also creates a disparity between people who naturally migrated and those who experienced managed migration. This is socially harmful because it increases inequality amongst people who receive UC.

The state has rolled out UC gradually, and the managed migration process was piloted in Harrogate in 2019. During this process, the state altered the delivery of the service, which changed the waiting period for the first payment from six weeks to five weeks (Sandhu 2020; DWP 2022a). This demonstrates how the UC roll-out has been a gradual and flexible approach. There have been numerous delays in the roll-out process, which is now expected to be completed in 2024<sup>7</sup> (Mackley, Kennedy and Hobson 2024). Since the roll-out of UC began, there has been increased inequality, larger numbers of housing arrears and food insecurity (Brewer, Finch, and Tomlinson 2017; Finch, Corlett and Alkeson 2014; Edmiston 2020; Fenton-Glynn 2015; O'Hara 2015). In areas where UC was rolled out, foodbank use increased by

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<sup>7</sup> People who receive employment support allowance will be migrated over to UC by the end of 2029 (Mackley, Kennedy and Hobson 2024).

30% after 1 year and rose by 48% after 2 years (The Trussell Trust 2019). At the same time, in 2019, infant mortality rose for the first time in 40 years (Wickham *et al.*, 2020; NCMD 2021). In 2019, deprived areas had an extra 540 deaths, and 1 in 5 were preventable if they had the same resources as affluent areas (Wickham *et al.*, 2020; NCMD 2021).

The outcome of the UC roll-out is socially harmful to society and the state, as a malnourished labour force can hinder a proficient workforce and continued capital accumulation. Offe's (1982) argument is pertinent to UC, as the state is attempting to manage the contradictions of the capitalist system and maintain labour discipline. However, this process has conflicting outcomes through increased inequality and social harm in society, as evidenced by the increased deaths and food insecurity. Another way to consider the challenges of the UC system is through the delivery and level of support provided, which is addressed next.

### 3.5. Simplicity, digital design and support

This subsection addresses the rationale for a simple welfare system and the role of digital welfare provision in terms of support. It is widely noted that legacy benefits had different criteria, conditionality and long processes to switch between the systems (Edmiston 2020). It is widely accepted that welfare systems need to be more streamlined to make transitions easier for people on a low income (NAO 2018; Work and Pensions Committee 2007; Duncan-Smith 2010; Finch, Corlett and Alkeson 2014). Therefore, the combination of six legacy benefits (child tax credit, housing benefits, Income-based job seekers allowance, income support, income-related employment support allowance and working tax credit) into one monthly payment pragmatically makes sense (Andersen 2021; Duncan-Smith 2010; NAO 2018; Summers 2018). However, it is widely reported that many households struggle with monthly payments, as previously legacy benefits were paid weekly or fortnightly (Brewer, Finch and Tomlinson 2017; Alston 2018). This raises questions on the notion of simplicity, which relates both people's access to the system and the delivery of welfare (Millar 2005). The simplicity narrative extends to the partly automated real-time information system, which pulls through people's wages from

HMRC and costs around £10 million to set up (Summers and Young 2020; Duncan-Smith 2010; Timmins 2016; NAO 2018). This system helps reduce errors and time spent engaging with the welfare service for recipients. However, the simplicity goals can be conflicting Summer and Young (2020) found that many UC recipients struggled to understand and engage with the service. Thus, simplicity in terms of managing UC is overstated and often refers to the cost efficiency of the service (Duncan-Smith 2010; Osborne 2014; Summers and Young 2020). This concurs with a body of UC literature, which found the service increased psychological distress (Wickham *et al.*, 2020) and created a hostile environment, which increases suicidality due to the complexity of the system (Cheetham *et al.*, 2019).

Another consideration for the simplicity of provision is for self-employed people; the UC system uses a standard minimum income floor based on the national minimum wage equivalent to 35 hours a week (Universal Credit 2013). This is regardless of fluctuations in earnings fluctuations between months, which is supposed to support business growth and self-sufficiency (Duncan-Smith 2010). However, parents may operate businesses in term time only or around the school hours, which creates further complexity for them to manage the system.

Summers and Young (2020) did not consider the simplicity of in relation the online system for recipients. Alston (2018) argues that access to the UC system is challenging for people who are not computer literate or lack access to the internet. Accessibility and simplicity are important to consider in terms of social harm and are addressed in the second empirical chapter 6. Whilst existing research does not address social harm directly, it demonstrates the complexity of the system, which is harmful to people's wellbeing. The state acknowledges that UC will financially disadvantage approximately two million people, including unemployed individuals, disabled people and lone parents who will lose out financially because of this policy (APPG 2019; NAO 2018; NAO 2020). Meanwhile, people working full-time will see an increase in their financial assistance. These discrepancies demonstrate the government's strategy of cutting costs and punishing those unable to abide by the state's expectations through labour discipline. The state is contradictory as it wants



to reward hard work provided by poor people, but only to a certain point. For example, under the working tax credit, families could have any amount of savings and allowances were determined earnings. There were limitations on unemployment benefits, for example, income support, and limited savings to £16,000 (Bennett 2012). It demonstrates the discrepancies and notions of deservingness between employed and unemployed people. However, the design of UC applies the £16,000 limit to all, regardless of work status (Bennett 2012), demonstrating how welfare usage is framed as a personal choice (Hall 2023). Thus, distorting the state's accountability and illustrating how narratives used through the UC system go beyond employment status. It frames all welfare usage as inherently wrong, which contradicts the labour market relying on low-paid and insecure work (Edmiston 2020). Roberts (2016) argues the state has always sought to manage the tensions between the state, capitalism and welfare. Consequently, there have always been contradictions between the three, and UC is the byproduct of these conditions. However, it uses new technological features to manage the contradictions of welfare and capitalism through the online account.

UC is the first form of welfare delivered through an online system, where people apply online and manage their accounts through an online system (Timmins 2016). This means people use the online account to check their monthly statements, ask questions and report any changes in circumstances (DWP 2018). The digital approach further shifts responsibility from the state to the individual who undertakes additional administration to retain access to UC. Andersen (2023) and Griffiths *et al.* (2020) found that the online claim increased administration and pressures experienced by mothers to manage access to the service. People must always be vigilant by checking their online account for appointments, messages or requests. Smartphones and partly automated systems become tools to maintain power at a distance. Foucault's (1979; 2008) argument that social control is a form of self-surveillance which operates at a distance is pertinent to UC. This is because the UC system relies on self-maintenance to retain access to the service and uses labour discipline to enforce compliance. A process Foucault (1979) terms permanent visibility through a constant gaze that people experience as part of their

subconscious selves. Therefore, under UC, the digital design removes the humanity in the system and reduces the support available, as people become faceless numbers in a system managed by DWP staff. It creates a disconnection between people, which signifies a unique form of social harm that deepens inequality due to the remoteness of the UC system. Therefore, people receiving UC struggle with the online system and seek support beyond formal infrastructure to manage the harms associated with digital design.

Existing research has demonstrated the role of family support through support networks filling gaps in welfare provision for low-income households, as an additional form of welfare (Garthwaite *et al.*, 2021). Shorthouse (2013) found that people in receipt of welfare, with strong support systems, have a better quality of life in contrast to low-income families without a third source of support. This support provides an emotional, physical and financial lifeline through social capital, which offsets harm caused by insecure welfare provision (Patrick 2015; Hill *et al.*, 2021; Hall and Perry 2013; MacMahon and McEvoy 2018). Andersen (2023) did not address the role of support networks for managing budgets and primarily focused on the childcare aspect. Support networks have an integral role for people on low income to manage the everyday. Feminist approaches recognise that online spaces can form digital activism through knowledge exchange opportunities and practical support, which shapes women's lives (Thelandersson 2014). This is a pertinent argument to understand how social harm operates and is addressed through the empirical findings. However, missing from the existing analysis is the role of online support networks in managing the gaps in provision left by the state's decision to create a digital-first welfare system. This thesis adds novel insight into the role of both online and offline support networks, and it demonstrates that people in receipt of UC were active agents who created protection through Facebook groups to manage the difficulties caused by the system and lack of state support (see Chapter 6.5). The challenges to managing UC are caused by the design of the system, which has a long waiting period that impacts people's financial security, which is addressed next.

### 3.6. The 5-week wait, debt and insecurity

This section aims to address a social harm perspective on the 5-week wait based on existing research in relation to debt and insecurity. Many people enter the welfare system due to challenging circumstances, for example, a relationship breakdown, disability, redundancy or mental health challenges. People apply for UC and wait five weeks before their first payment, which is made in arrears (Women's Budget Group 2011). This increases people's vulnerability when they apply for UC, given that 6.5 million people have no savings (TUC 2021; Thompson, Jitendra and Rabindrakumar 2019). There is a body of research which demonstrates the waiting period increases immediate economic hardship and financial prospects in the longer term (see Klair 2020; Alston 2018; Thompson, Jitendra and Rabindrakumar 2019). Many families experience immediate issues paying for heating, eviction, debt and food, which creates precarity (Thompson, Jitendra and Rabindrakumar 2019; Pybus 2020). Dwyer and Wright's (2022) qualitative longitudinal study found that the 5-week wait caused a financial shock, which set people up to fail. The waiting period serves as a disciplinary tactic to shame people for their inability to sustain work and require financial assistance. This increases mental health difficulties and notions of deservingness as individuals feel unworthy of accessing services, which impacts their citizenship status (Wright and Dwyer 2022; Edmiston 2020).

People can apply for an advance of benefit whilst waiting for their first payment, and the loan is repaid over 24 months (Summers *et al.*, 2021). The amount taken equates to 25% of a person's overall entitlement<sup>8</sup> (Duncan-Smith 2010). The use of an advance loan or budgeting loan offsets the state's responsibility to deliver effective welfare to the individual. It exemplifies Roberts' (2016, p 10) "*financialisation of social reproduction*" as debt is normalised as a coping mechanism as part of welfare re-entrenchment. Hall (2016) argues that the financialisation of the everyday is important to understand the demands faced by households. This is useful to consider in terms of UC; the advance loan is interest-free, but it means the state

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<sup>8</sup> This changed in April 2021, from 12 months, during the introduction of UC people had 6 months to repay the loan

does not have to backdate claims, which is a cost-saving measure. The state can increase capital accumulation whilst offsetting their responsibilities onto the individuals. Therefore, debt is an integral feature of UC delivery, which can be used to fill the gaps in state provision. The advance loan is one example used to manage everyday costs in the interim, and another is the social fund, which previously covered unexpected costs for people not in work (Griffiths and Cain 2022). Under UC, these have been replaced with budgeting loans, which are interest-free payments available to low-income families who are out of work or working part-time (DWP 2022c). The funds available are a minimum of £100 and up to a maximum of £812 for people with children. This loan must be repaid within a year, and no further loans can be taken out until repayment is complete (DWP 2022c; Griffiths and Cain 2022). Therefore, the UC demonstrates how this service utilises debt to manage deficits in the state infrastructure, as such debt levels have substantially increased since the roll-out of UC.

From spring 2017 until autumn 2017, deductions from UC rose from £900,000 to £390,000 (Griffiths and Cain 2022; Sharma 2019). At the same time, the levels of housing arrears have increased under UC, in a study of 5093 people, 76% experienced arrears averaging £938 (Windle, Worrall and Martin 2019). At the same time, 69% of 15,926 residents in receipt of legacy benefits were in arrears of £162 in 2019 (Windle, Worrall and Martin 2019). Ross, Clarke, and Wood (2021) found that out of 10,914 residents claiming UC, 67% were in arrears, which averaged £1209 in 2020. Whereas of 32,161 people in receipt of legacy benefits, only 39% had arrears, which averaged £728 (Ross, Clarke, and Wood 2021). Citizen's advice found that 47% of 50,000 people in receipt of UC were in housing arrears compared to 30% of those in receipt of legacy benefits (Hobson, Spoor and Kearton 2019). The amount of debt people on a low-income experience increases under UC in contrast to legacy benefits. Overall, it increases and deepens levels of indebtedness in terms of food, housing and third-party debt (Drake 2017; Alston 2018; Ross, Clarke and Wood 2021; Thompson, Jitendra and Rabindrakumar 2019). This is partly attributed to the 5-week wait and associated hardship.

Butler and Warren's (2020) survey found that 92% of 668 respondents experienced hardship whilst waiting for their first UC payment during November and December 2019. 10% of people used a loan shark, and 54% had at least one deduction. Butler and Warner (2020, p 7) found the most common debts were "*UC advances, overpayments and council tax debt, followed by rent and utility arrears*". Therefore, people in receipt of UC found everyday bills difficult to manage without any debt. The most indebted groups and those more likely to take out an advance loan were disabled people, lone parents and people with health conditions (Butler and Warren 2020). These people are more likely to experience insecure work, mental health challenges, financial insecurity and relative poverty (Richardson and Butler 2020; Klett-Davies 2016; Ridge and Millar 2008; Klärner *et al.*, 2022). This creates instability for low-income households and deepens inequality in society, which creates social harm as people struggle to manage the everyday. A further issue is how debt is managed and repaid.

Griffiths and Cain (2022) argue the state has removed autonomy over how people repay welfare debt through the Claims and Payments Regulation Act (2013). This enables automatic debt deductions from people's UC claims without their consent for council tax, rent, utilities and child maintenance (Griffiths and Cain 2022). The state uses debt to offset the reduction in state financial assistance, which is portrayed as an individual failing. Hall and Winlow (2012) argue that social harm means people are worse off than their starting positions. The use of debt as part of the everyday management of UC exemplifies social harm as people struggle to manage associated costs. Thus, debt and forms of credit have become integral to managing the everyday life of people on benefits (Hall 2016; Goode 2009; Montgomerie 2009). Debt is used to manage the UC system and offset state support, which creates savings, as individuals are responsible for the repayments. This means the state can financially save in the initial waiting period by using debt as a subsidy.

The next consideration is joint payments for couples, which reinforces the male breadwinner narrative, which can be socially harmful as it means recipients are less able to access necessities or flee domestic abuse (Howard and Skipp 2015). This is important to consider in relation to how UC is delivered, which is addressed next.

### 3.7. Domestic abuse and the male breadwinner narrative

This subsection aims to consider the relationship between domestic abuse and the reinforcement of sexual divisions, which increases social harm. Households who are couples have a single joint claim, and one person is nominated to receive the couple's payment. For people who experience domestic abuse, this is problematic as one payment could promote financial abuse and control over victims (Howard 2018; Howard and Skipp 2015). The Domestic Abuse Act (2021) includes behaviour which is physical, sexual, threatening, psychological and financial (Home Office 2021). It is reported that 1 in 3 women aged between 16-59 will experience domestic abuse at some point in their lives (ONS 2019b; Refuge 2020). For women who experience domestic abuse, UC joint payments equip perpetrators with control over their finances. Women's Budget Group (2018) argued that it undermines women's financial circumstances and gives power to abusive men. The joint payment can hinder women's ability to end violent relationships or marriages (The Work and Pensions Committee 2018; Howard and Skipp 2015; Summers 2018). The head of the DWP at the time, Neil Couling (2018), argued that payments are automated as standard, in exceptional circumstances, payments can be split, but this must be completed manually. This is more time-consuming and costly to the state (Couling 2018). Therefore, cost-reduction measures which increase capital accumulation are placed over women's emotional, physical and psychological wellbeing. The state's approach to UC exemplifies Federici (2004) as women's bodies are degraded, undervalued and exploited for social reproduction at any cost.

It has also been argued that the UC payments mimic work through a monthly income (Duncan-Smith 2010). But this argument is opaque, as Bennett (2018) argues that wages are paid individually, and if the state wanted to mirror work, it would split the payment accordingly. UC reinforces Roberts' (2017) breadwinner narrative, as males are often the main earners and responsible for household finances. Thus, the state is complicit in facilitating social harm through the reinforcement of the sexual division of labour. Davies, Leighton and Wyatt (2021) argue a social harm perspective to prevent domestic abuse focuses on early intervention before people become victims. Therefore, to reduce the risk of harm, the state needs to devise an online system



which splits payments between couples as standard. The state uses enhanced conditionality to maintain labour discipline, which is explored next.

### 3.8. Enhanced conditionality and work commitments

The aim here is to demonstrate how under UC conditionality and expectations for parents have increased, which is socially harmful. Past chapters have demonstrated how the state has used various forms of conditionality to manage and promote labour discipline. These approaches for parents have changed over time, which has had implications for social reproduction responsibilities (see Table 3)

<b>Table 3: Parental work commitments</b>				
<b>Prior to November 2008</b>	<b>After November 2008</b>	<b>October 2009</b>	<b>May 2012</b>	<b>April 2017</b>
Youngest child is 16	Youngest child is 12	Youngest child is 9	Youngest is 5	Youngest child is 3

The roll-out of UC has resulted in significant changes in social reproduction, which has increased expectations for parents to return to work once the youngest child is pre-school age (DWP 2019). This demonstrates how the state fails to recognise the contribution of social reproduction to the economy. Parents are deemed able to engage in the labour market and undertake care simultaneously. Parents who receive UC must nominate a lead carer for their children, women are more likely to fulfil this role (Andersen 2019; Xue and McMunn 2021). The work commitments for parents (see Table 1 below) have changed since the initial UC roll-out. Parents (including lone parents) were expected to work or search for work for 25 hours once their youngest child turned 3 (DWP 2019; Andersen 2019; Xue and McMunn 2021). However, in 2023, following additional nursery funding, which was increased to 30 hours (DWP 2023d). This shift illustrates the state's ongoing effort to boost capital accumulation while neglecting the contributions of social reproduction from lower-income households. The management of these commitments varies significantly, with work coaches creating inconsistent experiences for parents.

<b>Table 4: Work commitments and conditionality</b>
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<b>Age of your youngest child</b>	Parents' responsibilities in 2019	Parents' responsibilities in 2023
<b>Under 1</b>	Not required to look for work (DWP 2019a).	No changes
<b>Age 1</b>	Parents should think about returning to work and must attend work-focused interviews every 6 months (DWP 2019a).	Parents must attend work-focused interviews every 3 months (DWP 2023d).
<b>Age 2</b>	Parents need to be proactive in getting ready to work by attending training courses and work-focused sessions every 3 months (DWP 2019a).	Parents must attend monthly work-focused interviews (DWP 2023d).
<b>Ages 3 and 4</b>	Parents have to work weekly for 16 hours or job search for the same number of hours (DWP 2019a; Jaynes 2021).	Parents of children aged 3 to 12 must work for 30 hours or job search for the same number of hours (DWP 2023d).
<b>Age between 5 and 12</b>	Parents have to work 25 hours a week or spend 25 hours searching. (Andersen 2021; DWP 2019a)	
<b>Age 13 or above</b>	Parents are expected weekly to 35 hours or spend this amount of time looking for	



	work (Andersen 2021; DWP 2019a).	
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Andersen's (2019; 2023) research on mothers found there is an increased burden for mothers to manage the UC account, work, commitments, and undertake care. Cain (2016) argues the state does not value the contribution of care made by parents. Therefore, citizenship and welfare entitlement have become synonymous with work, irrespective of caring commitments (Klett-Davies 2016; Andersen 2023). Klett-Davies (2016, p 80) defines the state's approach to conditionality as the shift from "*citizen-carers*" to "*citizen-workers*". The state's position alters women's citizenship status and keeps the online account surveillance in the home as an extension of social reproduction. Roberts (2017) argues that social reproduction is privatised within the home. The UC system maximises the surplus generated through women operating both positions but undertaking UC commitments in the home. Andersen's (2019) qualitative feminist research on mothers found that increased work commitments increased the dual burden between care and work. For coupled households' mothers took on work commitments for themselves and their partners to ensure they adhere to the conditionality (Andersen 2019). The UC system forces mothers to occupy both spheres as carers and workers to obtain full citizenship, which removes mothers' autonomy over their day-to-day lives (Andersen 2019; 2023). Andersen (2019) argues this overlooks the care given to the future labour force, which should be evenly distributed among men and women.

Yet, as Mies (1981; 1998) argues, the surplus value of social reproduction has been naturalised through biological traits and diminishes its contribution to society. Therefore, it is not surprising that work commitments have overlooked the value of care to the state and the economy. Whilst past governments following the Beveridge Report (1942) had some limited and imperfect recognition of care, the design of UC completely delegitimises any caring contribution for poor households. Roberts' (2017) argument on the devaluing and privatisation of social reproduction is pertinent to UC. This is because poor women create additional unpaid economic outputs through unwaged child rearing and extra engagement in the labour market whilst trying to manage their UC claims. This deepens inequality and social harm as poor

Page 93 of 338

households are no longer deemed deserving to undertake care with state financial assistance.

On top of the work commitments, households are subjected to the administrative earnings threshold (AET). Since April 2023, single parents must earn £617 a month, and couples need to earn £983 a month individuals unable to meet these thresholds are expected to search for better-paid work and increase their hours to earn more (DWP 2019; DWP 2023d). These measures are forms of in-work conditionality, which is a new approach to welfare delivery which places the onus on the individual for low-paid or part-time work. UC is the first form of welfare which uses in-work conditionality to manage labour discipline, and it means people in work who earn below full-time wages must secure additional hours, a second job or another form of employment (TUC 2018). This means employed people may need to attend work-focused meetings with a work coach. The TUC (2018) argues that jobcentre appointments are usually in the working day, which employed people struggle to attend. Wright and Dwyer's (2020) qualitative longitudinal research with 58 disabled people and parents over people over 3 years from 2014 addresses the impact of in-work conditionality. The findings demonstrated that the conditionality was counterproductive, which involved bureaucratic tick-box exercises which had no positive outcome. Participants in the study experienced pressure and were psychologically stuck between losing money and hoping for positive changes. The level of stress caused by the UC system led people to shut down, disengage and exit the system. For others, in-work poverty persisted regardless of engagement with the UC system and paid employment did not solve the issue (Dwyer and Wright 2022; Dwyer 2019). These findings support TUC (2018) and D'Arcy (2018), who found after a decade, only 1 in 6 low-income workers increased their wages substantially. Therefore, in-work conditionality is not about maximising surplus but the promotion of labour discipline. It continues the shift from state accountability onto the individuals who are deemed responsible for conditions such as low pay. This blurs the division between workers and non-workers, and deservingness is no longer about employment status but individual responsibility. It concurs with Hall's (2023) argument that the state frames welfare as an individual choice rather than a structural outcome of capitalism. This approach seeks to maximise capital

accumulation and intensifies the expectations of parents to manage both social reproduction and contribute to the formal economy. Therefore, this has repercussions for childcare and the management of conditionality, which are considered next.

### 3.9. Childcare and conditionality

This section addresses the relationship between childcare, conditionality, social reproduction and existing perspectives of harm. Historically and contemporarily, women are more likely to undertake care, and as such, they are reliant on formal childcare to re-enter the labour market (Fraser 1994). Andersen (2023) argues this is why women are more likely to undertake care, but missing from this analysis is how the biological positioning of women is an essential feature of a capitalist society. Federici (2004) demonstrates positioning women biologically means they are expropriated from their bodies, naturalised in the sexual division of labour. Rai, Hoskyns and Thomas (2014) argue that social reproduction is a form of wage labour that sustains life, bonds, emotions and communities. However, under UC, poor women are expected to partly outsource their care and contribute to the formal economy through paid work. This enforced approach can generate harm: damaging mothers' wellbeing and their emotional availability to support children's flourishing through the reproduction of morals, culture and ideology (Andersen 2023; Ribbens-McCarthy and Edwards 2002; Rai and Goldblatt 2020).

There are resource issues for mothers entering the labour force due to a lack of affordable, flexible, accessible and reliable childcare (Andersen 2019; 2023; Cain 2016; Griffiths *et al.*, 2020). For example, Andersen's (2023) qualitative research found that mothers struggled with evening, weekend or early morning hours outside school time, which was a barrier to work. Wood (2021) found childcare to be costly for preschool children, upwards of £900 a month, which is a significant barrier to work. These challenges are increased when childcare is paid upfront and reimbursed in arrears. Griffiths *et al.* (2020) found parents were confused about the childcare aspect and those who did know how to claim they were concerned about paying childcare upfront. However, missing from the existing literature are the clashes

between parents' assessment periods and childcare bill dates. A person's assessment period is individualised and dependent upon the date they claimed UC, and they will only receive childcare back for dates covered in that assessment period. The impact of a person's claim mid-month compared to the childcare bill at the start of the month can increase a resource deficit when managing childcare, a gap in research filled by this thesis (see Chapter 6, theme 3).

The state doubled free childcare hours for children aged 2 and 3 up to 30 hours a week (DWP 2023c). This demonstrates some recognition of the importance and associated costs of childcare for individual households. However, it is limited to term time only, which is 38 weeks of the year, and conditional depending upon the number of hours worked (Department for Education 2023). The DWP subsidises up to 85% of costs under UC, increased from 70% under working tax credits (Working Families 2017; DWP 2022b). In 2023, the maximum level of childcare costs for two children has increased by 47% (DWP2023b). However, parents must still pay costs upfront, which a judge ruled as discriminatory towards women (Butler 2021). Parents returning to work after a period of unemployment can receive a grant to pay for upfront costs as part of the flexible support fund (DWP2023b). This helps parents return to work, but parents managing childcare costs upfront in the longer term is problematic. Therefore, the expectation to return to work when children are pre-school age is challenging. It hinders the rearing of the future labour force and occurs due to a lack of recognition of the care contribution (Rai, Hoskyns and Thomas 2014). The lack of proper childcare infrastructure can result in mothers over-extending themselves and lead to depletion. The risk of depletion is harmful to households and society, as it could create gaps in social reproduction provision.

Another structural challenge is the administrative process and timelines associated with the reimbursement of childcare costs. (Andersen 2023). Parents can pay up to 6 weeks of childcare upfront, receive a reimbursement for 2 weeks of childcare, and then another 4 weeks, meaning that reimbursement is always in arrears. This can create a vicious cycle for parents who can always feel out of pocket, which further compounds financial insecurity. Andersen's (2019; 2023) research found that



childcare costs and provisions were a huge inhibitor for mothers to secure work which would support them enough to no longer need UC. This is particularly challenging for lone mothers, 66% of whom are in low-paid and part-time roles <sup>9</sup> (ONS 2022; ONS 2019; Gingerbread 2017; Dewar and Ben-Galim 2017; Richardson and Butler 2021; Cain 2016). This creates a challenge for parents between additional working hours and commitments on top of effective social reproduction. The state's argument that work is the most effective path out of poverty is opaque because it does not assess the complexities of childcare challenges for parents (Dewar and Ben-Galim 2017; Garthwaite *et al.*, 2021; Tarlo 2021). This argument serves to remove the state's responsibility and reinforce individual responsibility for needing welfare. The next section discusses how the state uses sanctions as part of conditionality that is applied to people in and out of work.

### 3.10. Sanctions

Existing research has explored aspects of the harm generated by UC sanction, but it has not been conceptualised through social harm, which is the intent of this section. Roberts (2017) argues that punitivity is a feature of welfare historically and contemporarily to manage tensions between work, social reproduction and capitalism. A social harm perspective recognises that welfare is used to deploy different strategies to maintain labour discipline. Across the welfare trajectory, different approaches have been taken, for example, the New Poor Law (1834) enshrined categories of deservingness for financial assistance and shaped social attitudes. The Beveridge Report (1942) continued this narrative but presented inadequate training and education as the issues, ignoring structural inequality. The restart programme (1986) focused on workfare and claimant commitments to manage people's behaviour. The Labour government enhanced conditionality measures, including assessments for disabled people and work commitments, which included parents (Edmiston 2020). As discussed earlier in this chapter, the Coalition and subsequent Conservative government introduced a range of reforms which tightened conditionality for parents.

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<sup>9</sup>Ninety percent of lone parents are women (ONS 2019a; Cain 2016)

A social harm perspective acknowledges that the state's approach to welfare has obscured the negative impact on individuals and society caused by increasing conditionality, which enforces economic discipline. This is evident through the use of sanctions, which are harsher and have longer-lasting effects under UC (see Table 4). These sanctions are applied to all people in society, including people in work (where relevant), disabled people and lone parents (DWP 2019). Whilst there is discretion over how sanctions are applied and to whom. Andersen's (2023) research found that there were inconsistencies and disparities in how discretion for sanctions were applied.

Table 4: UC sanctions			
Lowest level	Low level	Medium level	High level
Failure to attend a work-centred interview (DWP 2019)	Not adhering to a commitment, for example, missing a training session (DWP 2019).	Recipients must search for work and be able to attend interviews. Not adhering to these stipulations can cause a sanction.  (DWP 2019).	The recipient does not attend a job interview (DWP 2019).
The sanction continues until the recipient completes a work-focused interview or moves conditionality group (DWP 2019).	The first offence sanction lasts 7 days.	The first offence is a 28-day sanction.  More than one offence in a year, means recipients experience a 3-month sanction (DWP 2019).	The first offence is a 3-month sanction.
	More than one offence in a year means a sanction can last from 14 days up to 28 days or until the recipient finishes the required task (DWP 2019).		More than one offence in a year results in the recipient (over 18) experiencing a 6-month sanction (DWP 2019).

The state can use a three-year sanction from benefits where people repeatedly receive sanctions (NAO 2016). This approach reduces the financial amount of welfare given to people who are unemployed or on a low income. At the same time, it serves as a warning to others to adhere to the conditions stipulated in their UC

claim. Existing research does consider the harmful impact of sanctions, although it is not theorised as social harm. Wright and Dwyer's (2022) longitudinal interviews with 30 people from 2014-2017 cited the common sanctions for official errors, lateness or miscommunications. Wright and Dwyer (2022, p 26) found participants experienced "*widespread stress, anxiety, hardship, debt, rent arrears, fears of eviction, feelings of shame and worsening mental and physical health conditions*" (Wright and Dwyer 2022, p26).

This anxiety and stress were apparent for people who had not experienced sanctions but feared them (Wright and Dwyer 2022). Similarly, Wright, Fletcher and Stewart (2020) found a correlation between sanctions and increased psychological harm, stress and low self-worth. Williams' (2021) statistical analysis, found 1 in 10 people who experienced a sanction were prescribed antidepressants. Watts *et al.* (2014) demonstrate that severe sanctions significantly increase exist from benefits but hinder job retention, work quality and long-term earnings. These findings are important, yet they miss the impact of the social relations which enabled harm to occur in society.

Bennett and Millar (2017) argue UC sanctions apply to everyone which harms children. Part of the issue is the state framing work and earnings as morality issues, rather than addressing structural inequalities, low pay and poverty. For example, the labour market is not equipped to support lead carers into work, due to insufficient childcare and inflexible work which leads to low-paid and part-time work (Bennett and Millar 2017). Drake (2017) argues that people are more likely to have multiple debts and sanctions together. This compounds mental health and low pay further which has meant an increase in deprivation in contrast to legacy benefits. The health inequalities between the affluent and poor have increased since the roll-out of UC and sanctions are part of this challenge (Wickham *et al.*, 2020; NCMD 2021; Thornton and Lacoella 2022; Dwight and Wright 2014).

The states applications of sanctions and conditionality are counter-intuitive, as a deprived workforce is less able to interact with the labour market successfully or

Page 99 of **338**

increase their earnings. Millar and Bennett (2017) argue that individuals are not able to change the labour market themselves and instead, they find ways to manage the system. This concurs with Fawcett, Gray and Nunn (2023) as people in receipt of UC found ways to cope in the everyday but could not structurally alter the harm they experienced. Therefore, existing research demonstrates that conditionality and sanctions are harmful to individuals and society.

The issues of psychological harm, growing inequality, harms to children and managing harm have been explored by existing authors and demonstrate how conditionality, leaves people worse off than they began. The existing findings demonstrate how the state's design of UC isolates and hides peoples' collective lived experiences in society. Therefore, there is a knowledge gap in empirical interdisciplinary perspectives of social harm and UC which is considered in the latter chapters of the thesis. The important point to note is how UC builds on conditionality from past provisions but with new features that use digital design and in-work conditionality to maximise capital accumulation. The next section examines the relationship between UC, welfare, Brexit and the coronavirus pandemic.

### 3.11. Brexit, coronavirus and universal credit

This section assesses how the state sought to manage the tensions between work, capital, and UC during coronavirus and Brexit conditions. Agamben (2020) questions whether the coronavirus was a crisis or a mechanism for the state to roll out authoritarian policy approaches. Walby (2021) argues this argument is too simplistic and avoids the millions of lives lost by coronavirus and that a social democratic lens is useful to understand the situation. Thus, coronavirus is real and socially created by the public, state and the media at the same time, which creates multifaceted layers in society (Walby 2015; 2021). Recognising that the coronavirus represented a crisis is crucial for understanding the social harm experienced by parents receiving UC. This recognition helps explain the reasons behind the state's decisions to create or adapt policies in response. The conditions created by the coronavirus resulted in specific harms, including illness, death, increased unemployment, and threats to the global economy (Taylor 2022; Crook *et al.*, 2021). The state used temporary policy



changes and lockdown measures to mitigate these harms (Winchester 2021; Francis-Devine and Ferguson 2021). During the first national lockdown, people in the UK were legally required to stay home from March 2020 until May 2020. At the same time, some local lockdown measures remained until August 2020 (IFG 2021; Sawyer 2021). Chiesa *et al.* (2021) define this as a balance between economic harm, self-harm and pharmaceutical interventions.

The state provided a total of £12.2 billion to manage coronavirus threats and the coronavirus job retention scheme was part of the temporary measures (OBR 2021; The British Academy 2021). This furlough scheme was funded by HMRC-subsidised employers to keep workers employed. It entitled employees to receive up to 80% of their wages from 20<sup>th</sup> March until 30<sup>th</sup> September 2021 (Francis-Devine and Ferguson 2021). This short-term approach supported 11.7 million people but did not seek to transform the economy (HMRC 2021; Clark 2021; Berry, Froud and Barker 2021). In terms of social harm, this is pertinent as the state did not seek to eradicate the harm caused by capitalism but to manage conditions caused by coronavirus. Thus, measures were taken to maintain the economy and stabilise the labour market but not as a long-term solution evident in how the state managed welfare during the coronavirus period.

The first two weeks of lockdown resulted in 950,000 new UC claims with 15% of the workforce losing their jobs (Edmiston *et al.*, 2020; The British Academy 2021; Adams-Prassl *et al.*, 2020). Consequently, in the first lockdown 2.7 million new UC claims were made, a 116% increase, the fastest-ever rise in working-age benefits (Edmiston *et al.*, 2020). Nolan (2020) found that more middle-class workers were applying for UC due to temporary unemployment caused by coronavirus. Therefore, the new UC system experienced increased pressure due to extra demand, which meant processing claims virtually without the need to prove their identity (Mackley 2021). At the same time, the state temporarily halted all conditionality and debt repayments for legacy benefits and UC from March 2020 until July 2020 (Mackley 2021). Once debt repayments and conditionalities were reinstated people had two years to repay loans, instead of one year. The rates of debt were altered from 30%  
Page 101 of 338

of a person's benefits to 25% but these changes were already in motion brought forward from Autumn 2020 to Spring 2020. The taper rate was altered from sixty-three pence for every pound of earnings to fifty-five pence (Sunak 2020). However, this taper was the original taper-rate proposed by Ian Duncan-Smiths' (2010) white paper. It demonstrates how the state managed pandemic conditions but did not seek to repeal harm created by inadequate levels of welfare.

Many organisations noted the increased financial pressure experienced by low-income families with calls for measures to mitigate harm. Brewer and Patrick (2021) surveyed 6,000 people and found that low-income families experienced rapid cost increases in food, utility bills and children's activities. Whereas middle and higher-income households experienced reduced costs due to restrictions on leisure activities. This was due to low-income families shopping locally to mitigate coronavirus risks associated with public transport (Brewer and Patrick 2021; Garthwaite *et al.*, 2021). Meanwhile, low-income households were 25% less probable to have savings to manage increased costs (Brewer and Patrick 2021; Garthwaite *et al.*, 2021; The Resolution Foundation 2020). Citizens Advice (2020) advocated for changing the advance loan to a one-off grant and a council tax holiday. The Resolution Foundation (2020) called for an increase in the standard allowance by £100 a week. The state did intervene with minimal temporary policy measures to manage pandemic conditions as there were increased costs for low-income families. As a result, some state intervention was favoured to manage harms created by the pandemic.

This resulted in a temporary £80 a month UC uplift which was created temporarily from the 6<sup>th</sup> of April 2020 until the 30<sup>th</sup> of September 2021 (Winchester 2021; Clark 2021). Pybus *et al.* (2020) found the UC uplift was not adequate to fill the financial deficits people experienced during the pandemic conditions. Garthwaite *et al.* (2022) concur that past coping strategies of budgeting were no longer effective, and the uplift was insufficient to manage increased costs. The pandemic conditions continued in 2021, and a national lockdown occurred from 6<sup>th</sup> January 2021 until 8<sup>th</sup> March 2021 (Mackley 2021). There were no further UC policy changes or halts to

Page 102 of 338

conditionality or debt repayments for this lockdown period despite increased coronavirus infections. Families on a low-income had experienced greater precarity due to austerity measures and pandemic conditions without further state intervention compounded these harms (Garthwaite *et al.*, 2022). During the pandemic Work and Pensions minister Thérèse Coffey (2020) argued a permanent uplift would contradict the principles of UC. Thus, these measures were about managing the coronavirus conditions whilst maintaining labour discipline. Consequently, state intervention was deployed to reduce coronavirus harm but not to alleviate harm caused by capitalism.

Power *et al.* (2020) argue that support for low-income families during coronavirus was essential for people's ability to cope emotionally and psychologically. However, following austerity and subsequent pandemic conditions official support was minimal (Garthwaite *et al.*, 2022; Tarrant *et al.*, 2020). The expectation was for individuals to manage their claims without formal support from the state which had tangible impact. This had gendered repercussions as women were more likely to undertake care responsibilities whilst managing work and domestic duties (Garthwaite *et al.*, 2022). Clery and Dewar (2022) argue that for single parents this was an impossible situation as they could not manage these increased expectations. Those most impacted were mothers of primary school-aged children who were 50% more likely to stop work compared to men (Andrew *et al.*, 2020; The British Academy 2021). This increased labour caused women's mental health to deteriorate at double the rate of men's (The British Academy 2021; Etheridge and Spantig 2020). The pandemic conditions increased the emotional and physical labour expected to manage households and retain access to UC. The pandemic increased inequality in the sexual division of labour, as women had already been disadvantaged by changes in state provision from 2010 onwards (Norman 2020). However, existing research does not examine how low-income mothers managed social reproduction and studying, through an interdisciplinary social harm perspective. This gap in knowledge is built by the empirical findings of mothers' experiences during coronavirus (see Chapter 6, theme 6).

The coronavirus conditions coincided with the UK preparing to leave the European Union following years of political instability after the 2016 result. Between 2016 and 2019 there were three different prime ministers (Taylor-Gooby 2017). In 2019 Boris Johnson became prime minister and on the 30<sup>th</sup> of January 2021, the UK officially left the EU after a year's transition period (Walker 2021). The Brexit transition occurred during pandemic conditions which created additional economic, political and social costs to UK society (Kerrane *et al.*, 2021; Walker 2021). Brexit is estimated to have lowered GDP by 4%, and increased consumer prices by 2.9% costing families an average of £870 a year (2022; Corlett and Try 2022; Breinlich *et al.*, 2022). However, Brexit and coronavirus have compounded pre-existing inequality through increases in the costs of living. In 2021 average household bills for all increased by £210 and a loss of £5.48 billion to the economy (Bakker 2022).

Following periods of financial difficulties from austerity, coronavirus and Brexit working-age benefits are at their lowest relative amount for 4 decades (JRF and Trussell Trust 2023; Earwaker and Stirling 2023). In 2023 7.3 million households were going without essentials such as showers, clothing or medicine and 5.3 million were missing meals (Earwaker and Stirling 2023). 5.7 million of the lowest-income households accumulated £142 billion in debt to manage everyday items (Earwaker and Stirling 2023). The lack of adequate state support and increased costs for low-income households demonstrate how they struggle to manage the everyday. It exemplifies Roberts' (2016) financialisation of social reproduction as people on a low income are unable to manage financially. The increased debt is problematic in terms of social harm as Pybus *et al.* (2020) found that debt insecurity increases precarity for families both in the short and long-term. The role of Brexit and Coronavirus in relation to UC will likely have long-term implications which will continue to deepen inequality (Pybus *et al.*, 2020). The states' response is about managing tensions but not completely removing minimal forms of provision. This is to maintain labour discipline for low-income families and present welfare as a moral individual issue, rather than addressing structural issues.

## Conclusion

In conclusion, this chapter reviewed how social reproduction and harm in relation to austerity measures UC. It established that changes to legacy benefits and the rollout of UC disproportionately affected women, particularly those who were second earners or single parents (Griffiths and Cain 2022; Cain 2016). The analysis argued that the UC system promoted labour discipline from a distance through online interfaces that enhanced self-surveillance and social control, effectively transferring state responsibility onto individuals. This shift exacerbated the adverse effects of austerity measures on social reproduction, as discussed by Hall (2023). Moreover, this chapter highlighted previous research that touched upon the harms associated with UC, addressing issues such as domestic abuse (Howard and Skipp 2015), suicidality (Andersen 2021; Cheetham *et al.*, 2019; Wickham *et al.*, 2020), and infant mortality (Wickham *et al.*, 2020; NCMD 2021). The exploration included the impact of childcare, gender roles, and caring responsibilities (Andersen 2019; 2023), illustrating how capitalism created a system where social reproduction was essential for women to maintain social connections and ensure the future workforce. However, the austerity period intensified challenges for women by decreasing state support for vital services—often provided by women—and increasing the pressure to pursue paid work. This overwhelming burden restricted parents' ability to challenge the capitalist system.

Additionally, this chapter noted that Brexit and the Coronavirus pandemic further exacerbated gender inequality within the UC system, as household expenses rose. During this period the state used welfare not to irradiate inequality, but as a tool to balance the tensions of coronavirus threats to the labour market and capitalism. These tensions were balanced between the state, capitalism and social order to maintain labour discipline which created a specific form of social harm linked to coronavirus. While existing research demonstrated the harmful effects of UC, these impacts have not been thoroughly analysed through the framework of social harm. The chapter emphasised the importance of a social harm perspective in understanding the interplay between various forms of harm on individual and societal

levels. It identified a significant gap in the literature regarding the relationship between individual experiences of harm and the roles of the state and society, underscoring the need for a deeper exploration of how harm was experienced and manifested through an automated welfare system. Ultimately, this chapter laid the groundwork for empirical research aimed at filling the existing gap in understanding social harm related to UC. The subsequent chapter will provide a detailed overview of the methodology employed in this thesis to achieve this objective.

## **Section II: The methodological framework**

### **Chapter 4: Methodology, methods and research transparency**

#### **Introduction**

This chapter sets out the methodological approaches used in the thesis, through the epistemology, research questions, rationale for the research methods and reflexive thematic analysis. The chapter is organised through five sections beginning with the feminist epistemology. The second and third sections provide a rationale for autoethnography as a method and the researcher's positionality. The fourth and fifth sections address the qualitative longitudinal research design and interview approach. The last section provides a rationale for the reflexive thematic analysis approach which demonstrates the research themes.

#### **4.1. Epistemology**

This section lays out the feminist epistemology for the thesis, an approach which recognises the interdisciplinary understandings of social harm through 14 women's and 1 man's experiences (although he was the primary caregiver) who all received UC. Harding (1987, p 3) argues that "*epistemology is a theory of knowledge*" which answers questions about what can be known and who creates legitimate forms of knowledge. Harding (2004) argues that objective knowledge deemed to be value-free was created by and for a homogenous group of men. The concept of research objectivity is fundamentally shaped by intersecting factors of class, gender, race, sexuality, and ethnicity (Harding 2013; Smith 1974). Harding (2004; 2013) argues that objectivity sets limits on what people can know and whose voices are important, which is politically motivated knowledge production. Thus, knowledge cannot be value-free; it is created to protect the ruling class (Smith 1994; Harding 2013). Consequently, clinging to traditional notions of objectivity is misguided; instead, acknowledging one's positionality is crucial for qualitative researchers. Embracing this perspective not only enhances the validity of research but also fosters inclusivity and richer understanding (Ramazanoglus and Holland 2002).



Similarly, social harm is about uncovering harmful issues caused by the state and advocating for justice to create a more equitable society (Davies, Leighton Wyatt 2014; Hillyard *et al.*, 2004). Feminist standpoint epistemology recognises that all knowledge is created socially, and marginalised voices can challenge dominant narratives (Haraway 1988; Harding 1987; Wigginton and Lafrance 2019). Haraway (1988, p 583) terms this “*strong objectivity*” which recognises how situational knowledge is generated and the requirement of accountability in research. Smith (1974) argues it is important to centre women’s voices in the canon of research to understand social relations and sociology. Harding (2004; 2013) argues that it is important to centre marginalised women’s perspectives through lived experiences to understand overlooked knowledge. Feminist epistemology is used in this thesis, as it examines the lived experiences of UC through a unique combination of methods drawing upon qualitative longitudinal research (QLR) including diary entries and autoethnography, from my dual position as a researcher and single mother in receipt of UC. In doing so the methods deployed provide an original contribution to knowledge. The thesis recognises a feminist epistemology, as it begins with participants’ experiences of UC through an interdisciplinary understanding of social harm, which draws upon social reproduction.

At the same time, it recognises that people make their own meanings and are shaped by personal experiences within a gendered and class hierarchy (Gilbert 2008; Harding 2004; Rai and Goldblatt 2020). Therefore, experiences are intersubjectively constructed and then reconstructed through participants’ lived experiences. Meanwhile, multiple realities can co-exist at once interpretivism helps to contextualise and understand the everyday accounts of harm (Gilbert 2008; Seabrooke and Thomsen 2016; Husserl 1960). This feminist epistemological approach informed the research questions (table 5).

**Table 5: Research questions**

1. How did people’s experience of UC shift over the fieldworks (20-months) period?

2. What is the long-term lived experience of UC concerning an individual's mental and physical health; their financial management; employment and education; childcare and interaction with a digitised welfare system?
3. How did the coronavirus pandemic and temporary policy changes to UC impact people's experiences of the benefit?
4. How useful is an interdisciplinary approach to social harm when trying to make sense of the lived experience of UC?

The pandemic was a unique period to examine participants' experiences of UC in the everyday. The feminist epistemological standpoint provides a useful lens to understand how individuals developed coping strategies against the harms caused by UC. The interpretivist perspective framed the data collection approach in two ways. Firstly, the use of qualitative longitudinal interviews and diary entries considered how participants make sense of their experiences over an extended period (examined more in 4.4). Secondly, the application of autoethnography provides a narrative between participants' experiences and how the researcher interprets their own experiences at the same time. This approach upholds the critical feminist approach to begin with women's lives and to challenge to social order of society (Harding 2013). The autoethnography is explored next first as a method and rationale in terms of researcher positionality throughout the thesis.

#### 4.2. Autoethnography as a method of socio-political inquiry

This section addresses the role of autoethnography, it begins with an overview of the common challenges, discrepancies and issues of the topic. The role of autoethnography as a method of integrated socio-political inquiry is to raise political discussions on how harm is enacted through social policy. Autoethnography, can be a tool and a method which was branched out from ethnography, in the early 20<sup>th</sup> century through anthropological studies (Reeves 2008). The ethnographic method was developed to understand the social world and its structures and involved researchers immersed in the setting they wished to study (Reeves 2008). Bourgois' (2003) ethnography on poverty and organised drug crime involved moving his family to East Harlem in America. His immersion created a unique insight into the intersections between poverty and culture (Bourgois 2013). The ethnographer tends



to choose a new topic to explore, whereas the autoethnographer uses a topic based on their familiarity or experience with the issue (Chang 2016).

Between 1970 and 2000 there were 40 variations of autoethnography (Jones, Adams, and Ellis 2013). There are now hundreds of variations which have flourished but there are two pertinent forms of autoethnography for this thesis. The first is evocative autoethnography which draws upon autobiographical perceptions and understanding of an issue (Bochner and Ellis 2000; Muncey 2005), less likely to include empirical data. The second approach is analytical autoethnography which is more likely to focus on different forms of empirical evidence, which are examined through the experiences and lens of the researcher (see table 6). The researcher uses their position to connect the different perspectives and use their insider perspectives to develop rapport and understanding with participants' (Wakeman 2004; Chang 2016).

**Table 6: Evocative and analytical autoethnography principles**

Research	Autoethnography approach.	Key differences
<p>Evocative autoethnography</p> <p>Bochner and Ellis (2000) narrative analysis.</p> <p>Muncey (2005) examines their life course through personal artefacts.</p>	<p>Autobiographical based on cultural perceptions and introspect experiences.</p> <p>This form of autoethnography is mostly personal narratives (Jones, Adams, and Ellis 2013).</p>	<p>This can include the analysis of artefacts, or experiences which emphasises the researchers experiences (Muncey 2005).</p> <p>This approach tends to exclude empirical research.</p>

Analytical autoethnography Wakeman (2014) based on the experiences of heroin and crack cocaine users and dealers. He does so through member status, as an individual with experience of addiction and recovery.	Wakeman's (2014) autoethnography to establish connections between themselves, participants' experiences and societal structures.	Wakeman (2014) used qualitative interviews as the focus of the research. Autoethnography was used to add another layer of analysis to the research.
Chang (2016) argues autoethnography should avoid biographical description without analysis.	Chang (2016) explores issues through diary entries and qualitative interviews. Alongside autoethnography. But not as the focal point.	Both Wakeman (2014) and Chang (2016) reject autoethnography as a complete focus on the self.

Both evocative and analytical autoethnography, have different uses for insights into the social world (Adams, Jones, and Ellis 2013). I recognised the merits of evocative autoethnography to incorporate emotions, understandings, and reflection into the analysis. Equally, I recognised the need for analytical autoethnography, to use my insider's position to understand the complexity of UC without detracting from participants' experiences. Therefore, both evocative and analytical forms of autoethnography are utilised throughout chapter 6.7 to understand the complexity of UC and undertaking the project as a researcher and recipient. The autoethnographic reflections, through research diaries, UC online journal extracts, and musings during the data collection process. The autoethnography also draws upon epiphanies which are prominent events remembered through introspection and prompts (Ellis, Adams and Bochner 2010; Richards 2015). I experienced these epiphanies often during the transcription process and throughout the writing-up process. Autoethnography is used to further understand social harm and social reproduction, by utilising insiders' knowledge of the researcher and recipient position.

#### *4.2.1. Utilising the researcher's positionality*

Autoethnography is used to challenge traditional approaches to understanding social issues and problems, to move away from oppression over marginalised in society and to accept multiple perspectives of the everyday (Crawley 2012). The application of autoethnography is utilised as part of the longitudinal qualitative design to address

dual experiences as a researcher and recipient of UC. Autoethnography is situated with social harm as a tool for change to assess insight from alternative positionalities transparently. An approach which makes use of insiders' knowledge of the different parts of UC and how it is operationalised. This helps to analyse families' experiences of UC, and autoethnography builds knowledge between the self and society:

*"It connects us to something much larger than our individual selves. When we connect, together we can listen to the lost, heal the hurt, and voice our visions for individuals and social betterment"* (Lockford 2017, p 31).

Autoethnography is central to social justice as a concept, method and vehicle for change. It fits with the social harm conceptualisation to challenge traditional understandings of issues and questions knowledge production. There are ten justifications for autoethnography:

- (1) **Accessibility:** autoethnography, is an accessible scholarship which challenges traditional scholarship, which opens the issues to a broader audience outside of academia (Adams *et al.*, 2015). Autoethnography, is a method which fits with critical feminist epistemologies, which provides unique perspectives and understandings from lived experiences. The production of knowledge is outside of traditional forms of academic writing which increases accessibility.
- (2) **Unique insight:** autoethnography draws upon unique voices, around topics often under-represented or examined. It provides a powerful perspective, by drawing upon the researcher recipient positionality. Harding (2004; 2013) argues we should include the voices of the marginalised from a unique political stance. There is a lack of existing research which assesses a single mother's lived account of UC from a dual position of researcher and recipient which uses autoethnography.



- (3) **Understanding:** the nature of autoethnography compels researchers to look inwardly, through self-reflection and self-examination. This helps to understand their own character in the context of society which fosters understanding and compassion. Further, it fits with a feminist epistemological commitment to be transparent about the research.
- (4) **Revolutionary:** demands for a more inclusive society through the exploration of taboo topics which becomes a vehicle towards cross-cultural coalition building (Chang 2008). Therefore reading, creating, and sharing autoethnography is a revolutionary act for researchers, listeners, and readers. It is in keeping with the critical feminist approaches to challenge dominant narratives and redefine credible knowledge (Haraway 1988; Harding 1987 Wigginton and Lafrance 2019).
- (5) **Social Harm:** challenges how harm operates alongside who creates, reproduces, and shares knowledge. Autoethnography is a vehicle embedded in the harm agenda, it does so by addressing the individual experience and inviting further societal discussions. The autoethnography follows the empirical chapter of 13 participant stories and serves to contextualise accounts more broadly.
- (6) **Social reproduction:** lived experiences of UC are felt in the body the everyday, and autoethnography becomes a way to make sense of this, it is integral to understanding social reproduction.
- (7) **Shows humanity:** *“people in the process of figuring out what to do how to live, and the meaning of their struggles”* (Adams et al., 2015, p 2).
- (8) **Reflexivity:** *“as a mean by which the researcher-practitioner consciously embeds themselves amidst theory and practice through an intimate biographic account”* (McIlveen 2008, p 1). In the context of this thesis, it is

about critical reflexivity through my dual position as a UC recipient researcher. This is achieved by using extracts from the researchers' UC journal, a researcher's diary and text messages. This provides unique access to resources which would not always be available to researchers. In doing so it creates novel insights through detailed accounts into the cultural worlds of people in receipt of UC.

(9) **Transparency:** as a method and process to illustrate criticality, how positionality influences and shapes the lens through which the data is viewed, examined and understood. This links to the feminist epistemology to ensure that knowledge production is open and considered effectively with clear researcher positionality (Haraway 1988; Sandra 2004).

(10) **Connectivity:** between the self, participants and the broader cultural narratives around UC. This commitment is part of the conceptual approach to social harm to bring together different perspectives and identities to make sense of the system to create social change.

Harding (2013) argues most researchers are part of the dominant group through their birth or mobility, and they are paid as part of the order they are researching. This is somewhat apparent in my research as I obtained a scholarship and later a lectureship. However, I have a dual position in a marginalised group as a single mother from a working-class background and a UC recipient. Therefore, my dual positionality uniquely places me in a position to explore the impact of UC on social harm. The autoethnography forms part of the thematic analysis in chapter 6.7, it is intentionally positioned after the participants' empirical findings. This is to manage both my privilege and marginalisation whilst deepening conceptual understandings of social harm and UC. The aims were to recognise how my positionality influences interpretations of participants' experiences and to show how my experiences mirror these parents, as a single mother with 16 years' experience navigating various welfare systems in the UK. It served to complement participants' experiences, but the QLR (discussed shortly after this section) was the focal of the thesis.



Autoethnography was an additional layer to make sense of UC, and the harms created by the system in everyday space. Thus, research does not occur in a vacuum but through an interconnection between experiences, emotions and the unknown. The use of autoethnography is about managing and making sense of interpersonal experiences, identities, and struggles (Boylorn and Orbe 2014). This is about broader participant experiences, stories and perspectives as an additional qualitative tool incorporated as part of the broader qualitative research. In doing so, it creates a detailed conceptual analysis of social harm and UC as an integrated socio-political inquiry.

#### *4.2.2. Challenges, ethics, limitations and balancing the self.*

*“In doing autoethnography we confront the tension between insider and outsider perspectives, between social practice and social constraint” (Adams, Jones and Ellis 2015, p 2).*

There are many ethical personal considerations around autoethnography, for example choosing what to include or omit. How much to reveal oneself, in relation to the topic, and how to balance it with participants’ narratives. I deliberated through self-reflection, internal inquiries, and questions (Bishop 2020; Wall 2008). I recognised, that once a story is shared it cannot be taken back and that desire to balance my positionality and participants’ experiences ethically (King 2003; Wakeman 2014; Edwards 2021; Sambrook and Dolorierty 2009). This process was about navigating the *“tension between the relational and ethics of the self”* (Edwards 2021, p 5).

Initially, I tried to write about my experiences in a traditional objective sense, writing matter-of-factly to create distance between my emotions and the research. This was through a research diary, which I began at the start of the doctoral journal in November 2019<sup>10</sup>. An approach aligned with feminist empiricism, trying not to over-contaminate reality (Campbell and Wasco 2000; Wigginton and Lafrance 2019). This

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<sup>10</sup> (see chapter 12 for diary extracts examined in detail).

was driven by two fears: firstly, not creating reliable academic research. Secondly, concerns about being considered self-absorbed and narcissistic which are common critiques (Behar 1996; Dolriert and Sambrook; Wakeman 2014). However, Haraway's (1988) research on situational knowledge and feminist objectivity helped to challenge some of my deep-rooted understandings of valid forms of knowledge. I gained a greater understanding of standpoint perspectives that all knowledge is socially created and how feminists must challenge the dominant worldview of research. Smith (1974) argues for women's voices to be shared as a starting point, and Harding (2004; 2013) advocates for reflexivity practice in research.

Autoethnography serves as a tool to achieve these noble aims, and experiences of isolation during the coronavirus helped shift my perspective. This led to an epiphany in terms of situating the autoethnography, as I recognised that my story added another human element to show the messiness of life and to deepen societal understanding of UC and social harm. Autoethnography is about a careful articulation of a social story that is accessible and transparent, which fits the social harm and standpoint feminist agenda. Akehurst and Scott (2023, p 3) term this as the "*social tellability*" of a story. Therefore, my autoethnography forms part of the findings chapters with participants and is structured through a range of themes taken from my diary entries undertaken from the start of the doctoral journal. Richards (2015) argues the reflexivity process is about looking backwards to make sense of experiences. This thesis recognises reflexivity as a messy back-and-forth process between memories and experiences looking backward from a different positionality whilst moving forward and backward into memory (Bochner and Ellis 2016).

This messy process helps to convey a strong honest story which creates deeper insights and understandings of ourselves and the interconnected world around us (Bochner and Ellis 2016). To help connect both participants' and my own accounts of UC as part of a cultural vehicle for social change whilst managing the ethical self. Dolriert and Sambrook (2009, p 29) argue it is important to strike a balance between the "*researcher and researched to create connection*". This balance is

achieved through the positioning of the autoethnography after the main empirical chapters and then exploring my experience relationally with participants’.

The next section explores the qualitative longitudinal research (QLR) which was used as part of the doctoral study.

### 4.3. The qualitative longitudinal research method

This section provides the rationale for the QLR research strategy, it considers the ethical considerations, the changes in research, recruitment, and the research sample. The thesis used QLR to explore participants’ everyday experiences of UC changes over an extended period. QLR helps to develop an in-depth analysis and understanding of an issue or phenomenon.

The nature of QLR helps to build trust with participants over an extended period, to help develop a deeper understanding of people’s lives (Treanor, Patrick and Wenham 2021; Millar 2020; Thomson, Plumridge and Holland 2003). QLR is characterised by the length of study and changes in social phenomena throughout the research (Saldaña 2003; Thomson, Plumridge and Holland 2006). QLR questions how a phenomenon developed and why (Thomson, Plumridge and Holland 2003; Bryman 2012). QLR has been used across different disciplines, many criminological accounts of QLR are through life courses which address fluctuations in a phenomenon, over a minimum of 12 months (Elder, Pavalko and Clipp 1992; Elder and Conger 2000; Menard 2002; Kelly and McGrath 1988). This is to address transitions, changes and challenges which can be developed into a broader perspective to synthesise different experiences over time. One way this can be achieved is through life course perspectives Furlong and Cartmel’s (1997) sociological study explored young people’s transitions from adolescence to adulthood. Another way QLR can be of use is to inform and shape approaches in governmental research (Spencer *et al.*, 2004).

Treanor, Patrick and Wenham (2021) demonstrate how QLR is used to explore life changes, fluctuations, and nuances in everyday experiences to document people's journeys. This is powerful in shaping and informing policy change (Treanor, Patrick

and Wenham 2021; Henwood and Lang 2003). QLR is useful to help make sense of participants' experiences of UC and social harm over time. It provides scope to explore fluctuations in personal experiences, interpretations, and perceptions. The pandemic created shifting experiences, transitions, and challenges to make sense of UC policy and participants' everyday experiences. The in-subjective ideas, of how people managed transitions in personal circumstances (for example job loss) and social policy changes (the UC uplift). QLR helps to develop and understand these nuances to jointly examine the micro (everyday experiences of UC) and macro (UC structures) social developments.

There are many approaches to QLR. The central principle is the critical comparison comparing between two or more data sets (Menard 2002). This thesis uses QLR to addresses draw upon the temporality in participants' circumstances of UC over 20 months during a pandemic. The focus was to determine fluctuations, changes, and experiences of harm. In contrast to singular interviews with a broader sample the use of repeated longitudinal interviews provided in-depth, rich, and multi-layered understandings that grasp the nuances of the everyday, over space and time (Young, Savola and Phelps 1991; Elias and Rai 2018). Furthermore, repeated interview with the same cohort allows for consideration and confirmation of points from previous interviews to help build a broader picture and reflection of participants' experiences (Elias and Rai 2018; Bakker 2007; Saldaña 2003; Thomson, Plumridge and Holland 2003; Menard 2002; Treanor, Patrick and Wenham 2021).

#### *4.3.1. Changes in research design*

Researchers expect challenges and changes as an inevitable aspect of most research (Gilbert 2008; Bryman 2012). Particularly a longitudinal doctoral study. The initial concerns (prior to the study) were participant recruitment and attrition (Menard 2002). A global pandemic was not a predicted challenge. The coronavirus pandemic resulted in millions of deaths across the world, long-term health problems and changes in people's ability to live the everyday (Taylor 2022; Crooke *et al.*, 2021; Chiesa *et al.*, 2021). The coronavirus pandemic was not foreseen. It posed huge challenges for participants explored throughout this thesis. But it also presented

challenges personally and professionally. This section focused on changes in the research recruitment and method due to the coronavirus pandemic.

The original recruitment method focused on participants' experiences across Derby. This was to develop a narrative of the consequences of UC across the city. The early part of my doctoral research was used to develop networks with local organisations after introductions from one of my supervisors. This helped with the early recruitment process. I was able to recruit and interview three participants for the study. I was due to start as a volunteer as part of the Help to Claim team for Citizens Advice in March 2020. I intended to immerse myself in the research and recruit participants whilst supporting people to receive UC. However, the lockdown which began in March 2020 prevented this research strategy. My local networks were no longer able to accommodate participant recruitment. Due to the challenges, they experienced from the pandemic conditions.

The research adapted to adhere to the legal restrictions imposed (lockdown) by the government and the university's guidance on research during the pandemic. These were considerations when altering the research design, for example, ensuring I could maintain the richness and depth of the qualitative research findings to ensure quality research was developed (Briggs *et al.*, 2021; Briggs *et al.*, 2021a; Dodds and Hess 2021). To manage the pandemic conditions, I located Lupton's (2020) shared resources to help reconfigure my qualitative approach, where I learnt about social media recruitment. Gelinas *et al.* (2017) argued that social media was a cost-effective and quick way to recruit participants. This was important given the delay in research and managing coronavirus risks for myself and the participants. I selected a combination of phone and Zoom interviews, as I wanted to provide participants with a choice. Gillham (2005) argues that this approach can help manage in-depth qualitative interviews. I recognised this meant that the localised part of the research would change the overall research findings (table 7). However, these changes were embraced and recognised as part of the ability to adapt to the pandemic conditions (Dodds and Hess 2021). I recognised that the findings provided a broader spectrum of experiences across the UK, which added to the richness of the data collected

**Table 7: Recruitment changes**

<b>Pre-coronavirus recruitment</b>	<b>Recruitment during coronavirus</b>
Derbyshire based.	Across the UK.
Supported through a range of local agencies.	Social media recruitment.
3 participants were recruited through this process.	9 participants were recruited through social media.

The original ethics application was submitted and passed quickly, but the change from face-to-face interviews to phone and Zoom interviews meant a second ethics application. This created delays in the recruitment and research processes, which meant the recruitment process needed to happen quickly (table 8). After the recruitment, interviews, and transcription processes, time passed quickly. Therefore, it was decided that the time required to conduct and transcribe online focus groups would have been too much.

**Table 8: Changes in research methods**

<b>Pre-coronavirus strategy</b>	<b>Coronavirus strategy</b>
Interviews conducted over 12 months	Interviews conducted over 20 months
After the final interviews, participants were going to be invited to take part in focus groups, to synthesise participants' ideas and understandings of their UC experiences.	The time to change the research techniques, and time lost due to delays due to the pandemic. This meant it was not viable to try to complete online focus groups.

The pandemic altered the research strategy and the overall aims of the thesis. However, the ability to adapt and change the research approach continued to progress. The pandemic created an alternative unintended outcome which modelled how participants and the UC system adapted during a pandemic. The next section provides the details of participant recruitment using social media.



#### 4.3.2. Recruitment

The recruitment process and responses were deployed through pandemic conditions. The research recruitment began through social media, after reviewing Lupton's (2020) fieldwork guide. Social media was a cost-effective approach which enabled the research to continue during pandemic conditions (King, O'Rourke and DeLongis 2014). Social media provides access to people with a range of experiences (Gelinas *et al.*, 2017). This included people with experiences with legacy benefits, experiences of UC as a student and first-time experiences with UC. The recruitment process entailed regular posting across a 7-day period, which generated one hundred interactions, from comments to take part, likes and direct messages. However, many people did not respond after receiving the information sheet (Gelinas *et al.*, 2017). It was a time-consuming process to constantly respond and provide information (King, O'Rourke and DeLongis 2014). However, it was a fruitful process as nine people were recruited through social media, one through an acquaintance and three from organisations before the pandemic. The research design and the recruitment changes were an arduous and time-consuming process. It was a successful endeavour, and the research was able to continue during the pandemic.

#### 4.3.3. Sample

Participants were recruited from a range of locations across the United Kingdom. The contrast between experiences indicates there may be inconsistencies with UC entitlement and access to resources, which vary upon location. The sample of thirteen people plus the researcher and recipient provided thirty-seven interviews throughout a longitudinal study providing rich temporal analysis of the everyday (Saldaña 2003; Thomson, Plumridge and Holland 2003). This framed the impact and nuance of social harm through participants' extended lived experiences. The research was advertised broadly across social media. Women were more likely to respond and take part in the study. The sample is 13 women (including the researcher) and one man with an overall average age of thirty-three at the time of the interviews. Most participants engaged in some form of work, which was mostly part-time, six participants were unwaged but maintained social reproductive



responsibilities. Only one participant began their claim during the pandemic. The longest UC claim was Sandra, who had over four years (at the time of interviews) experience with the system, and the shortest UC claim was a few months (Holly). The range of different time lengths added to the contrast and richness (Saldaña 2003) of participants' different interactions with UC.

There was considerable concern about overcoming attrition before and during the research which is a typical part of longitudinal research (Menard 2002; Farrall *et al.*, 2015; Weller 2017), magnified by the pandemic conditions, and associated stressors. Particularly the use of remote interviews, which can reduce rapport between the researcher and participants (Weller 2007) and increase the chance of attrition (Deakin and Wakefield 2014). However, one person left the study<sup>11</sup> after the first interview, but this is a low attrition rate, considering the coronavirus research conditions. This a strength of the QLR, which can be partly attributed to the use of diary entries in-between interviews, which increased communication between the researcher and participants. Terzis *et al.* (2022) argue that during coronavirus conditions diary entries were effective to maintain contact with participants.

#### 4.4. Interview design and strategy

Before undertaking the interviews, each phase was designed with individual purposes and aims. This approach was influenced by Menard's (2002) research which recognised the importance of separate but interconnected phases. The development of individual phases helped to manage the data and research over a complex 20-month period. The research has three central phases (figure 1). These are examined in more detail in this section. This begins with phase one participant's backgrounds.

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<sup>11</sup> Grace did not respond to the request for a second interview

This first interview phase took place from February 2020 until October 2020. The first phase involved a transition from face-to-face interviews to phone interviews for three people who had already started the study (interview types are discussed later in the chapter). For some participants' after the lockdown was announced this delayed the research due to a second ethical application. Nevertheless, the first phase of longitudinal research should build trust and rapport with participants to provide a background of their stories (Hermanowicz 2002; Bryman 2015; Gillham 2005; Shuy 2003; Chapple 1999). This was achieved by establishing key information for each participant, for example, participants' ages, housing tenure, relationship status, length of claim and children. These were used to understand participants' background stories and understandings of their experiences (chapter 5). These goals were informed by a series of questions (table 9) which were used as prompts in the interviews. The first phase was integral to establishing an effective relationship and environment for the longitudinal study (Menard 2002).

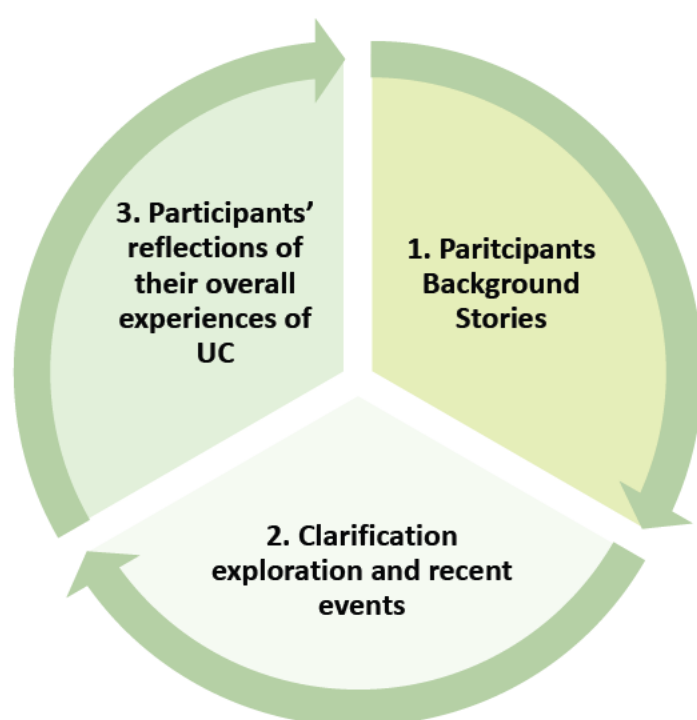


Figure 1. The QLR research phases.

#### *4.4.1. Phase 1 participants' backgrounds*

**Table 9: Phase 1 interview question prompts**

How did participants enter the UC system?  
Have they claimed legacy benefits?  
How did they find the waiting period?  
Did they take out an advance loan?  
How long had they received UC?  
What did they think about welfare?

*4.4.2. Phase 2 clarification exploration and recent events.*

This phase began in May 2020 until February 2021 and was delayed due to ethical changes made from face-to-face interviews to phone and Zoom interviews, following the lockdown announcement. The second interview phase originally focused on contrasting participants' different experiences between housing tenure and or legacy benefits in contrast to UC. However, the pandemic altered the research approach, it was unclear how long the lockdown would continue and whether the methods would be altered again. The daily briefings provided a bombardment of coronavirus-related deaths, complications, and illness. This informed government legislation and restrictions with constant rule changes, it was a period of uncertainty, fear, and anguish (Hughes and Anderson 2020; Walby 2021; Pollack and Vakoch 2022; Freckelton 2020). The focus of the study was on participants' experiences of UC in the everyday, but the pandemic made these experiences an exceptional point in history. One which provided the opportunity, to track how people coped and managed their everyday experiences in a pandemic. This reframed the entire second phase of interviews and the approach to the research which needed to manage the constant changes in legislation and policy ongoing at the time of the interviews. There were three central aims of phase two (table 10). First, to provide clarification from the first interviews which appeared unclear in transcripts. Second, a process of revisiting participants' stories for further exploration of experiences which were interesting and relevant (Miller 2015). The third aim explored participants' recent events which were related to the pandemic and UC.

**Table 10: Phase 2 aims**



<b>Clarification</b>	This was to double-check misheard answers or missing background information, for example, participants' ages.
<b>Exploration</b>	Follow-up ideas which appeared interesting or relevant to participants' stories.
<b>Recent Events</b>	Discovered recent events relevant to UC or the pandemic. This was focused on participants' experiences between the first and second interview phases. This mostly focused on the UC uplift which was a huge change for participants.

The first interview phase was broadly developed to find out the participants' general background information. The second phase was important to help build upon the first phase of interviews and to continue to establish trust with participants. It formed a biographical style of interviews which valued how people shared their stories and which parts they chose to share or withhold (Rosenthal 2004; Harding 2006). This was to help provide a narrative and understanding of participants' experiences and how these changed, adapted, or remained the same throughout the research process. The second phase of interviews was highly personable and tailored to each person from their first interview, diary entries and changes which may have happened since the first interview. The next section explores the final interview phase.

#### *4.4.3. Phase 3 final reflections on participants' everyday experiences of UC*

The third phase had not been fully defined before the pandemic. There were expectations that it would explore recent events between phases two and three. However, it was expected to be developed after the first phase of interviews. The pandemic did alter one of the aims of the research. The final phase took place between Wednesday, January 2021 and October 2021. There were three central aims (table 11). The first aim focused on the follow-up of information from previous interviews after the transcription process. The second aim was to follow up on any submitted diary entries or changes that occurred between the second and third interviews. Most participants experienced changes in circumstances or experiences

with UC during this period. However, it was not consistent for all participants. The final aim was to engage participants in reflection. This was from their perspective of the system during the pandemic and the overall adequacy of UC.

**Table 11: Phase 3 interview aims**

<b>Follow-up</b>	This was to follow up on interesting points in the previous two interviews.
<b>Recent events</b>	The focus here was to explore participants' recent events and interactions with UC
<b>Reflection</b>	The focus here was to engage participants in reflection on their overall experiences of UC. Alongside their experiences of UC in a pandemic. This was unique to phase three.

The pandemic altered the research approach and data collected. It provided a unique data set which modelled participants' experiences of UC during a pandemic over an extended period. Phase one developed the background of each participant individually and collectively. Phase two explored recent events clarified aspects from the first interviews and developed rapport between the participants and the researcher. The third phase tied up all the phases and enabled participants to reflect on their overall experiences, in new ways. The QLR design, with three individual purposes, linked with the overall research aims, helps to maximise data efficiency and quality (Menard 2002). While providing rich storied data in line with the QLR design (Saldaña 2003; Thomson, Plumridge and Holland 2003). The next part of the chapter examines the different interview types used throughout.

#### *4.4.4. Interview types*

This research used QLR design, to organise the longitudinal data through three distinct periods. These were categorised through three phases, which took place over 18 months. Due to the changes in research design, a combination of interview types was used (table 12). This section considers the use of semi-structured interviews through the four different forms of participant data collection. These were



through Face-to-face interviews, phone interviews, Zoom interviews and participant-led diary entries.

<b>Table 12: Interview types</b>			
<b>Participant</b>	<b>Phase 1 8.2.20-9.10.20</b>	<b>Phase 2 18.5.20-9.2.21</b>	<b>Phase 3 6.1.21- 1.10.21</b>
<b>Aadaya</b>	Face to face	Phone	Phone
<b>Lisa</b>	Face to Face	Phone	Phone
<b>Steven</b>	Face to face	Phone	phone
<b>May</b>	Phone	Phone	Phone
<b>Grace</b>	Face to face	Grace left study	
<b>Imogen</b>	Phone	Phone	Phone
<b>Lauren</b>	Phone	Phone	Phone
<b>Nicole</b>	Zoom	Zoom	Zoom
<b>Cyra</b>	Phone	Phone	Phone
<b>Holly</b>	Phone	Phone	Phone
<b>Olivia</b>	Phone	Phone	Phone
<b>Kim</b>	Phone	Phone	Phone
<b>Sandra</b>	Phone	Phone	Phone

The approach to these different methods of interviews was based on a semi-structured design. These are discussed next.

#### *4.4.5. Semi-structured Interviews*

The decision to use semi-structured interviews was based on the aim of gaining insight into families' lived experiences of UC. This approach was not altered by the pandemic. The use of semi-structured interviews recognises the importance of examining gaps in existing literature (David and Sutton 2011). This helped to identify gaps and themes on social harm and social reproduction, in relation to experiences of UC. The research used an aide-mémoire (David and Sutton 2011) with prompts

tailored to each participant and the interview phase ([appendix 5](#)<sup>12</sup>). These were used to guide the interview approach. Semi-structured interviews were chosen to ensure participants tell their stories which included their tangents and expressions (David and Sutton 2011; Holt 2010; Robson 2002). Semi-structured interviews focus on participants' perceptions and understandings (Robson 2002). This design develops a richer understanding of participants' experiences. In contrast to scripted interviews which did not account for nuanced experiences (Holt 2010; Robson 2002). An approach situated in the QLR design and interpretative epistemology. The changes in the research design did not impact the use of semi-structured interviews. The subsequent section explores the use of face-to-face interviews.

#### *4.4.6. Face-to-face interviews*

The original research design consisted of longitudinal face-to-face interviews. This was to establish rapport between the researcher and participants. Four of the thirty-seven interviews were conducted face to face. Three were before pandemic restrictions and one was outside of the lockdown period. One was conducted in a private room at a library in Derby, two in a quiet space at Derby Theatre and one in a socially distanced format in a quiet local park. The interviews conducted face-to-face provided the ability to incorporate small talk which established rapport between the interviewer and interviewee. It appeared to help participants relax and provided a good position for the interview (Hermanowicz 2002; Bryman 2015; Gillham 2005; Shuy 2003; Chapple 1999). The ability to gauge body language and gestures for example participants' folding their arms was useful for the first interviews. It helped to determine which topics appeared sensitive for example domestic abuse or alcoholism. I was able to provide nonverbal reassurance through a nod or smile where appropriate (Gillham 2005; Hermanowicz 2002). It was clear where participants were taking natural pauses to reflect or add to their answers. This was clear when interviews were conducted face to face, it meant I could determine when to wait and when to ask further questions. Therefore, face-to-face interviews were

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<sup>12</sup> Appendix 5 is an example of the aide-memoires for the research. However, phases two and three were highly personalised and designed for each participant.



the preferred method but due to the pandemic conditions this was no longer feasible. Thus, the research design was altered and gave participants' a preference between telephone interviews or Zoom interviews. Interestingly, the majority chose telephone interviews, which altered how the interviews were conducted, which is addressed next.

#### *4.4.7. Telephone interviews*

Twelve out of thirteen participants' opted for phone interviews which meant thirty interviews were via the telephone. The interviews took place amid a global pandemic with children at home. This presented challenges due to background noise and sensitivity of the topics. However, the phone interviews meant the research could continue. The interviews were conducted in my living room. This was in a quiet space<sup>13</sup> to maintain confidentiality. The interviews were recorded using a password-encrypted iPad which only the researcher had access to.

The phone interviews needed a different skill set in contrast to face-to-face interviews. In the beginning, it was difficult to establish rapport between participants. The pandemic did provide an opportunity to discuss the challenges and experiences at the time. All participants appeared to engage with this topic. The pandemic provided insight into participants' day-to-day lives during each phase of the research. It was difficult to gauge natural conversation pauses in contrast to face-to-face interviews. I needed to learn a new skill set where I could observe different background noises, voice pitches and tones (Chapple 1999; Gillham 2005; Vlog 2013). To assess when to speak or ask questions and when to leave a pause. This process became easier throughout each interview. I transcribed the pauses, which provided in-depth perceptions of which topics were the most sensitive to be avoided or re-visited during subsequent interviews.

The use of phone interviews provided some forms of interpersonal communication. For example, changes in participants' expressions, tones, or pitches throughout the

interview process (Gillham 2005; Carr and Worth 2001; Vlog 2013). The use of longitudinal interviews enabled me to recognise these changes for each participant. The phone interviews were conducted at home. I was able to conduct two to three interviews in one day. This proved to be a cost-effective and time-efficient method (Gillham 2005; Carr and Worth 2001). This increased the reach of participant locations across England and Wales. Many argue (Holt 2010; Sturges and Hanrahan 2004; Gillham 2005; Vlog 2013; Carr and Worth 2001) that phone interviews create a more balanced power dynamic between the researcher and participant. The interviewee has a higher level of anonymity in contrast to face-to-face interviews. Many participants had experienced mental health difficulties, disabilities, financial hardship, or domestic abuse. The anonymity of phone interviews may have contributed to participants' decision to speak frankly about these sensitive issues (Holt 2010; Sturges and Hanrahan 2004; Gillham 2005; Vlog 2013; Carr and Worth 2001).

One limitation, which could not be overcome is the loss of nonverbal cues for example gestures, body language and facial expressions. I found this challenging at the beginning of conducting phone interviews. I felt that the interviews were missing an additional way to communicate and understand participants (Gillham 2005). However, I was able to mitigate the loss of nonverbal cues by ensuring I engaged in active listening. I waited a couple of seconds for the participants to answer (Thunberg and Arnell 2021; Edward and Holland 2020). I made notes on what points to question. Alongside which answers to follow up on during subsequent interviews. This was the advantage of the longitudinal research design for phone interviews. The next section addresses the implications of online interviews using Zoom.

#### *4.4.8. Zoom interviews*

Only one person chose online interviews using Zoom. Online interviews were the preferred method from the researcher's perspective due to the ability to gauge nonverbal cues, for example, facial expressions. This helped to build rapport between the researcher and the participant. Whilst the participant was able to take part in their home. This reduced travel time and costs (Archibald *et al.*, 2019). The

use of Zoom to record the interviews included the encryption of the information collected (Archibald *et al.*, 2019). This was saved privately to the secure university cloud. There is uncertainty as to whether participants preferred phone interviews over Zoom interviews. The interviews took place during the pandemic. Participants were likely to have children and partners at home. This meant less privacy for participants and, due to homeschooling, less access to electronic devices. Phone interviews provided more anonymity and privacy in contrast to Zoom interviews. The QLR included participant-led diary entries, which are considered next.

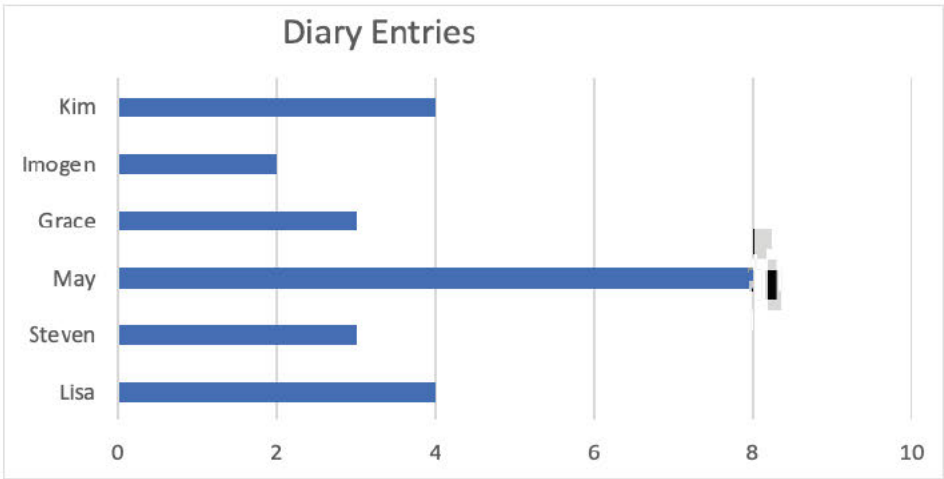
#### *4.4.9. Participant-led diary entries*

The QLR design was supported by participant-led diary entries. This was part of the everyday approach to participants' experiences. The entries were not a prerequisite for the longitudinal interviews, but participants were invited to keep them to synthesise their experiences over time (Jacelon and Imperio 2005). The pandemic did likely alter the data collected in the diary entries, as many participants used the entries to reflect on the changes in the pandemic, for example, the experience of furlough. Alongside the implications for their UC. The participant-led diary entries provided a unique insight into participants' experiences during an unprecedented period.

There were three aims of the participant-led diary entries. The first aim was to encourage participants to reflect on their experiences. Secondly, the entries meant participants' chose what they valued enough to share or omit in a diary entry (Jacelon and Imperio 2005). Lastly, the entries served as a way of understanding participants' experiences in real-time from their perspective (Waddington 2012). To encourage participants' the entries were in an unstructured format participants were invited to share reflections or thoughts about recent experiences of UC or reflections on previous experiences. The diaries were intentionally open-ended to suit participants' needs and to make sense of individuals' thoughts over time (Sheble, Thomson and Wildemuth 2017). Participants were invited to keep entries in their preferred format, and the preference was email. Six people sent diary entries

through email and a total of twenty-four entries were received across the 20-month research duration (figure 2).

Figure 2. Diary entries



Nearly half of all participants engaged with the journal process. A semi-structured approach may have been useful, to provide participants with guidance on a word count or format to fill in (Sheble and Wildemuth 2009).

This may have encouraged more engagement with the participant-led diary entries. Nevertheless, the level of entries received provided further in-depth, rich qualitative data (Waddington 2012). This strengthened the QLR design, and data was collected in six ways (table 13)

Table 13: Benefits of participant-led diary entries	
Strength	Explanation
Diaries bridged gaps between events, space, and time (Waddington 2012; Elias and Rai 2018).	The research interview phases had a 2 to 6-month gap between them. The entries helped maintain interactions with participants over an extended period. The entries kept (some) participants engaged in between interviews.
The entries garnered additional information	The diary entries encouraged self-reflection (Jacelon and Imperio 2005; Waddington 2012).



beyond the interviews which strengthened the QLR design.	Participants engaged with the entries in a different way to the interviews. This added additional data and information, beyond the interview (Waddington 2012).
The diary entries helped devise follow-up prompts and questions for subsequent interviews.	The diary entries provided reflections on past and recent events. This meant I was able to follow up on these additional experiences and ask for more information.
The entries synthesised the researcher's understanding of participants' experiences (Engin 2011 and Waddington 2012).	The diary entries deepened my understanding of participants' experiences and positions, and I was able to develop a detailed background of each person (Jacelon and Imperio 2005).
The diary entries accumulated large amounts of rich data (Robson 2002).	The diary entries garnered large rich data with minimal effort from the researcher. They were a cost and time-efficient tool (Robson 2002).
The diary entries added value to the participants' experience with the research.	Many participants reported that the diary entries had provided them with the opportunity to reflect on their UC experiences. In a way that they had not previously considered, and it added value to their engagement with the research (Jacelon and Imperio 2005).

Overall, the diary entries added additional information about participants' experiences. This strengthened the QLR design and research findings. The use of multiple methods helped to demonstrate individual experiences and the broader implications. The use of autoethnography, participant diary entries and longitudinal interviews enables a rich understanding of UC and social harm over time. These methods combined provide a unique approach to understanding the UC system and the conceptualisation of social harm. These are demonstrated in the research approach (figure 3).

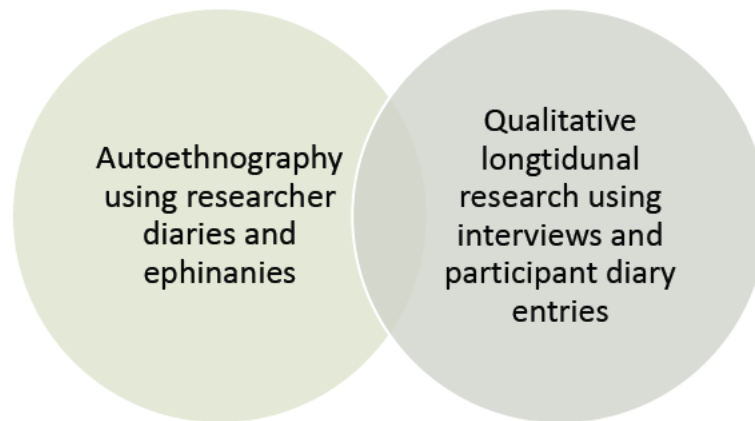


Figure 3. QLR research approach

#### 4.4.10. *Empirical ethical deliberations*

The sensitive nature of UC in relation to family experiences of the system created ethical considerations. Participants gave informed consent before taking part in the research, through the participant information sheet outlined the purpose of the study, the research aims and their right to choose not to take part. It included participants' ability to leave the study at any time and information about the University of Derby's (UoD's) seven-year data retention policy (Lynch 2020). The information sheet included contact information for UoD's data control officer and my doctoral supervisors ([appendix 1](#)). This was important to ensure participants gave informed consent (Bryman 2012; Gilbert 2008) and the invitation included details of an incentive £10 Love2shop voucher<sup>14</sup>. I was keen to recompense participants for their time and commitment (Head 2009), which would be considerable given the chosen research methods. Whilst there is controversy about the provision of incentives for people in receipt of welfare who may be vulnerable and feel obliged to take part due to high incentives (Goodman *et al.*, 2004; Head 2009; Sullivan and Cain 2004). However, I felt the value of ten pounds and one voucher per interview and one for every two diary entries, managed this effectively, that the research involved participants' making special efforts, and that incentives were a clear signal that the participant's time was recognised and appreciated (Hanson *et al.*, 2012; Head 2009).

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<sup>14</sup> for each interview and for every two diary entries

Once the participant had read the information participants' were asked to sign a consent form. This was through in-person signatures for the four face-to-face interviews ([appendix 2](#)) and modified consent forms used during coronavirus ([appendix 3](#)).

The research maintained ongoing forms of consent, throughout the research I informed participants they could stop at any time and asked if they wanted to take a break. This was particularly for sensitive topics discussed such as wellbeing challenges, death, and poverty. This was under the premise of protecting participants and do no harm (Lynch 2020). The use of consent was ongoing and the debrief sheet restated participants' right to withdraw from the research without providing a reason (Dwyer *et al.*, 2023). The debrief sheet included signposting for relevant organisations for them to use post-interview. ([Appendix 4](#)). Alongside these documents, I created potential interview points to consider throughout based on ideas for the three different interview phases ([appendix 5](#)). These documents were submitted as part of an ethics application approved by UoD's college research committee (CRC) in November 2019 and May 2020 ([appendix 6](#) and [appendix 7](#)). The research adhered to the UoD's Research Ethics Policy (REP) to maintain care, respect and prevent participant harm (Lynch 2020).

Participants' identifiable interviews were stored on a password-encrypted device which only the researcher had access to. The interviews were transcribed, and participants' identities were pseudonymised and their locations anonymised to maintain confidentiality. The interviews were stored on UoD's secure business OneDrive. Only the researcher and my doctoral supervisors had access to the transcripts. Six months after the transcription process the audio recordings were deleted per the GDPR and the UoD's REP (Lynch 2020; GDPR 2018). The next section provides the rationale for the QLR design.

#### 4.5. Data analysis and reflexivity

This section demonstrates the reflexive approach underpinning the thesis, and how the data gathered from interviews, diary entries and autoethnography was analysed

through narrative analysis and reflexive thematic analysis. Reflexivity is a significant part of this qualitative research, to manage the quality of the data, by assessing how the knowledge was analysed and created (Berger 2015). It is essential to this thesis's feminist epistemology that challenge traditional forms of knowledge. Reflexivity recognises that data cannot be value-free and emphasises the importance of accountability and utilising situational knowledge (Harding 2004; Haraway 1988; Smith 1974). Therefore, reflexivity was a tool used throughout this doctoral journey to systematically evaluate and assess knowledge production, which is pertinent to this thesis and the understanding of how society operates in a capitalist society. Consequently, researchers' positionality shapes knowledge construction, for example, their social class, gender or political opinions can frame insights, effectively or ineffectively (Berger 2015; Alcoff and Potters 2013). I recognise how my positionality as a single mother, recipient of UC and a researcher is a lens addressed when the research was collected, analysed and written up in this thesis. Berger (2015, p 220) explains reflexivity as an ongoing process which recognises the self as a producer and influencer of knowledge construction "*to manage the personal and universal*". Thus, central to reflexivity is maintaining the quality, integrity and credibility involved in processing qualitative data (Berger 2013; Cutcliffe 2003; Horsburgh 2003). Subsequently, throughout this data collection process, I maintained an ongoing critical evaluation to balance participants' perspectives and my own insights. This involved an ongoing back-and-forth process to assess the benefits, risks and challenges, which was managed through a researcher's diary and reflexive thematic analysis to systemically collate the findings. Both are addressed through this section beginning with the researcher's diary, to demonstrate how I managed these challenges.

#### *4.5.1. The reflexive researcher's diary: managing emotions as a researcher and recipient*

This section addresses how a reflexive research diary helped to manage emotions, experiences and challenges throughout the doctoral study. I created a research diary from the outset of the doctoral study to manage my experiences, process my emotions and scaffold knowledge (see Averill 2004; Katz 2004; Ben-Ze'ev and



Revho 2004). This was useful for processing information and my emotions and managing them simultaneously, centring participants' stories in the research. I found the research process challenging, as there was additional emotional labour to process the interviews and participants' experiences, as I was a recipient of UC as well as a researcher. This resulted in a blurring between my identities and both worlds, which aligns with Akehurst and Scott (2023), who argue that carrying out research in arrears linked to our lived experiences can be difficult. Hochschild (1983) argues that our lived experiences can become an additional source of emotional labour, which I experienced through the difficulties participants experienced. This created anger and a sense of powerlessness, which I had to learn to navigate, and the reflexive researcher diary helped me process my emotions and the difficulties in carrying out the project and balancing participants' stories. Therefore, the reflexive research diary was effective in producing new knowledge and understanding about difficult issues (Reed, and Towers 2021; Altrichter *et al.*, 1993; Engin 2011; Borg 2001).

The reflexive research diary included autoethnographic reflections on my experiences with UC, which helped to contextualise my experiences whilst maintaining participants' stories and addressing these experiences through social harm. This was beneficial "*to understand and conceptualise the relationship between self, power and culture*" (Holman-Jones 2005, p 76). This resulted in a connection between participants, UC and a new understanding of social harm, made possible due to my positionality about the research. There were periods of elation, hope and discovery for participants and the researcher during a difficult period of social isolation during lockdown periods. Ellis (2009; 2014) terms this the social rewards of autoethnography, reflexive diary entries were part of this to foster collectivism and connection through shared experiences. Therefore, the research diary and processing of emotions form part of the feminist commitment to manage reflexivity critically and to generate new forms of knowledge. The next section addresses how narrative analysis was used to demonstrate insights into participants' longitudinal journeys through UC.

#### 4.5.2. Narrative analysis

This section outlines the narrative analysis applied in Chapter 5, which demonstrated participants' starting positions, positions in the middle of the research and their end positions. Narrative analysis is a form of storytelling that transforms lives in a momentous way by assessing how people construct and share their stories (De Fina and Georgakopoulou 2015). The focus is on an exploration of marginalised perspectives on issues relating to personal lives (Riessman 2005). The benefit of narrative analysis is the flexibility in how the research is processed and presented (Squire, Andrews and Tamboukou 2013). There is also the recognition of the role the research plays in assessing and analysing participant narratives, which is pertinent to reflexivity (Andrews, Squire and Tamboukou 2013). Further, narrative research is interested in how people share them and what they choose to share (Josselson and Lieblich 1993; Riessman 2005; Shukla *et al.*, 2015; Clandinin 2006).

How people created their narratives on UC was pertinent to this thesis. Chapter 5 was designed to introduce participants and their experiences over their 20-month journey. The analysis of experience was organised thematically through their experiences, which were structured individually in Chapter 5. The narrative analysis demonstrated how, despite different and sometimes similar experiences, none of the participants were able to exit the UC system. This was only possible due to the narrative thematic analysis approach, which demonstrated participants' struggles and resilience. Therefore, the analysis was not designed to be a fully immersed form of narrative analysis, but it served to provide an oversight of experiences. Pemberton (2015) argues that individual harms draw attention from structural forms of social harm created by the state and capitalist system. In contrast, Lockford (2017) argues that power is embodied, and individual experiences are important to demonstrate the impact of an issue. The narrative analysis maintained the research commitments to social justice and humanity by detailing who they are and their experiences. Therefore, this thesis recognises the value of individual experiences that are examined collectively to demonstrate the far-reaching impact of social harm. This was missing from existing research on social harm and on UC, which creates a novel

insight into how the UC system operates over time. This was important to consider before the reflexive thematic analysis, which demonstrates how participants experienced social harm due to the UC system. The application and importance of the reflexive thematic analysis are examined in the subsequent section.

#### *4.5.3. Reflexive thematic analysis.*

This section provides a rationale for the reflexive thematic analysis used for the data collection for participants and the autoethnography, which form Chapter 6. Thematic analysis is a way of organising ideas and experiences through a patterned approach to develop meaning (Braun and Clarke 2006; 2021). These themes do not emerge from the data as a single objective truth, and they are created by and through the researcher (Braun and Clarke 2006; 2019; 2021; 2022). Therefore, the researcher's positionality values and theoretical underpinnings, which should be critically considered as part of the process (Braun and Clarke 2019; 2021). I recognise, that my positionality as a single mother who receives UC shapes the insights gathered from the data. These experiences are also informed by the social harm agenda to challenge the structural harms caused by the state through UC. Alongside research feminist epistemology which defies patriarchal knowledge presented as an objective reality (Ramazanoglus and Holland 2002). The recognition of these is about being transparent in how the data is analysed, these positions are valid for reflexive thematic analysis. This is because it entails telling stories through active listening, reading, deep immersion and reflective practice (Braun and Clarke 2019; 2021)—a process pertinent to feminist insights and the transformative nature of social harm. Braun and Clarke (2022) present a systematic guide to organising qualitative data thematically, and six parts were involved, as demonstrated in Figure 4.

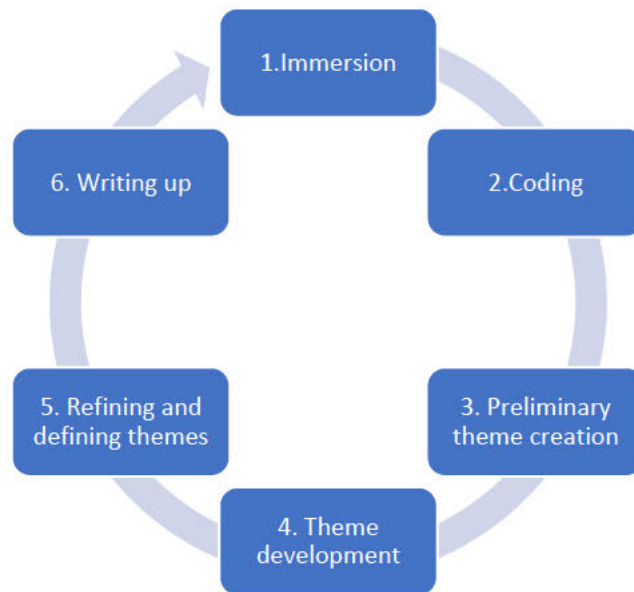


Figure 4. Reflexive thematic analysis process

(Adapted from Braun and Clarke 2022, p 40).

This thesis used Braun and Clarke's (2022) framework to make sense of parents' experiences of UC, each of the six phases is addressed individually to demonstrate how participants' interviews, diary entries and the researcher's experiences were systematically analysed.

#### *Stage 1: Immersion*

The first part of the reflexive thematic analysis is immersion in the dataset through re-reading transcripts, listening to recordings, reflecting and actively processing the information as data to create a deep and rich understanding (Braun and Clarke 2006; 2021; 2022). In part, it entails a *"balance between immersion and distance through critical engagement"* (Braun and Clarke 2021, p 42-43). Braun and Clarke (2022) argue that immersion is particularly important for researchers who have not collected the dataset themselves. For this thesis, I collected the data and transcribed each interview by playing, pausing, listening and typing out participants' words, enabling me to be immersed in the dataset from the outset. However, to maintain data quality and familiarisation, I revisited each transcript and diary entry at the start of the analysis process. This process was completed for participants first, and then after each step was completed for participants, the familiarisation of the researcher's

diary was completed. The next part of the process was to create codes which would form the foundations of the reflexive thematic analysis.

### *Stage 2: Code creation and generation*

This second phase involved the coding process, which entailed processing the diversity in the data, assessing the patterns across the data and developing labels (Braun and Clarke 2022). This was achieved for this data by printing out each transcript and diary entry, re-reading them for a third time and ascribing loose labels in the margins. These labels are termed codes, which are generated during the coding process to systematically draw attention to interesting perceptions in the data (Braun and Clarke 2022). This process entailed revisiting the research question and social harm conceptualisation to critically assess the relevance and understanding of the data set. Therefore, the reflexive thematic analysis partially adopted a deductive approach, as the dataset was considered through an interdisciplinary understanding of social harm. Braun and Clarke (2022, p 57) argue this approach forms an *“interpretative lens through which to code the meaning of the data and which enriches the empirical-based understanding of a theory”*. Therefore, a deductive approach to reflexive thematic analysis enabled a deeper understanding of how social harm occurred through UC. This shaped the initial coding labels, which were designed with a social harm framework in mind. The coding process systematically addressed meaning-making and subjectivity, which refutes singular accepted truth (Braun and Clarke 2022; Nadar 2014). Therefore, the coding process had a twofold approach capturing semantic codes, which are meanings from the language used by participants and latent codes, which focus on conceptual meanings (Braun and Clarke 2022). For example, latent codes focused on how participants expressed certain experiences or emphasised certain words or issues. At the same time, semantic codes were considered for their conceptual contributions for example, emotional and psychological distress is linked to social harm. The combining of semantic and latent codes enabled a detailed and critical understanding of the qualitative data (Braun and Clarke 2022) This dual approach to participants' data and the research diary as a form of autoethnography resulted in a list of codes. These

codes provided the foundation for preliminary themes to assess the validity and quality of the collated data, which is addressed in the subsequent section.

### *Stage 3: Preliminary theme creation*

This section examines the processes involved in the preliminary theme development from the collated list of codes. Themes in reflexive thematic analysis are created through combined patterns of understanding, which are grouped around a central idea (Braun, Clarke and Rance 2014; Braun and Clarke 2022). This process was initially termed searching for themes, but it implied looking for something already there, which denotes a passive process and unearthing existing notions (Braun and Clarke 2019; 2022). The preliminary theme creation forms an adventure with bendy twists, turns and unexpected outcomes, which are involved in reflexive thematic analysis (Braun and Clarke 2022). In practice, this process entailed writing down the codes on paper and moving them around to cluster ideas of commonality. This resulted in collapsing smaller patterns of meaning into larger patterns across the dataset, which formed “*candidate themes that depicted possible themes*” (Braun and Clarke 2022, p 78-79). The next step in this process was to challenge whether any of these candidate themes were repetitive, meaningful, central to the data and had distinct boundaries with other preliminary themes (Braun, Clarke and Rance 2014; Braun and Clarke 2022). This created a strong thematic mapping, which presented a process to analytically and critically envisage the whole dataset together in relation to the research question and aims. Consequently, it enabled the theme development, which is examined in the subsequent section.

### *Stage 4: Theme development*

This section focuses on how the preliminary themes were developed individually and together to create rich analytical and practical insights into the issues of UC and social harm. This process was initially termed reviewing themes, but it implied that themes were already developed when, at this stage, they are somewhat loosely implied (Braun and Clarke 2022). The analytical process continued in the theme development through a re-engagement with the dataset and possible themes. Therefore, during this process, I created a min-map of the possible themes, including the contradictory ones and re-assessed the transcripts. This process entailed an



assessment of the validity, strengths and richness of each preliminary theme individually and as a whole dataset (Braun and Clarke 2022). This process then entailed a further re-mapping of ideas through a handwritten mind map to question the focus of each theme and how they intertwined together to tell a story (Braun and Clarke 2019; 2022). The story sought to determine the impact of UC through the conceptual framing of social harm, and the reflexive thematic analysis was structured systematically through this lens. This resulted in the collapsing of several preliminary themes into one overarching theme to depict the issue effectively. At times, this process felt like a backward step, which would delay the analysis significantly, but part of this qualitative adventure necessitated a back-and-forth (Braun and Clarke 2022). Phase 4 resulted in a more robust and analytical set of 7 themes and 25 subordinate themes (themes within themes), which aligned with the research question and more accurately depicted participants' experiences of UC and social harm. The next phase was to refine and define the themes more firmly to allow for an impactful story, which is addressed in the succeeding section.

#### *Stage 5: Refining and defining themes*

This section addresses how the themes were refined and defined to depict a story about parents' experiences of UC and social harm. Phase 5 focused on mapping out themes and subordinate themes more explicitly through theme definitions (Braun and Clarke 2022). This process entailed setting out and defining a summary of each of the seven themes, which is a process Braun and Clarke (2022, p 110) define as “*a good way to test the themeyness of a theme*”. All seven themes stood the test effectively, but the subordinate themes were reconfigured into 20 (outlined in Chapter 6, table 14). The next process entailed naming themes in a way which encapsulated the social harm and experiences of the system. This process was difficult and messy at times, weighted by the pressure to fully encapsulate the overarching theme in a single title, which is a common struggle of reflexive thematic analysis (Braun and Clarke 2022). This challenge was overcome by creating a PowerPoint for each theme, which had a bullet point about the theme and included participant quotes. The ordering of the themes, in this way, enabled a macro-level focus to see the connection between the names of each theme and the stories they

told. This helped to refine and structure the themes effectively and formed the basis of how to write up each theme in the findings including the autoethnography. This is considered in more detail in the subsequent section, which outlines how the reflexive thematic analysis was written in this thesis.

### *Stage 6: Writing up*

This section outlines the rationale and underpinnings of how the reflexive thematic analysis was written in chapter 6. It is recognised that reflexive thematic analysis is an ongoing process which entails writing and re-writing before the final write-up (Braun and Clarke 2022). This final phase involved a further refinement of ideas, where I assessed the overall quality of the analysis. The purpose of this phase was to ensure the validity of the reflexive analysis and to entice people into the stories told (Braun and Clarke 2006; 2022). The writing-up process was informed by my feminist epistemology and social harm concept, which shaped the structure of chapter 6. Feminist epistemology advocates for the centring of marginalised voices in research to challenge traditional forms of knowledge production (Haraway 1988; Harding 1987; 2013; Wigginton and Lafrance 201; Smith 1994). Therefore, a reflexive thematic analysis honoured this commitment through the development of semantic and latent meanings directly from parents' perspectives of UC and social harm. Thus, the autoethnography was suited to Chapter 6.7 because it ensured that participants' voices were central to the thesis, and the autoethnography complemented the themes through a storied connection of experience.

Past research has not addressed the conceptual framing of social harm through parents' experiences of UC. This analytical approach filled the gap in existing research and created a robust insight into how people make sense of their experiences.

### **Conclusion**

This chapter discussed the methodological underpinnings, the methods and feminist epistemology. It presented the rationale for the research strategy and QLR and demonstrated how the research is used to make sense of families' experiences of UC. The chapter demonstrated the challenges of adapting the research during the pandemic and discussed how these were overcome. This was mainly through phone

interviews, and the data collected was through 37 interviews and 24 diary entries with 13 people, plus the researcher, over 20 months during the pandemic. The use of multiple methods provides new knowledge into families' experiences of UC, which strengthens the approach to social harm and social reproduction approach. In doing so, the combination of autoethnography and QLR is an original contribution to knowledge through the interdisciplinary researcher and recipient perspective. The next chapter provides a perspective of participants' stories, which begin with how they entered the UC system.

## **Section III: Narrative Analysis**

### **Chapter 5: Participants biographical stories**

#### **Introduction**

This chapter provides a rich, detailed temporal narrative of participants' stories to deepen interdisciplinary understandings of social harm. This chapter centres on participants' experiences with the UC and provides context to how each participant experiences and manages harm over time to provide a novel insight into their end positions after the 20 months of data collection. Shukla *et al.* (2015) recognise how people make sense of their experiences and share or leave out certain stories.

Riessman (2005) argues people's stories are shaped by their worldviews and lived experiences, which creates a unique lens. This is crucial to understanding social harm and social reproduction through participants' experiences as part of the commitment to feminist epistemology. Harding (2004; 2013) argues that positioning marginalised women's experiences is essential. This helps to set the scene for the later empirical chapter, including the autoethnography (see chapter 6.7). Sonday, Ramugono and Kathard (2020) argue that narrative inquiry is about recognising people's individual stories and their interconnections with society to create social context. This is considered next with participant demographics to help understand the differences in lived experiences through their backgrounds.

#### **5.1. Participant demographics**

The eldest participant was Aadaya, who was thirty-seven, and the youngest person was May, who was 22 (Table 14). Participants' average age was thirty-three. Participants stories varied. However, there were similarities in the household structures. There were eight lone-parent households: Aadaya, Lisa, Steven, Cyra, Olivia, Grace, Sandra, Nicole, and Imogen. Lauren was engaged, and Holly, Kim and May were married. The highest number of children was five. Lisa had joint custody with her ex-partner. Most participants had one child (Table 14). Participants had a range of different housing tenures from housing association properties, council tenancies, private rental homes and Holly's family who had a mortgage (Table 14).

<b>Table 14: Participants backgrounds</b>
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Participant	Age	City type	Housing tenure	Number of children	Wellbeing <sup>15</sup>	Status	Advance loan
Sandra	39	Small town	Council house	2	Undisclosed	Lone parent	Yes
Robyn	32	Small city	Council house then private rented	2	Undisclosed	Lone parent	Yes
Lisa	31	Large city	Council flat	5	Undisclosed	Lone parent <sup>16</sup>	Yes
Cyra	34	Large city	Council flat	1	Schizoaffective disorder	Lone parent	No
Olivia	35	Quaint city	Shared ownership house	2	Undisclosed	Lone parent	No
Aadaya	37	Large city	Council house	1	Self-reported depression	Lone parent	Yes
Grace	34	Quaint city	Private rented house	1	Undisclosed	Lone parent	Yes
Holly	35	Large city	Owned their house	4	PTSD	Married	No

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<sup>15</sup> This data is a combination of people with official and unofficial diagnosis to demonstrate the relationship between mental health difficulties and UC

<sup>16</sup> 4 participants did conduct social reproduction as single parents, but had partners beyond their households, which were Imogen, Nicole, Lisa and Olivia.



May	22	Small town	Private rented house	1	Undisclosed	Married	Yes
Steven	35	Large city	Council flat	3	Schizophrenia	Lone period	Yes
Lauren	28	Small city	Private house	2	Undisclosed	Engaged	Yes
Kim	28	Small town	Housing association house	1	Undisclosed	Married	Yes
Imogen	29	Coastal town	Private house	1	Borderline personality disorder	Lone parent	Yes

Many participants had experienced challenges with their wellbeing before the research. However, many experienced wellbeing challenges during the research. The use of NTA and QLR recognises that people share their stories through sense-making approaches. Participants choose what to share or omit from their stories. The nature of the research means organising and understanding participants' stories. This part of the chapter is organised with participants' names (pseudonymised) as headings. Participants' stories demonstrate temporal transitions formed through three different periods:

1. Participants' starting point; how they began their UC claim, fleeing abuse, a relationship breakdown, job loss, change in circumstances, natural migration, or managed migration.
2. Participants' middle point: any major life changes that were directly or indirectly related to UC. This was transitions through work, study, work commitments, managing their UC claims, family illness or death.
3. Participants' endpoint after 20 months; their circumstances at the end of the interview: ten people were not in the same positions and had transitioned through different jobs, coronavirus restrictions, relationship changes and loss.



Participants' stories were from similar yet different starting points, and many had experienced legacy welfare, for instance, WTC, except for Aadaya.

Most participants, 12 out of 14, began their UC claim during a period of 'crisis' following a significant life transition, for example, after fleeing domestic abuse or a relationship breakdown. Participants did not have the necessary knowledge about UC during this period, which made it more difficult to navigate. The natural migration process meant people were vulnerable and more likely to comply with commitments, conditionalities and discipline. In terms of social harm, this creates a person who is always uncertain and on edge, which could be detrimental to a person's wellbeing and sense of self. Despite the changes in participants' circumstances through work, relationships and family, nobody earned enough to live without UC. At the same time, UC was a constant throughout each person's life transition (work, relationships, and the pandemic), and the flexibility of the system did (mostly) adapt to the changes in people's lives. This did alleviate some strain in contrast to legacy benefits, as people were able to transition across more easily, which reduced harm. NTA builds detailed, descriptive and analytical storied data of experiences (Josselsen and Lieblich 1993; Riessman 2005; Shukla *et al.*, 2015; Clandinin 2006). The next section provides an overview of each of the 14 participants to provide an overview and a rich, detailed narrative of their lives. This is part of the feminist and social harm commitment to challenging what Haraway (1987) terms situational knowledge by demonstrating everyday experiences through longitudinal accounts over time. These narratives were organised through the researcher's perspective thematically, as outlined in Table 14. These themes were characterised by participants' overall experiences and their goals for managing their lives.

<b>Table 14a: Participants' biographical stories</b>
5.2. Aadaya, fighting for human flourishing.
5.3. Lisa, overcoming adversity.
5.4. Steven, learning to manage the everyday.
5.5. Cyra, balancing motherhood, UC and health.
5.6. Olivia, ambitions for a new future.
5.7. Grace, managing shame after abuse, and hardship.



5.8. Sandra, struggle, meeting long-term goals and being successful.
5.9. Nicole, managing health, financial harms and postgraduate study.
5.10. Imogen, learning to balance health, work and family.
5.11. Lauren, living in the now but planning for the future.
5.12. Kim, managing full-time work and family.
5.13. May, motherhood, study, and work commitments.
5.14. Holly, managing loss, PTSD, work and UC.
5.15. Robyn; navigating multiple identities, as a mother, researcher and UC claimant.

The biographical narratives begin with Aadaya's account of how she came to claim UC and the challenges she experienced throughout the longitudinal research.

## 5.2. Aadaya, fighting for human flourishing

Aadaya expressed she had come from an affluent background and had not received any state financial assistance before. Aadaya explained she had been estranged from her family for several years but did not divulge why. Previously, Aadaya had experienced a well-paid career in the pharmacy industry, but her circumstances altered after she fled domestic abuse. Subsequently, Aadaya moved areas when her daughter was one. They sought support within a refuge that helped Aadaya secure a council property and her UC application. Aadaya struggled to buy her daughter everyday items and regularly purchased clothes from the charity shop for her daughter. These financial difficulties demonstrate how UC was ineffective at meeting the bare minimum requirements for human flourishing. This aligns with Pemberton's (2004) approach to social harm, which is dependent upon human needs to cover the essentials. Aadaya expressed shame and felt that under UC, her daughter was deprived. This demonstrates how the inadequacy of the system incentivised Aadaya to seek work to create a better standard of living. These experiences align with Whiteside (2021), who argues the welfare system is intentionally limited to build character and continue labour supply. Aadaya had a couple of interviews throughout the research for various administrative roles and had secured some part-time insecure work, but the contract was ending. Aadaya felt there was not enough practical support from the DWP to help her secure permanent, well-paid work or respond to questions on her online account. These findings concur with Andersen

(2023), as they found that mothers struggled to manage the expectations of UC whilst not receiving practical support.

Aadaya's experience demonstrates the contradictions, as the UC system served to enforce labour discipline but without providing the tools for people to navigate it effectively. Aadaya was insistent on securing a permanent position, and by the final interview, she was about to interview for a well-paid post. Overall, Aadaya's experiences with the UC system demonstrate how she found the process to be demoralising, which impacted her self-worth and created psychological harm. These findings align which aligns with Wright, Fletcher and Stewart (2020), who found that the UC system impacts people's sense of self and results in shame. This is important to consider, as the longitudinal account shows how harm occurs gradually over time through each interaction with the DWP and the struggle to change circumstances.

### 5.3. Lisa overcoming adversity

Lisa was a single mother of 5 who shared custody with her ex-husband, and she described herself as a recovering alcoholic. Lisa had prior experience with the welfare system as she had received working tax credits and housing benefit. Lisa had originally claimed UC as a couple and tried to obtain split payments due to being in an abusive relationship. However, she was informed this was not possible, and her partner received all the finances, which he mostly spent on alcohol. This meant she struggled with financial abuse, which resulted in difficulties in buying formula for her son. The UC system actively perpetuated the harm which Lisa encountered, and once she fled the relationship, she was informed the payment could be split into two separate claims. Lisa's experiences align with Roberts (2017), who argued that making males financially responsible for households reinforces the breadwinner narrative. Once Lisa had split from her partner, she moved back locally, first through a domestic abuse refuge, which echoes Aadaya's experience. Shortly after, she moved into a two-bedroom council flat and at the start of the research, she had been claiming UC independently for a year.

Lisa had started part-time work as a cleaner, which was enough to keep her exempt from work commitments and provide an extra income for her family. During the pandemic, Lisa was furloughed from her employer, and UC picked up the wage deficit, which she was grateful for. This demonstrates how UC was able to flexibly adapt to changes in real-time, which supports the modernisation design of the system (Duncan-Smith 2010). Similarly to many participants, Lisa focused on longer-term career goals which she could achieve once her children were older and more independent. Lisa had completed an access to higher education course and aspired to go to university soon to secure a well-paid career. Subsequently, by the end of the research, Lisa had applied for a course and started a new part-time retail job. Lisa's experiences demonstrate how she overcame adversity and aspired to change her life despite not having any work commitments. Lisa's experiences with the DWP system were mostly positive, and she felt it aided her family effectively.

#### 5.4. Steven learning to manage the everyday

Steven experienced a car crash as a child, and he explained this caused him to develop schizophrenia. This made it challenging for him to manage long-term work, and he had migrated over to UC from legacy benefits and was also in receipt of ESA. Steven's schizophrenia exempted him from work commitments. Steven was close to his mother but due to health reasons, was not able to offer support and a strained relationship with his father but was close to one of his siblings. Steven had previously worked as a manager and considered himself ambitious, but the stress became too difficult. Steven had to leave work and enter the welfare system. After a relationship broke down, Steven became a full-time lone parent for his three children. Steven found managing finances difficult and regularly sold his possessions to manage household costs. Before the pandemic, Steven explained he would usually find ways to avoid being inside. He struggled with the lockdown period but also found he was able to clear some of his debt. Steven appeared to be frustrated by the UC system but felt things would never really change. Steven aspired to work in the future but felt this would only be possible through self-employment due to his schizophrenia. By the final interview, Steven had begun a relationship with his friend.

### 5.5. Cyra balancing motherhood, UC and health

Cyra had been moved onto UC through managed migration from ESA and income support. She had received local support to make the claim, which helped the smooth transition. Cyra was a lone parent to a two-year-old son. Her family lived in Scotland. She had struggled not being able to visit them during the pandemic. Cyra's background was in arts and acting. She had received a postgraduate degree in directing, acting and creative studies. Cyra had a successful career where she ran acting workshops for children. Cyra was passionate about her career but found the work stressful. Cyra had struggled with her wellbeing and disclosed that she had been diagnosed with schizoaffective disorder. Cyra had her son soon after the diagnosis. She found that motherhood helped her manage. She received regular support from a community nurse. Cyra described how her motherhood role was not compatible with her previous insecure forms of work. Due to Cyra's schizoaffective condition, she was not subject to work conditions. Cyra was not sure what work she wanted to do in the future. But she was keen to find a role she was passionate about once her son began school. Cyra was concerned about the removal of the UC uplift. During the final interview, Cyra still appeared hopeful about the future. She was looking forward to a trip to Scotland to visit family for the first time in two years.

### 5.6. Olivia ambitions for a new future

Olivia was a lone parent of two children. Olivia had experience with the legacy benefit system. She had previously claimed working tax credits with her former partner. Olivia began her UC claim after a relationship breakdown. She owned a house with her ex-partner. After selling the property, she received half of the money. Olivia had run a successful dance business but was unable to buy on the open market as a lone parent. Olivia had 12 months to use the money, or she would lose her UC entitlement. She used the money from the sale of the house to purchase a shared ownership property. Olivia used Facebook groups to determine her UC entitlement. She was concerned about running her business in a different area alongside the impact of the minimum income floor for her business, which she only ran during term time. She decided to operate the dance business on a part-time basis and find employed work. This meant Olivia earned less overall but would not



lose any UC. She quickly secured a role in a local cafe but found the childcare element made it difficult to manage costs. During the research, Olivia changed roles to work within school hours. Olivia changed roles on three occasions during the research. She was a teaching assistant, a nursery nurse, and a catering assistant. Olivia had an undergraduate degree in leisure, business management and dance studies. By the final phase of the interviews, Olivia recognised that her children were becoming more independent, and she wanted to establish a career. Olivia was considering undertaking a nursing, occupational therapy, or radiography undergraduate degree.

### 5.7. Grace managing shame after abuse and hardship

Grace took part in one interview, so it is unclear whether her circumstances changed over the 20 months. Grace was a lone parent to a one-year-old son. Grace had previous experience with jobseekers' allowance for a short period. She had studied psychology at undergraduate level and previously worked for the NHS. Grace was unable to return to her work due to challenges with childcare. Grace began her UC claim after fleeing domestic abuse. She was supported by her mother to rent a private flat. She had moved from her home city to two a two-bedroom house. She started a postgraduate degree but was unable to finish the course due to the abuse she had experienced. Grace was working part-time, supporting people in the public sector. She enjoyed her role, but she wanted to work in a career but felt that UC and motherhood were challenging to juggle. Grace expressed feeling like a second-class citizen outcast by society. She struggled to pay for childcare costs for the two days a week she worked. Grace invested a lot of time in trying to organise the costs. Grace did receive financial support from her mother, but it was a double-edged sword as she felt judgement from her for her circumstances.

### 5.8. Sandra struggling in the short-term to meet long-term goals

Sandra was a lone parent to two children. She had experience claiming WTC whilst working. Sandra left her role because she wanted to secure a better-paid job for her family. This meant she needed to claim UC. Sandra was the first participant to claim. Sandra had five years of experience with the system. Sandra had worked previously and found the childcare element extremely difficult. This guided her decision to go to



university during the first interview, Sandra was in her second year. Sandra wanted to become a teacher and found studying for her degree and home-schooling challenging due to sharing one laptop between the three of them. Sandra experienced complications with her UC due to her student loan payments, resulting in an overpayment which she needed to pay back. Throughout the research, Sandra struggled financially, which impacted the weekly food shop. By the final interview, Sandra had completed her degree and had an unconditional offer to begin her PGCE. Sandra hoped when she finished and qualified as a teacher that her financial circumstances would improve.

#### 5.9. Nicole managing health, financial harms and postgraduate study

Nicole was a lone parent to one school-aged daughter. Nicole had begun her UC claim after a relationship breakdown. Nicole had worked for 15 years as an architect's assistant. The work was often insecure, and she had experienced periods of receiving jobseeker's allowance. Nicole had experienced challenges with her work, which she attributed to her bipolar. She felt a career change would help improve her circumstances. Nicole embarked on a funded doctoral study, which she felt would improve her work flexibility and career prospects. Nicole had previously experienced a massive underpayment. She was concerned about the impact of her doctoral funding against her UC entitlement. Nicole was informed that some of her funding would be considered, and she would still receive some UC, which meant she was able to continue with her postgraduate studies. However, Nicole's previous experience created a sense of financial insecurity, which continued throughout the research. During the final interviews, Nicole reported the completion of her first year as a doctoral student.

#### 5.10. Imogen is learning to balance health, work and family

Imogen was a lone parent of one daughter. Imogen moved away from friends and family. She felt that she did not have a good support network. Imogen had previously experienced homelessness and had claimed WTC and income support. Imogen's UC claim began after losing her job in 2017. Imogen did initially experience support and had worked as a paralegal through an apprenticeship. However, she had to leave the role due to workplace bullying, which had a detrimental impact on her

wellbeing. Imogen had a borderline personality disorder, and she received ESA. This made her exempt from work commitments. At the start of the research, Imogen had been studying for a distance-based undergraduate degree in art illustration. She had intended to complete the course whilst her daughter was at school. But the pandemic meant she struggled with the workload. She had deferred the course, but by the final interview, she felt pressure to complete the course. A difficult prospect with her daughter at home. Whilst the course was deferred, Imogen began to sell her art online. Once her deferral was up, Imogen struggled to manage the workload and her social reproduction duties. She decided to leave her course. She continued to sell her art online. Imogen was hopeful that she could turn this into a self-employed business. She felt a flexible role would suit her lifestyle and wellbeing.

#### 5.11. Lauren living in the now but planning for the future

Lauren lived with her fiancé and two children. She had previous experience with the legacy system. She had claimed income support as a lone parent. But after moving in with her fiancé, they needed to claim UC. Lauren's partner worked full-time as a bar manager. He was furloughed during the first and second interviews. Lauren explained how the family were just about managing the loss in income. She felt that even though the UC increased, they were still losing financially. Lauren's partner received his wages weekly. They used this to budget everyday costs. The UC paid for the bills. Lauren felt frustrated that the family did not have money left after the bills. She had tried to get support whilst her partner was on furlough. But they were informed he earned too much. Lauren's work looking after their children was unwaged, and she did not have work commitments because her partner worked full-time. Lauren aspired to work when her children were older. She hoped to run a bar with her partner. Lauren's work looking after their children was unwaged. She did not have work commitments because her partner worked full-time. By the final interview, Lauren's partner had just returned to work. She was pleased he had returned to work and felt the weekly salary was easier to budget.

#### 5.12. Kim, managing family and working full-time

Kim did not confirm whether she had experience with legacy benefits. She entered the UC with her husband in 2017 after they had their daughter. They were both

unemployed at the time of the UC application. Kim had more career prospects and decided to work full-time. Kim's husband would undertake the social reproduction duties and care for their daughter. Kim found a job relatively quickly as a spare car parts driver. Kim was furloughed for two months during the first lockdown. She enjoyed this period with her husband and daughter. Kim had struggled with receiving two months' pay in one UC assessment period. This closed Kim's claim. The family had to reapply and wait a further five weeks. Kim's circumstances were consistent throughout the research. By the final phase of the interviews, Kim was still working as a spare car parts driver. She was not concerned about the uplift, and she felt grateful to be out of lockdown.

### 5.13. May, motherhood, study and work commitments

May was married with one son. May's husband worked full-time as a waste disposal technician. At the start of the interviews, May was employed in two part-time jobs. As a cleaner for the NHS, I worked at a local supermarket. May was on furlough during the first interview. The family had begun their UC just before the lockdown period. They had not claimed legacy benefits but applied for UC because they were struggling to manage their bills every month. The family used the UC as a top-up of their wages. By the second phase of the interviews, May had returned to her cleaning role. But May's employer altered the hours to evenings, and she worked once her husband returned from work. However, between the second and third interviews, May had to leave the role because her employer expected her to work mornings. May did not have childcare because her son's nursery was closed due to the pandemic. May's son was two at the time, so she was not sanctioned or subject to work commitments. However, once he turned three, she was expected to look for work for at least 20 hours on a weekly basis. During the pandemic (whilst many were on furlough) without childcare. May was also studying for an undergraduate degree in Psychology and Counselling. This was on a part-time basis May was frustrated that this was not taken into consideration, and she found the process difficult, particularly after her mother had been diagnosed with cancer. By the final interview, she secured a zero-hours contract at Domino's Pizza. This meant she was no longer

subjected to work commitments May was relieved but also frustrated at the short-term fix, which did not help the family financially.

#### 5.14. Holly, managing loss, PTSD, work and UC

Holly was the only participant who applied for UC during the pandemic. Holly and her husband had both worked before the pandemic. The family had four children and previously claimed working tax credits. This included additional support for two of their autistic children. Holly's husband had changed roles as the country went into lockdown in March 2020. However, he had not signed his contract and was about to start work as a mechanic in a new garage, but as he was new to the organisation, he did not receive furlough. This change in circumstance meant the family experienced natural migration and had to apply for UC. The family applied at the height of the lockdown period and was not informed about the advance loan. The change of circumstances meant the family did not get transitional protection in the amount of UC they received and were only able to claim for two of their four children. The family had a payment break on their mortgage and relied on family members to provide food. Holly had previously worked but lost work due to her PTSD. Holly's husband did secure another job despite the drop in UC compared to tax credits, and they previously felt able to manage financially. Holly felt uninformed about the drop-in rates for the extra support they received with WTC when they transitioned to UC. By the second interview, one of Holly's children had unexpectedly died, and the family were devastated. Holly thought her husband would be paid for his two weeks on compassionate leave and reported that her husband would not receive his full earnings. However, the employer paid the full month's wages, which triggered an investigation into their UC due to the 'false information' she provided, and the family's claim was suspended. Holly had to return to work within a month after the loss of her daughter whilst managing PTSD. By the time of the final interview, Holly had been in her new position for less than a month, and the UC investigation was complete. The process took 3 months, and the family had to repay an overpayment due to the unexpected wages.

### 5.15. Robyn; researcher and UC claimant

In the context of my role as a researcher and recipient of UC, the narrative here employs a first-person perspective to delineate the trajectory from the commencement to the culmination of data collection. Upon the completion of my undergraduate studies, I naturally migrated over to UC from tax credits, which was a seamless transition. I attribute this to being in work, and run-on payments for housing benefits and tax credits. Nevertheless, I opted to take out the advance loan and repaid at £83 a month for a year. Upon embarking on my doctoral research, I harboured an ardent enthusiasm for delving into the subject matter, albeit beset by a series of formidable challenges. Approximately two months into my doctoral pursuit went through a benefit tribunal pertaining to an overpayment in connection with my postgraduate loan. Despite the official error acknowledged by the DWP for its failure to accurately account for student loans, the appeal was unsuccessful, necessitating the repayment of the funds. A couple of months after this after I had declared my doctoral stipend, the DWP took the funding from my UC pound for pound. As a single parent, this adjustment engendered financial precariousness, impeding my ability to sustain myself solely on the stipend, thereby posing a substantial challenge to the research endeavour. These setbacks resulted in suicidal ideation, as I felt helpless and powerless as such, this financial strain detracted from my capacity to fully engage with participant experiences, scholarly literature, and the intricacies of the UC system. These collective adversities resonated with the experiences of participants and echoed themes found in the extant literature. This made it challenging to determine how to represent these difficulties and similarities. Reno (2023) poignantly defines this autoethnographic struggle as being haunted by the personal stake in the research. Consequently, I sought additional employment as a part-time lecturer and marker at two academic institutions to bridge the fiscal gap. Over time, the acquisition of a doctoral loan mitigated the financial shortfall, thereby improving my economic circumstances. By the culmination of data collection in 2021, my financial circumstances had improved, and as such, I gained greater proficiency in managing both personal challenges and the research process more effectively.

## Conclusion

This chapter presented participants' biographical backgrounds to demonstrate their starting positions at the beginning of the interviews, during the interviews and where they were at the end of the interviews. It created a storied narrative embedded in participants' everyday experiences and transitions around work. All participants experienced some form of circumstance changes, from small occurrences, for example, changes in work, to substantial changes like death. Participants experienced life fluctuations and transitions with work, which UC did respond mostly quickly to, only one participant had to reapply. At the same time the stories demonstrate how harm was caused as a result of the system. For example, Kim's double wages resulted in the closure of her claim or Holly's family when one of their children died, and they were investigated. This demonstrates how the UC system can reduce harm and create it at the same time, which further demonstrates the contradictions in the states roles of managing welfare. Social harm is a useful concept to bring forward injustices, and an interdisciplinary approach which includes social reproduction has a robust framework which demonstrates how harm is gendered and embedded structurally into the history of society. An interdisciplinary account brings forward the role of UC as part of the challenges between social reproduction and commitment. This interdisciplinary approach makes it a useful conceptual framework for understanding the depth and impact of social harm.

Interestingly, participants were still as reliant on UC from the start of the research until the end, although some had reduced work commitments. All participants engaged with the system either online or face-to-face, but nobody earned enough to exist in the UC system. The commonality between participants was no family were substantially financially better off by the end of the 20 months of research. It demonstrates that UC did not fulfil its intended promise to make work pay. These findings concur with existing research that demonstrates most people in receipt of welfare will not earn enough to leave the system entirely (TUC 2018; D'Arcy 2018). However, UC did respond positively to transitions between work it was mostly effective and did minimise some harm in contrast to legacy benefits, which would have meant changing between benefit types when moving in and out of work.



Therefore, whilst parents experienced changes in their circumstances, they still had regular interactions with the system, which was unlikely to change until their children were 18.

This chapter has provided rich storied narratives that demonstrated how participants began to claim UC and an overview of their temporal journeys throughout the longitudinal research. It demonstrated how each of the 14 participants navigated different challenges and their relationship with UC and the labour market. The next chapter builds on these narratives through in-depth thematic analysis of 7 key themes, with an overarching aim to address how participants navigate the everyday. It begins with the emotional labour that evolved in applying for UC to show how the benefits of the online account.

## Section IV: Findings and discussion

### Chapter 6: Making sense of participants experiences in the everyday

#### Introduction

This chapter builds on participant biographical narratives from Chapter 5 to deepen knowledge between welfare, UC and interdisciplinary understandings of social harm. Past research has briefly explored the harm of welfare as a form of societal abuse (Wright, Fletcher and Steward 2020). Research has addressed UC harm in terms of terms of accessibility (Summers and Young 2020) and financial, emotional and psychological distress which increased suicidal ideation (Alston 2018; Andersen 2021; Cheetham *et al.*, 2019; Wickham *et al.*, 2020). However, as explored in past chapters, UC has not been conceptualised directly through social harm and autoethnography co-currently. This chapter centres knowledge of social harm through participants longitudinal perspectives to provide insight into how harm is embodied in the everyday. These findings are organised thematically, in line with Braun and Clarkes' (2021) six processes. This resulted in seven overarching themes and twenty subordinate themes, as evidenced in Table 14a.

<b>Table 14a: Themes and subordinate themes</b>	
<b>Overarching theme</b>	<b>Subordinate themes</b>
<b>Theme 1:</b> <b>6.1. Emotional labour and accessibility.</b>	6.1.1. Online application reduces emotional labour. 6.1.2. Anguish and feeling behind. 6.1.3. Making money last
<b>Theme 2:</b> <b>6.2. Precarious harm.</b>	6.2.2. Insecurity and hypervigilance. 6.3.3. Emotional distress.
<b>Theme 3:</b> <b>6.3. Citizenship harm.</b>	6.3.1. Contradictions and confusion. 6.3.2. Harmful childcare barriers to work.
<b>Theme 4:</b> <b>6.4. Quality of life harms.</b>	6.4.1. Budgeting harms. 6.4.2. Debt harms.
<b>Theme 5:</b>	6.5.1. Fighting for support. 6.5.2. Offloading harm through support networks.

<b>6.5. Active agents fighting against harm</b>	6.5.3. Protective harm factors.
<b>Theme 6:</b> <b>6.6. Coronavirus harm</b>	6.6.1. Material and financial harms. 6.6.2. Stability during uncertainty. 6.6.3. Compounded pressures. 6.6.4. Turbulence.
<b>Theme 7</b> <b>6.7. Autoethnography: breaking boundaries as a UC claimant and researcher.</b>	6.7.1. Emotional labour and navigating identities. 6.7.2. Powerless and pointless. 6.7.3. Connectivity.

The chapter is structured thematically through seven interconnected themes, and each is explored in its own section. The first theme analyses the emotional labour and accessibility of the application process, illustrating whether participants found the online account user-friendly. The subsequent section investigates the precarious harm resulting from both underpayments and overpayments, which leads to emotional and psychological distress. Following this, there is an analysis of how participants navigated their social reproduction duties, identities, and UC entitlement in relation to citizenship. The fourth section addresses the challenges of managing tight budgets, which detrimentally impacted participants' quality of life. Subsequently, the next section demonstrates how participants actively acted against harm through different support networks, which served as protective factors. The succeeding section addresses how participants managed the compounded pressures caused by the uncertainty of the coronavirus pandemic. The final section examines the emotional labour of occupying dual positions as both a researcher and recipient of UC, which addresses powerlessness through autoethnography.

### 6.1. Theme 1: Emotional labour and accessibility

This theme examines participants' experiences of emotional labour involved in managing and navigating UC at the beginning of their claim. Participants experienced emotional, physical and financial harm because of the increased labour involved in managing their UC claims in the longer term. However, the initial



application was effective in reducing the emotional labour involved, this is a significant finding, as existing research has not yet examined the positive impact of the online application. There are three subordinate themes examined here and supported with participant extracts. It is organised thematically with an overarching theme and subordinate themes (see Table 15). It begins with participants' experiences with the online application, which reduces the level of emotional labour involved.

<b>Table 15: Subordinate 1 themes</b>
6.1.1. Online application reduced emotional labour
6.1.2. Third-party support
6.1.3. Anguish and feeling behind
6.1.4. Making money last

#### *6.1.1. Online applications reduce emotional labour*

This theme examines how participants navigated the initial online application, which they reported to be straightforward. Andersen (2019; 2023) argues that UC increases the administration involved in maintaining access to the system. Alston (2018) argues that the online system is complicated for people who are computer illiterate or those who do not have internet access. Summers and Young (2020) argue that UC is dispensed as a simple-to-administer system without addressing whether people can navigate it. However, existing research does not address the positive impact for digital literate parents. The findings presented in this chapter demonstrate that participants found the initial online application straightforward<sup>17</sup>. Olivia experienced natural migration following a relationship breakdown and applied as a single parent. Olivia explains how she found the process to be smooth despite the changes in her circumstances. These findings demonstrate that the online application was simple to access and process, as evidenced by Olivia's description of the process as *"quite easy"*.

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<sup>17</sup> Importantly, all participants' deemed themselves computer literate

*“When... it.... came to applying for UC, it was really quite easy. You just go online, fill in like all of the details that they want you to do, erm, we weren’t in lockdown, so you then get invited at the time to verify your identity. So, I went down to the Jobcentre I cannot remember what it was, it might have been my passport or my driving license or something like that. Erm child benefit letters too, so you can show that you have children to get the child element on UC, and I had to take down my tenancy agreement for my shared ownership property, they photocopied it all” (Olivia Interview one).*

Interestingly, single mothers, coupled households and married families had similar outcomes, and there were no reported differences in the online application process. Therefore, the online application for computer-literate parents did universally fit different circumstances. This aspect did modernise and simplify initial access to the UC system, which was a primary goal outlined in the white paper by Ian Duncan-Smith (2010). Further, parents reported the UC application as more efficient in contrast to legacy benefits. For example, Lauren had entered a new relationship, which resulted in natural migration over to UC. Lauren’s voice tone emphasised the ease when she said it was “a LOT easier” in contrast to the legacy system. This was due to the face-to-face appointment, as documents were photocopied on-site instead of being sent by postal service.

*“It was a LOT easier applying online, I remember the old system I first applied for. I got income support and child tax when my older son was born. So obviously, with that, you have to apply to each different section and phone for everything ooo, and it was horrible (baby cries in the background)...UC was straightforward, err they gave us a time to go in and I took mine and my partners’ ID, photocopied it, and that was it” (Lauren interview one).*

These findings demonstrate that the online application initially reduced labour and time involved in accessing the UC service. It goes beyond Summers and Young’s (2020) findings and rejects their argument that simplicity is overstated, as participants’ initial experiences- relating to the application process specifically- were wholly positive and straightforward. The online application mitigated possible forms

Page 165 of 338

of social harm as parents completed the process quickly and efficiently. This creates a unique contribution to the understanding of UC as it demonstrates that the online system was effective. Historically, welfare was used as a form of deterrence to control, discipline and exclude poor individuals from society (Roberts 2017; Rusche and Kirchheimer 1939; Scott 2008). The findings in this thesis are significant because they demonstrate how the online application helped participants access the welfare system, which reflects a shift from past provisions. The state wanted to simplify access to welfare provision for digitally literate people and most of the participants were able to apply without additional support. However, there were two participants who accessed third-party support due to the mental health challenges and fleeing domestic abuse. These experiences are addressed in the subtheme next.

#### *6.1.2. Third-party support*

This subtheme explores how third-party support influenced the UC application process. Two participants received assistance from mental health services and a women's refuge, but not from the DWP. Cyra had received legacy benefits and was transitioning over to UC as part of the managed migration process. Cyra had schizoaffective disorder, which could be triggered by life changes and appointments. Cyra received support from a community nurse who helped her apply for UC, which eased possible harm associated with the change in benefits. This was evidenced by how Cyra retold the conversation she had about the amount of time it would take to apply and her community nurse breaking down each aspect.

*"In my mental health service, erm, there is a lady who helps you with like benefits, or she helps you with concerns to do with government or council and all of that I was assigned to her, and she said right let's make an appointment. Come in, we have a computer here and bring your wee boy, and we'll sit and go through it, and if it takes three sessions, it takes us three sessions, if it takes us one session, it takes us one session"* (Cyra Interview one).

These findings demonstrate the positive impact of social provisions, which aligns with Pemberton (2016, p 139), who proposes the benefits of support for more humane forms of capitalism. The second experience of third-party support was



Aadaya, who fled domestic abuse and made her UC claim whilst in temporary accommodation. Interestingly, Aadaya was the only participant to have no prior experience with welfare and described her background as affluent. Aadaya was in a vulnerable position and received support to apply for UC through a refuge key worker.

*“Our situation was quite weird, so I split up with her dad, and we were in a refuge. It was in the refuge that I...put in my claim. So, there’s key workers at the refuge, and they will sit down and tell you what to do, you do it all online, and it’s a variety of questions” (Aadaya Interview one).*

Aadaya’s and Cyra’s circumstances were the exceptions in the study, and these findings demonstrate the benefits of third-party support for people in vulnerable positions. However, it is unclear whether all people with mental health challenges receive this level of support. There is also uncertainty on geographical location and whether this impacts access to support when applying for UC. This research found that all participants were able to apply for UC without any significant challenges. The online process was smoother and minimised emotional labour involved in contrast to legacy benefits. However, the impact of the 5-week wait was harmful as participants continuously struggled managing household bills and finances, which is addressed next.

#### *6.1.3. Anguish and feeling behind*

Although the initial application was straightforward, difficulties occurred during the 5-week wait, and this theme explores the implications for participants. The waiting period is cited as the most controversial element of UC existing evidence shows it increases psychological harm, indebtedness, and financial hardship and reduces living standards (Alston 2018; Butler and Warner 2020; Klair 2020; Jitendra *et al.*, 2019; Ross and Clarke 2021; Work and Pensions Committee 2020). There were efforts by participants to mitigate the harmful wait through financial planning by taking out the bare minimum advance loan to reduce debt levels. Imogen’s emphasis on *“borrowing only what I really needed”* demonstrates the difficulties in navigating this period.

*“It was a 5-week wait, and they said I could get an advance, which I did take, erm... £800 in total, but I repaid over a year, and since then, it’s been a bit of a tricky process with them. It was just the wait time that was difficult... £665 was for rent and a few bills...they said I could get more, but I only took the minimum amount”* (Imogen interview one).

The psychological impact of planning involved in managing finances during the waiting period and the advance loan repayments was widely reported. Kim took the loan whilst waiting for the first payment, as she was unemployed when the couple applied. The advance loan helped prevent destitution in the waiting period to manage some necessities, for example, food and some household bills. Kim’s family took out the maximum amount to cover the overall costs.

*“We knew it was gonna be about a 5-week wait for the first payment, and at that point, I didn’t have a job, so we had no income...so we couldn’t wait exactly 5 weeks to not pay rent or buy food or anything... erm... we basically said right we’ve got this much, which was 1100”* (Kim interview one).

All participants except for Olivia found the waiting period financially difficult, but three participants did not take out the advance loan. Subsequently, two participants borrowed from other sources to cope with the everyday whilst waiting for their first UC payment. Nicole felt shame about borrowing from the state, as evidenced in her explanation of *“not wanting to owe anybody”*, and instead, she took out credit cards to manage the waiting period. Interestingly, despite increased indebtedness and financial hardship, Nicole stood by this decision in hindsight. This demonstrates the acceptability of debt to manage the harms caused by the waiting period. Nicole found this experience debilitating, as *“a soul-destroying vicious cycle”* unable to catch up.

*“No, I didn’t because I didn’t wanna owe anybody money, ironically. Looking back, I still agree with that decision, if I was going to borrow money, I’d ask*

*my dad, or I'm too proud sometimes, I'd just put it all on my credit card and hope that I pay it off before the 0% interest goes [laughs], but no, I wouldn't have taken an advancement. It's the arrears thing; it gets people in a bit of a pickle, and then you're just trying to play catch up. You have to keep borrowing money from people. It's soul-destroying"* (Nicole Interview one).

Existing literature indicates that indebtedness is a prevalent concern associated with the five-week waiting period for UC (Alston, 2018; Drake, 2017; Ross, Clarke, and Wood, 2021). Debt has become a normalised facet of the UC system, contributing to adverse social consequences for parents. Participants in this research experienced financial insecurity at the outset of their claims, leading to a sustained inability to recover from this deficit in the subsequent months. These findings show that debt is central to the UC system and align with Montgomerie and Tepe-Belfrage (2016), who argue debt is normalised in the everyday. Participants made efforts to negotiate with debt providers to ease the harm they experienced. However, these efforts were often in vain and increased emotional labour due to the back-and-forth conversations with providers. For example, Hollie's husband lost his new job due to lockdown conditions because their claim began during coronavirus. Holly was not aware of the advance loan and instead tried to navigate with the utility providers to create a payment break whilst they waited for their first payment. Holly already experienced PTSD but engaged in this process to try to manage the harm of the waiting period. Holly continuously went back to inform the gas company that they could not provide a token payment.

*"I had to contact all of the utilities and that and ask, can you help give me a break...British Gas were like yeah okay, but we still need a small payment, but I was like... we've got no money coming in"* (Holly interview one).

This additional emotional labour strained Holly's ability to sustain household bonds and social reproduction. This was due to the additional energy required to navigate the UC system and the harm associated with the waiting period. These findings align with Rai, Hoskyns and Thomas (2014), who argue that social reproduction is

sustained through community, bonds and emotions. However, parents were focused on managing the costs associated with the waiting period, which impacts the quality of social reproduction. Interestingly both participants who experienced natural or managed migration experienced forms of hardship. The findings demonstrate that transitional protection did provide a slight financial buffer. For example, Cyra had an additional payment from child tax credits and housing benefits whilst waiting for her first payment. This meant she was able to make a token payment for utility bills, which she explained by offering “£20” to the providers. However, these additional payments were not sufficient to prevent all social harm, and Cyra still struggled during the waiting period.

*“I was waiting on money coming through, and they were like, we’re going to get creditors onto you if you don’t pay. I’m like, err, you’ll have to wait, but they were like, we need a payment today of £55, and they were saying like the bill was £110. I can give you £20.00, so I think companies need to understand that” (Cyra interview one).*

Cyra’s experience was common as 13 participants experienced some form of debt whilst waiting for their first UC payment. These findings align with Drakes’ (2017) research, which links the 5-week waiting period to increased indebtedness compared to legacy benefits. Interestingly, only Olivia did not experience debt or anguish in the waiting period for the first payment. This was due to equity she acquired from a sold house following a relationship breakdown, which protected her from financial hardship.

*“I was okay financially because I’d put my money from the house sale in the new property, the shared ownership property....so I’d kept about £2000-£3000 aside from the house for savings, for like an emergency fund, so I just lived off that for the 5 weeks” (Olivia interview one).*

These findings demonstrate the exception, as low-income families are typically 25% less likely to have savings (Resolution Foundation 2020). Therefore, the overall

findings demonstrate that UC does increase indebtedness and financial and emotional harm whilst waiting for the first payment. These harms are compounded by how UC payments are made, which is examined next.

#### *6.1.4. Making money last*

This subtheme addresses how parents managed monthly payments. Participants who were used to regular weekly payments under legacy benefits struggled to adjust to monthly budgets. These findings align with Brewer, Finch and Tomlinson (2017), found that low-income households had weekly wages, which they found easier to budget. Participants in this research engaged in additional mental labour to organise their budgets, which increased emotional and psychological harm. For example, Holly who had PTSD and autistic children found a weekly budget more flexible for the families' needs. Holly found the longer time between payments challenging under UC.

*"We were getting it weekly, and so we were able to always like shop weekly, so like I'm... I'm not in the best of health, and erm, with the two autistic children, things don't always work, and they don't always plan out the way they're supposed to do and erm, when we had things weekly, so we could go right okay so were going to go shopping, at this point and we'll sort everything out at this point, so if there was anything we like needed, there was money kinda there type thing" (Holly interview one).*

Participants reported that they felt monthly payments were stretched out, which was a difficult adjustment. Both Alston's (2018) and Andersen's (2023) research found that monthly payments increased financial insecurity. An interdisciplinary social harm perspective recognises that this creates an additional psychological load as an extension to social reproduction due to the constant shift in participants' budgets over an extended period. For example, Lauren emphasised *"having to stretch out"* the payments and she took lots of pauses when talking about budgeting. This indicates the emotive impact of budgeting the everyday and the harm associated with monthly payments.

*“Erm, I think mainly... it was because it was a weekly payment, rather than a monthly payment....it’s much easier, trying to like to see everything and pay bills when I’ve got weekly, so I can just rather than having to wait a full month having to be paid and then having to stretch it out...err, I don’t really like it, if I’m honest...erm, I don’t like the monthly payments” (Lauren interview two).*

Rai, Hoskyns and Thomas’ (2014) perspective on emotional harm is pertinent here as participants experienced harm through guilt about managing work and home life. Arguably, the struggle to budget monthly creates additional guilt. Interestingly, there were no reported differences in this change for single or coupled parents, which demonstrates how the design of the UC system was problematic for low-income families. The design of the monthly payments was harmful to participants as it hindered their usual budgeting strategies on top of the harm caused by the waiting period. Alongside the precarious nature of the system, which is considered next.

## 6.2. Theme 2: Precarious harm

This theme demonstrates how participants experienced precarious harm caused by underpayments and overpayments. These errors created distrust in the UC system which caused insecurity manifested through hypervigilance where participants’ attempted to manage risks. This is socially harmful as participants experienced emotional distress in the immediate term, and in the longer term. The findings presented in this section demonstrate participants found the UC system far from a safety net; instead, it heightened their insecurity, hypervigilance and emotional distress. This made it difficult for them to manage their everyday lives, these challenges are examined further through two subordinate themes (Table 16).

<b>Table 16: Subordinate 2 themes</b>	
6.2.1	Insecurity and hypervigilance
6.2.2	Emotional distress

### 6.2.1. Insecurity and hypervigilance

This subtheme explores how participants experienced underpayments and overpayments caused by the UC system. Participants reported inconsistencies in the



DWP UC system, which often led to improper updates and resultant payment errors. The demographic most adversely affected by issues of overpayment and underpayment were lone parents, exacerbating their experiences of financial precarity. The findings indicate that these participants exhibited hypervigilance, engaging in extensive mental calculations to pre-emptively address potential discrepancies in their payments.

For instance, one participant, Sandra, submitted her student finance information to her journal for review. However, the DWP failed to incorporate this information into the calculations of her UC payments, leading Sandra to remain hyper-aware of her account. She frequently questioned the accuracy of her payment amounts and subsequently received a notification regarding an overpayment. Sandra recalled a correspondence indicating that she *“didn’t notify the DWP about her student income,”* highlighting the disconnect between her proactive monitoring of her account and the DWP's erroneous assessments.

*“Can you please check the payment because it should be reduced because of student income, I sent the information a few weeks ago, and she’s put can you tell me when you went back into education? I do not have any information on your claim regarding student income. Then, erm, I got a letter... nearly 2 months ago that says you didn’t tell us straight away about your student income...you’ve been overpaid UC, you now need to pay it back... so I contacted them as soon as I got that”* (Sandra interview two).

These findings support Richard and Butler (2021), who found many lone parents experienced a UC error with their claim at some point. This also continues a trend of policy measures disproportionately impacting women and lone parents (Women’s Budget Group and Runnymede 2018). Those most impacted were women who experience greater levels of who insecure, poorly paid or part-time work, which compounds levels of inequality and insecurity (Andersen 2021; Dewar and Ben-Galim 2017; Cain 2016; Richardson and Butler 2021). Participants exemplify social harm as it illustrates how systemic errors inherent in automated processes can result

Page 173 of 338

in significant financial repercussions for individuals. Moreover, it underscores the extent to which the state may absolve itself of accountability while simultaneously raising expectations for recipients to navigate these complexities autonomously. This implies a systemic issue which could have far-reaching harmful implications for communities.

Another example of precarious harm is the inability for the automated system to run efficiently. The HMRC real-time information system is supposed to pull through people's wages automatically and seamlessly through UC calculations (Summers and Young 2020). However, in practice, this was not always effective. For instance, May had to manually report her partner's wages via the UC journal each month, leading to frequent omissions in payment calculations and resulting in overpayments. This issue was compounded by the halting of debt repayments at the time of the interviews. As a result, May became hypervigilant about monitoring her payments, chasing the DWP and keeping the money aside.

*“It’s been difficult because I have to manually update my husband’s payslips, and initially, UC didn’t respond and we got a big overpayment...it’s quite frustrating and I had to get onto them to find out actually how much of it we were entitled to, so I knew what could be spent and what had to be put aside....erm I’ve been struggling to get hold of them y’know when I’ve been overpaid...it’s about £800...it’s quite a big figure to just have to keep to one side” (May interview one).*

The findings demonstrate that UC is not about reducing errors but changing the narrative by transferring responsibility from the state onto poor parents. This reinforces the moral political economy, as recipients are deemed responsible for any debt (Montgomerie and Tepe-Belfrage 2016). Many of the participants experienced errors which were transferred onto participants’ rather than state accountability. The findings concur with Summers and Young (2020) as the notion of UC errors is being reduced is overstated. It also demonstrates how participants experience an increased psychological load to manage the associated costs of errors. One of the

Page 174 of 338

UC central features is about making working pay (Duncan-Smith 2010). However, wages paid early could fall into two payments in one assessment period, which put participants above the earning threshold. This resulted in claims being closed and a new claim being opened, with another lengthy waiting period. It also resulted in increased insecurity for participants and additional debt to manage this period. For example, Kim experienced precarity because she had two payments in one assessment periods which closed her claim. Kim had to reapply for UC and took out a bank loan whilst waiting for her first payment.

*“I got paid on the Friday because it landed on the weekend, that classed as two payments within one month...so that actually shut my claim down one month because of that... and it was Christmas time, so it was the worst time as well and I hadn’t much money from work that month and it stressed me out massively...I had to get a loan out through my bank, just so I had enough money” (Kim interview one).*

This precarity has long-term implications, as participants were always monitoring themselves, their behaviours and their online journals to mitigate possible harm. The findings demonstrate Foucault’s (1979; 2008) argument that self-surveillance is used to permanently censor and monitor the self, in this case through the online account. This self-surveillance maintains power relations which kept participants perpetually insecure and fixated on possible payment errors. This resulted in invasive precarious harm that manifested as psychological distress which is addressed in the next subtheme.

#### *6.2.2. Psychological distress*

This subtheme addresses the psychological harm caused by the precarity of UC errors. Hillyard *et al.* (2004) argue that emotional harm can include abuse or neglect but is the most difficult to assess and measure. The findings demonstrate one way to measure emotional harm is by addressing how people experience and respond to welfare provision. This is through the notion of psychological distress, which encompasses the emotional impact and strain of experiences related to UC. For

example, Nicole's emphasis on swearing demonstrates the gravity of the challenges she experienced through the UC system.

*"I was like just sobbing down the phone, and at one point I just dropped the Fuck bomb and put the phone down because I was in the middle of an episode... they just dismissed me for an entire year... then last Christmas, I had this letter off them, and it said they owed me four and half grand. so I don't know what caused them to recalculate a year down the line" (Nicole, interview one).*

The findings suggest that energy used challenging the system, resulted in additional unwaged labour, which was distressing for participants. This labour is contextualised as an extension of domestic duties, as it relates to social reproduction, which is an original contribution to knowledge on UC. Rai, Hoskyns and Thomas (2014) imply this labour could be avoided if the state formally recognised social reproduction contributions to the economy. However, a social harm perspective recognises how the UC errors and associated precarity resulted in punishing poor households for not partaking in the labour market. At the same time, the participants' experiences demonstrate the contradictions of the UC system. For example, Hollie's daughter died through suicide, and her husband was in a new post and was unsure if he would receive bereavement pay. Holly notified the DWP via her online journal that he would not receive pay, and when Hollie's husband did receive bereavement pay, it was treated as suspected fraud and triggered an investigation into their account. Thus, their payments were temporarily halted until the investigation was complete, and it resulted in an overpayment. This experience, on top of grieving, increased the level of emotional and psychological distress they experienced.

*"My daughter died it wasn't very easy, and trying to deal with everything at the best of times, but erm, his job... they actually still paid him the full amount, which was good because we needed it... but as soon as the UC found out that he'd been paid out his normal amount, they said that they were going to do an investigation... because we told them that neither of us were working,*

*they stopped payments. They decided that we had to pay back a little bit of what they overpaid, due to the death of my daughter £811...annoying because we told them, and they're moaning"* (Holly interview two).

The overpayment created budget deficits through repayments, but a further challenge was the emotional labour of continuously repeating the same information. Participants had reported changes in their circumstances, but these were often missed, which harmed participants' ability to budget effectively. It increased the emotional labour and harm to manage financially. Hillyard *et al.* (2004) are vague on emotional harm, whereas Rai, Hoskyns and Thomas (2014) link emotional harm to the strain of social reproduction. The findings demonstrate the increased psychological load of navigating the system, which created a UC-specific form of social harm. Part of this challenge included the retelling of experiences to different people involved in the claim as explained by Sandra.

*You have to retell your story over and over again.... it stressed me out because I thought right, I've budgeted, I'm okay, I felt really good, I kitted the kids out with winter clothes and for me. They're all the kinds of things that go on in my head because I always give myself like little targets to get"* (Sandra interview two).

Wickham *et al.* (2020) found that UC increased psychological distress for adults without dependents. The findings presented here demonstrate the psychological harm to family households, resulting in a destabilising impact on parents' emotional wellbeing and resources for their children. These findings challenge Pemberton's (2015) argument that interpersonal conceptions of harm hide the structural issues. Participants' experiences show how UC harms are interconnected within households and their communities. Therefore, when parents experience emotional distress, this is likely to have negative consequences for children and society more broadly (Rai, Hoskyns and Thomas 2014). This can result in longer-term distress, for example, Nicole's experience of an underpayment resulted in psychological distress, which led to self-harm as she felt unable to process the events she had experienced. Nicole

was living on £600 a month, which was not sustainable for her as a single parent. The insecurity caused by UC impacted her daughter's living conditions and demonstrated the severity of social harm created by inconsistencies in the service.

*“I self-harmed because the situation was beyond my control it helped me feel in control I felt quite ill, and it was traumatic...I was talking with my dad about moving home with my daughter because I couldn't afford everything....especially when I had to claim because my relationship had broken down, so I had to deal with that, that entire year going through that was just a nightmare...my mental health has been much better since I'm not battling with that anymore” (Nicole interview one).*

Once the payments were in order, Nicole managed better financially. However, the emotional distress caused by the underpayment created a continuous sense of insecurity. The precarity of the UC system puts people on high alert and relies on emotional distress to promote labour discipline and make the system unappealing. Participants who experienced an underpayment or overpayment with the UC system had an ongoing challenge with precarious harm which was destabilising. This is a novel understanding of how social harm is experienced in the everyday as well as the longer-term implications of precarious harm. Pemberton (2008) argues that the decisions made about welfare are based on flexible political will. However, the findings demonstrate that the issue of harm is more complex and concerns the balance of power structures. The findings align with Offe (1972; 1982), as participants' experiences demonstrate the conflict between the states' attempt the tensions and contradictions of capitalism. However, the conflict, results in a specific form precarious harm that impacts participants' in the short and longer-term. This is linked to participants sense of self and citizenship which is addressed in theme 3.

### 6.3. Theme 3: Citizenship harm

This theme highlights how individuals experienced citizenship harm due to feeling undeserving of UC. Citizenship harm refers to the state's failure to formally acknowledge social reproduction leading to feelings of unworthiness (Rai, Hoskyns,



and Thomas 2014; Morris 2010). In the context of the findings under UC citizenship has become more complex with social reproduction and work expectations. There are three underlying subthemes address in this section, outlined in table 17..

<b>Table 17: Subordinate 3 themes</b>
6.3.1 Identity harm
6.3.2. Inconsistency harms
6.3.3. Childcare harms

### *6.3.1 Identity harm*

This subtheme examines the impact of UC on participants' identities and self-worth, where participants not in formal work felt undeserving of welfare provisions despite their contributions to the formal economy through social reproduction. This was irrespective of past contributions through full time work, current part-time work or student status. For instance, Nicole had been part of the formal economy for several years and had contributed to the system but still grappled with feelings of being a failed citizen. At the time of the interviews, Nicole was contributing to the economy through social reproduction by raising her daughter, but she expressed feelings of unworthiness when discussing benefits.

*“I feel like sometimes you’re talked down to.... I think you just get stereotyped because you’re claiming UC because they just think you don’t want to work and you’re lazy” (Nicole interview one).*

The findings demonstrate that welfare dependency as a narrative are deeply ingrained in society, even for participants'. This reinforces the notion that damaging perspectives of welfare have become ingrained from the New Poor Laws to Thatcherism, Blair and the contemporary context. These perspectives have had a lasting legacy as individuals consider themselves as failed citizens in relation to the labour market (Reeves and Loopstra 2017). Participants experiences demonstrate the adverse effects of deserving and undeserving narratives. Under UC, eligibility for support is extended to all recipients of welfare, whether employed or not, and it includes in-work conditionality. The narrative of who is considered deserving has

shifted, and the current discourse questions whether any impoverished individual should receive welfare assistance. This is detrimental as it further distances and absolves the state from responsibility for the structural hardship caused by low wages. Consequently, participants felt compelled to justify their right to support and their status as deserving citizens. Kim's experience exemplifies how working full-time is supplemented by UC to counteract inadequate wages.

*"I work, and I know I do my best. It's like, yeah, fair enough, and you might have a really good job where you get like 30,000-40,000 grand, yeah, that's really good for you. But it's like, don't slate other people who might not have been able to get a good-paying job and might need that little bit of extra help. It doesn't mean we're not working hard, it doesn't mean we're not doing this because we can't be bothered, it's because not everyone can get that paid higher job, so it's so they're not struggling so they get that little bit extra help, or you know living wage by wage because it can get stressful" (Kim interview three).*

Participants' feelings of unworthiness regardless of the relationship to the labour market and social reproduction was harmful to their citizenship status. Their expectations as citizens regarding UC were unclear, especially for those who had previously received legacy benefits. This finding aligns with Marshall's (1950) argument, suggesting that citizenship is intertwined with human rights, which can be complex and constantly changing, particularly within a capitalist framework. This complexity created contradictions in how the participants perceived their worthiness in relation to their UC claims. The situation was further complicated by the claimant commitments of parents, which exacerbated the erosion of social reproduction and citizenship. Participants felt various pressures in managing work, claimant commitments, social reproduction, and education. Those with work commitments actively sought employment but struggled to secure well-paid and stable jobs, often accepting any work available to meet the requirements. However, the work undertaken did not improve their financial security or household circumstances and instead served to reduce the pressures associated with work commitments. The

Page 180 of 338

participants experienced conflicting feelings about their roles as mothers, their entry into the labour market, and the avoidance of sanctions. For instance, one participant, May, opted to take on a zero-hour contract to lessen the demands from her work coach as she felt overwhelmed. May tried to balance her identities as a mother, wife, prospective worker, student, and UC recipient. Andersen (2019; 2023) argues that this situation forces women to fulfil roles as both workers and caregivers. Thus, participants' social reproduction duties were rendered invisible, which is in line with Cain's (2016) assertion that care responsibilities became hidden. At the same time, their work commitments increased the pressure and duties associated with social reproduction. As a result, they sought any available work to alleviate the adverse effects caused by work commitments, essentially extending their social reproduction duties.

*“I’ve got a part-time job now; I’m contracted to do 5 hours a week in Domino’s, so that seems to stop them from chasing me for more hours ...she just said those hours would be enough...I wouldn’t have to look for any work...although I should have been in the light touch category anyway because of how much my partner earns... they didn’t consider the fact that I’m studying as well...I was just starting to get this feeling that they want me to work 20 hours a week, car for more son and complete 20 hours a week uni work, how am I going to fit it all in?” (May interview three).*

The findings demonstrate that mothers lost autonomy in managing households and work duties. Andersen (2019;2023) argues this is due to the change in citizenship status where mothers occupy both carer and worker. The loss of autonomy is recognised as part of the harm of the UC system. However, it is argued that work commitments have become a form of labour, which is missing from existing perspectives. This resulted in bodily and emotional harm, as mothers felt conflicting responsibilities. A process which Imogen found difficult after leaving work due to bullying, she felt experienced pressured to undertake any form of work.

*“They’re very pressuring... questioning whether you’ve looked for work for enough hours in the work, sort of looking down on you if you say erm maybe I don’t want to do care work and that’s one of my things. That’s one of my things, I never want to do care work; I did a trial for it, and I don’t like it... I used to get questions like... why are you without a job? You need money, you should just go for anything. I can’t deal with that kind of stuff... it was just a case of applying for everything you can” (Imogen interview three).*

The findings suggest that the quality of work is not a significant factor for those receiving UC; instead, it perpetuates disparities in the labour market. This is demonstrated by participants experiences with low-paid, insecure, and zero-hour contracts. These findings are consistent with Peck's (2001) assertion that capitalism relies on precarious forms of work to endure. The next section will examine participants' inconsistent experiences with work coaches and how it affects their self-perception.

### *6.3.2. Inconsistency harms*

This subtheme addressed how UC creates inconsistency harm which devalued participants worthiness to welfare as citizens. Those with work commitments sought to enhance their skills and requested practical support from the DWP. However, interactions with work coaches involved discussing the jobs they had applied for and progress updates. Participants were surprised by this approach, and it demonstrated how they were subjected to bureaucratic exercises without meaningful solutions. The findings align with Dwyer and Wright's (2022) argument that these approaches are counterproductive and fail to support recipients. It suggests that the UC system deliberately maintains a hands-off approach in managing the complexities between the state, employment, welfare, and capitalism.

*“She asked, have you applied for jobs? Have you heard back? I was quite surprised that I wasn’t offered any help. So, like I’d say to her, I was a little bit unsure about my CV. Whether it was any good or not, I sort of expected there would be some sort of assistance with that, but there wasn’t. It would have*

*helped my confidence to say whether it was good, or if there was something missing from it” (May interview three).*

The process is about securing any work and ignoring structural issues in the labour market. These findings align with Dwyer and Wright's (2022, p 34) assertion that the ideology underlying UC revolves around the concept of the *"unwilling worker,"* employing deterrence and stigma to discourage dependency, resulting in what they term the *"coerced worker claimant"*. This is an individual who is forced under duress to jump through bureaucratic loops to maintain UC provision and avoid sanctions. However, Dwyer and Wright's (2022) analysis overlook the social harm inherent in this approach. The findings demonstrate the design of UC is to promote labour discipline, deliberately punishing those in poverty and perpetuating their low-paid, part-time, and insecure zero-hour contracts. Addressing structural harm would contradict the principles of capitalism, which relies on exploitation and low-paid work to sustain itself. Thus, imposing time constraints on work coach appointments increases the number of cases they can handle, resulting in rushed appointments and insufficient practical support for participants. These findings illustrate the impact of public sector cuts and the consequences of shifting state support back onto individuals trying to re-enter the workforce. As a result, participants learnt to navigate the system and sought employment themselves, accepting it as a necessary course of action. These findings concur with Millar and Bennett's (2017) argument that individuals cannot change the labour market and they must adapt to it out of necessity.

*“You only get about 5 minutes with them. You would want them to sit and try and support you, but you are very much left to your own devices” (Aadaya interview one).*

Participants challenges to find work were attributed to their personal shortcomings, disregarding the wider impact of labour market conditions influenced by policy, ideology, and capitalism. While many participants encountered difficulties with their work coaches, some did have positive interactions. Those who benefitted from

Page 183 of 338

supportive experiences navigated the system more effectively, resulting in reduced strain. Building a strong professional relationship enhanced work prospects, as Imogen discovered when she initially applied for UC. Unfortunately, disparities in the level of support provided created uneven expectations. Only one individual secured a promising job opportunity but left due to bullying, leading to diminished prospects and support. Particularly, as they had a change in work coaches, and the shifted to securing any available work rather than establishing meaningful professional relationships or prospects.

*“Occasionally, I had a really good work coach a couple of years ago, and he was fantastic, and he would ask me what I wanted to do, as opposed to just get the first job you can grab...and that was useful, so he did help out and I did go into an apprenticeship at that time, and it was really good. But it didn’t work out, and since then, I don’t think I’ve ever had the same work coach more than once” (Imogen interview three).*

The findings indicate that interactions with work coaches were largely unproductive, which concurs with Dwyer and Wright (2022), who observed that participants’ experiences were counterproductive. However, there are differing views regarding the root cause of this issue. Dwyer and Wright (2022) attribute it to a fixable design flaw, this thesis identifies the issue as an outcome of the state maximising surplus by reducing expenditure on welfare services. This keeps a flexible and desperate workforce capable of adapting to the demands of the labour market. Thus suggesting, that the design of the UC system is about maintaining labour discipline. As part of the contradictions between the state, welfare and capitalism, which demands work without providing the necessary infrastructure. The research demonstrates flaws in the design of the UC childcare system addressed in the next section.

### *6.3.3. Childcare harms*

This section addresses the impact of the UC childcare process on mothers’ ability to enter and remain in the labour market. The findings illustrate that participants faced



challenges with initial childcare costs, aligning with Andersen's (2023) research, which highlighted the financial difficulties associated with these expenses. However, existing research fails to account for the significant variation in the upfront costs caused by parents' assessment periods. These assessment periods often do not align with the billing dates of childcare providers resulting in long-term. This is a particularly important consideration as it results in inconsistent experiences among parents, especially for lone parents who are more likely to struggle with childcare expenses (see Gingerbread 2017). The findings reveal that childcare reimbursement was limited to the dates utilised in each assessment period. Consequently, participants could receive two weeks of childcare despite incurring costs of up to six weeks. This discrepancy between reimbursement and actual costs created a detrimental cycle where the impending childcare expenses created financial strain and difficulties for participants. The number of weeks participants paid before being reimbursed varied based on their assessment periods. A process which was long-winded as Olivia explained.

*"I had to pay for my childcare, I had to put them in for a month in advance with the after-school club, so that would run from the first day of September to the 30th of September, so I got the job in the café, but I had to pay for the childcare on the 20th in the month before. Now, my assessment period for UC runs from the 11th to the 12th of the next month. So, the assessment period then would have ended on the 12th of October now I had to pay a whole month of childcare fees on the 20th of September, but then when I got childcare fees paid midway through October, it only covered the childcare up until the 12th of October, so I only got half of the childcare fees back that I'd paid (Olivia Interview one).*

Andersen (2023) found payment in arrears was problematic and caused financial strain. However, they did not address the assessment periods as a central issue, which is a novel finding presented in this thesis. This is explained by Imogen, agreed with the costs, but struggled with the cycle of upfront payments and assessment dates. Interestingly, assessment periods varied amongst participants dependent

Page 185 of 338

upon when they made their initial claim. The lone-parent charity Gingerbread (2017) found that 40% struggle with childcare compared to 24% of coupled households. Therefore, the UC childcare design compounds difficulties experienced by low-income lone mothers, which accounted for 5 participants in the research.

*“I did it on the last day because that would make it the whole month instead of having 3 weeks here and 4 weeks there. You have to pay your first month’s childcare upfront as well, which is just... absolutely impossible. I think for my daughter, childcare for before and after school club I think it was in the region of £400 ish a month.... which is really reasonable for childcare” (Imogen interview two).*

Participants in this research were well-versed in how the childcare aspect of UC worked and the structural issues of the assessment period and bill date. Participants easily explained the challenges and harm they experienced. These findings reject Griffiths *et al.* (2020) that argued people did not understand the childcare aspect. The challenges people experienced were caused by paying out 4-6 weeks of childcare and receiving only 2 weeks back at a time. Thus, the often part-time and low-paid work undertaken was counterintuitive due to the harm caused by the UC childcare system. This was on top of the financial insecurity caused by the 5-week wait; only 4 participants had used the childcare aspect, but all had similar accounts of harm. Sandra found this process extremely distressing and was one of the motivating factors for her pursuit of higher education. The aim was to complete her degree, secure well-paid full-time work and no longer rely on the childcare aspect. This long-term aspiration was to ensure she could eventually exit the UC system.

*“I had to pay the childcare up front, for the...after school club send them the receipts, then I’d receive the payment back in ten to 14 days, which didn’t always happen, I didn’t always get it, I was getting into debt with then the erm with the school club, I was forever ringing them and chasing up the childcare payment, it was a nightmare...it was a vicious circle, because you got this*

*month's payment, this month, that was what you got for your wages, I didn't really have any extra spare"* (Sandra interview one).

The findings show that the childcare aspect publicly appears to provide financial support, but privately, it harms recipients by putting them in a continuous cycle. Participants who struggled to work due to childcare issues, experienced an erosion of their rights to claim. There were 4 participants who claimed childcare under UC, and they experienced a laboursome and tiring cycle of paying costs and waiting to be reimbursed whilst being financially behind. Klett-Davies (2016, p 80) argues that the state is changing mothers' roles in society by transforming them from "*citizen carer to citizen worker*". This creates an expectation that mothers should work and change their citizenship status. The UC childcare aspect was actively harmful, and the parents were relieved to no longer use this system. After a while, all 4 participants changed their circumstances to disengage with the childcare aspect. Some secured work in term time or left work to pursue higher education. The UC childcare aspect was actively harmful, and the parents were relieved to no longer use this system. This demonstrates the childcare process is a barrier for parents to secure well-paid work.

*"I was always 6 weeks behind, so I was constantly playing, ermmm, catch up with the childcare fees, so I just found it really hard to navigate. I got the PA job in January and only did the 15 hours a week at the school, and they're all doing school hours I could sack off the childcare that was a big relief"* (Olivia interview one).

The variation in the number of weeks which participants paid upfront before receiving reimbursement was complicated and took a lot of energy for participants to explain. The laboursome process of the childcare aspect for participants is explained in Table 18. This is how the childcare design created emotional, financial and psychological harm to participants who had tried to keep track of the payments.

*Table 18: Childcare challenges*

Participant	Assessment date	UC pay date	Childcare paid	Childcare dates/amount reimbursed by UC	Next childcare due
Olivia	12th August-11th September	18th September	20th August for: 1st September-30th September	1st September-12th September	20th September
	12th September-11th October	18th October	20th September for: 1st October-22nd October (School age child half-term)	13th September-11th October	20th October
	12th October-11th November	18th November	20th October for: 1st November-30th November	12th October-11th November	20th November

Grace  started work on 10th April and did not receive her first months' pay until May.	3 March- 2nd April	10th April <sup>18</sup>  Grace's assessment period and paid date, means, that before she receives her next UC, the next month's childcare is due.	10th April- 30th April  1st May -31st May	Zero as this fall outside of Grace's assessment period and you must pay the first month upfront.	1st May
	3rd April- 2nd May	10th May	1st June- 30th June	3rd April-2nd May	1st July
	3rd May – 2nd June	10th June	1st July-31st July (All year round as nursery no funding)	3rd May- 2nd June	1st August
Imogen	30th August- 29th September	6th October	1st September- 29th September 1st October- 22nd October	1st September- 29th September	1st November

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<sup>18</sup> Everyone is paid, seven days, after the assessment period ends, this is fixed and cannot be changed.

			(Half term school age child)		
	30th September-29th October	6th November	1st November-30th November	1st October-22nd October	1st December
	30th October-29th November	6th December	1st December-21st December	1st November-29th November	3rd January

Participants' experiences demonstrate new insight on how harm is caused by the UC childcare infrastructure. A process which erodes mothers' sense of self and ability to engage effectively in the labour market. Rai, Hoskyns and Thomas' (2014) perspective on citizenship harm is about mothers being deemed as non-contributors to society, which supports the findings as under UC, social reproduction is not deemed a valid contribution. Therefore, the role of poor mothers has changed substantially due to the erosion of their social reproduction citizenship status under UC. This led to a reduction in support and participants quality of life, addressed next.

#### 6.4. Theme 4: Financial harm hinders quality of life

*"Personal stories are meaningful ways of unpacking the power relations constituting debt to show how family and debts shape everyday practices of social reproduction"* (Montgomerie and Tepe-Belfrage 2016, p 895).

The findings addressed in theme 4 demonstrate the reduction in financial support under UC which erodes parents quality of life. Participants needed to find ways to offset increased social reproduction expectations caused by the UC system. These findings demonstrate how parents used debt to offset the financial, physical, psychological harm caused by the UC system. This aligns with Roberts (2016), who has highlighted the negative impact of welfare cutbacks, poor working conditions,



and low wages, all of which have led households to rely on debt to support their social reproduction. Roberts (2016, p 10) describes this as the *"financialisation of social reproduction,"* an important concept to consider given that UC features meant participants used debt to cope with the everyday. The findings demonstrate the harmful impact of this approach, which deepens perspectives of harm from an interdisciplinary approach. There are two subthemes addressed here in this section, as outlined in Table 19.

<b>Table 19: Subordinate 4 themes</b>	
6.4.1	Budgeting harms
6.4.2	Financialisation harms the everyday

#### *6.4.1. Budgeting harms*

In this subtheme, participants' financial struggles are highlighted as they faced challenges in purchasing essential items such as clothes and paying for bills and food due to limited financial resources. Participants engaged in emotional labour to find affordable clothing and meticulously budgeted their resources to manage their UC. This resulted in a significant impact on their self-esteem and overall wellbeing, many experienced a sense of inadequacy to provide resources for their families. Participants examples included their inability to purchase snacks for their children, financial constraints for leisure activities or school trips. Despite these difficulties, there were instances where participants found satisfaction in their budgeting abilities. Aadaya shows her meticulous financial planning and the determinantal impact on her self-perception. Moreover, the participants' adept knowledge of item costs and their proficiency in discussing these costs during interviews serve as evidence of their financial literacy and emphasise the emotional labour involved in budgeting. Drawing on Pemberton's (2004) perspective of harm, the social relations that impede human needs are reflected in the participants' experiences. For example, Aadaya's explanation of budgeting in system that inadequately covers necessities, which compromises her humanity and sense of self.

*"UC is the most degrading experience I ever had; living on 300 pound... that's just for rent and the loan repayment, food, bills and clothes were on top it's awful. I*

*religiously go to Aldi nappies, erm, purely because of how much they cost. I bought new jeans, but they were £2.49.... the rest of her clothes, I will get second-hand, either from the charity shops or I'll get bundles of clothes from Facebook. I was quite impressed, nappies, wipes, toiletries, food, and snacks all for £18.00 yesterday, so you have to really budget" (Aadaya interview one).*

The research findings challenge the prevailing notion from the Beveridge report (1942) that individuals required education to effectively manage their finances. Participants strong budgeting skills aided their ability to exist in a harmful system despite financial insecurity. However, their poor quality of life was due to a low-level UC rates, low wages, an insufficient 5-week wait, and errors caused by the system. These inadequacies often failed to cover essential expenses, indicating that the design of the UC system is more detrimental compared to traditional benefits. Some participants resorted to sacrificing their personal possessions, such as old gaming consoles and games, to provide for their children. Furthermore, the funds received by UC did not suffice for the entire month, which resulted in difficulties in budget management and bill payment. These financial struggles had a profound impact on participants' self-esteem and sense of self-worth, leading to feelings of shame and resultant financial and psychological harm. These findings are consistent with the research of Dwyer and Wright (2022), which highlighted the exacerbation of mental health issues because of the challenges associated with UC. The experience of Steven, a full-time single parent, serves as an exemplar of the struggle experienced in managing the costs of caregiving to the detriment of their wellbeing.

*"It'll be mid-month, and I'll be skint erm, so I've learnt that usually, I require, I end up having to sell my stuff. Every month I have to sell something er...Which is fairly normal for me now. But it shouldn't be the norm this is what really frustrates me, when I look around the house, there's nothing really that I own anymore. Most of it is the kids' stuff, the only thing that is really mine is the furniture and the TV in the living room. That's because it's how I get by; it's how I deal with everything" (Steven Interview one).*

Participants in work could manage basic costs but their quality of life overall was still inadequate. For example, being unable to afford family days out or holidays which created shame and sadness for participants. This was particularly apparent for single mothers, although mothers in coupled households tended to retain responsibility for everyone. Lauren's partner worked full-time, and they had young children, they found it difficult to continue to pay for everyday items.

*"My partner has his jobs, so obviously we live week to week on like his paycheck and err pay all the bills off it and food shopping and everything. We don't really have anything left over for luxuries or holidays or anything like that. Erm, it's quite awful, especially with the kids because we can't like to treat them or take them for a day out or something because there's always something that needs to be paid, like we need food or gas and electric"*  
(Lauren interview one).

The participants in the study encountered challenges in budgeting for necessities such as food, clothing, and bills. However, the purchase of household essential items posed a significant difficulty. For instance, Lisa resorted to hand-washing clothes until she could gather sufficient funds to purchase a new washing machine. This predicament exacerbated the unpaid labour associated with social reproduction and underscored the inadequacy of the UC system.

*"Because my UC only ever covers my bills and food shopping, I'm lucky if I have £50.00 to £100 depending on which bills go out when left to my name, and that's not enough for a washing machine (laughs)"* (Lisa interview two).

The findings indicate that the participants displayed proficiency in budgeting and meticulously documenting their purchases and the associated costs. The primary issue identified was not a lack of financial literacy, but rather the inadequacy of state financial support, compelling participants to seek supplementary sources of income to meet daily expenses. The subsequent section delves into the financialisation of everyday adversities to further address this issue.

#### 6.4.2. Debt harms

This subtheme explains the strategies participants adopted to manage finances. Participants who naturally migrated experienced reduced entitlements whilst others experienced payment errors. These financial constraints meant participants resorted to debt to manage these harms. As a result, participants had to engage in additional emotional labour to cope with and extend their limited budgets, resorting to credit to alleviate the burden. For example, Nicole's experience of payment errors created several months of disputes and meant she used debt to manage the state deficit.

*“So, I got myself into such debt trying to live because I couldn’t live off what they were giving me, so I was using credit cards and just like a catalogue, just to like get my daughters clothes...so I had to take a loan, to consolidate and pay all that off because I just couldn’t afford it” (Nicole interview one).*

Many participants aspired to enhance their circumstances and pursued higher education. However, the pursuit of academic advancement was accompanied by significant financial burdens for participants, including expenses for laptops, transportation, and childcare. This created challenges as Imogen’s experience demonstrates, she pursued a distance learning program and used credit to purchase a laptop for her studies. The debt created a burden which resulted in further budget constraints to repay on her already limited finances.

*“I’ve got a PayPal account, and I brought my laptop on that for uni because I don’t get any help because I’m a distanced learner, so I’ve kind of had to pay for things myself, and I spiralled out of control, it’s not that much, but it’s a lot for me three grand worth of debt. It’s around £150 for the repayments” (Imogen interview two).*

Participants used credit cards, PayPal, the UC advance and budgeting loans to purchase essential resources. The findings indicate that the UC design compels people to depend on debt to manage the everyday. However, the state is conflicting

in its approach as framed by Montgomerie and Tepe-Belfrage (2016), who argue that perceptions of debt are framed as issues of financial illiteracy and morality. This diverts attention from the structural harm of a welfare system that uses loans as a standard practice to deliver state assistance. Thus, the structural harm of UC is difficult for society to address and for participants trapped in an insecure financial cycle.

*“I got behind on my gas and electricity bills due to being stuck at home more and using more. I applied for a budgeting loan and was awarded £348, which only covered gas the bill. So not a great year all in all” (Steven, diary entry one).*

The findings demonstrate how loans become a way of life to purchase household goods, as most participants had no other ways to make these essential costs. Participants were always in a cycle of debt and using loans to manage everyday costs, and the findings concur with Roberts (2016), as financialisation was used to supplement social reproduction. This was due to a lack of proper financial assistance from the state.

*“Every year I get a budgeting advance which is £850 ... erm my budgeting advance repayment .... I think it's £67.67” (Sandra interview two).*

The findings demonstrate that participants used formal forms of credit and debt to manage everyday, but they also relied upon family and friends, which added additional shame to their experiences. Participants felt they should not need to rely on others to financially support them, which harmed their self-esteem. Kim was the only participant who worked full-time, in a low-paying role which resulted top-ups from family. This demonstrates how UC is not designed to make work pay and to provide the bare minimum. Kim, like many of the participants, struggled emotionally with the need to get extra financial support.

*“I’ve got such a great relationship with my parents, they are happy to help out as much as they can, I have had to rely on my mom to help out a bit. To buy me shopping like one month or you know help towards my rent one month I’m embarrassed because I’m an adult and I should be able to sort out my own finances” (Kim interview one).*

Participants relied on additional financial support from friends to manage day-to-day, which deepened fiscal constraints, on top of the waiting period and the advance loan repayments. Interestingly, participants were keen to demonstrate how fortunate they were to receive help from support networks, which meant they did not need to use food banks. Aadaya’s experience with borrowing from friends helped to supplement her UC, but it meant she would always be repaying someone money she had lent.

*“My friends will lend me money, and I’ll pay them back out of my benefits, but I guess I’m lucky to have good friends who will support me. So next week we will probably have to borrow about £40 towards the end of next week, just to keep us going until the following week when we do get our benefits people that don’t have that, they have to resort to foodbanks” (Aadaya interview one).*

The data illustrates a trend of participants increasing indebtedness as a mechanism to contend with financial and UC constraints, which heightened financial vulnerability. These findings align with Pybus' (2020) assertion that escalating debt yields enduring deleterious repercussions on the financial and psychological wellbeing of individuals. Furthermore, the findings underscore the state's abdication of its responsibility to poor people. In so doing, the state redirects attention from the intrinsically detrimental structure of UC while perpetuating the portrayal of debt as an inexorable reality. Consequently, families absorb the brunt of financial pressures, cloaking and internalising the encumbrance of debt within their domestic sphere. Subsequently, UC has profoundly impacted participants' overall quality of life and their capacity to manage everyday obligations which is socially harmful as it is hidden from society. This resulted in participants becoming active agents who learnt to fight against harmful infrastructures which is addressed next.



## 6.5. Theme 5: Active agents fighting against harm

This theme demonstrates how participants were not passive victims of a harmful system but active agents who sought support to manage depletion. These findings are an important contribution to knowledge as they demonstrate the social harm caused by the UC system and how interactions with online support networks, family and friends created protective harm factors. The first sub-theme addresses how participants used support networks throughout the UC claim and different phases of life, which acted as replenishment to harm encountered outlined in Table 20. The last subtheme addresses how support networks acted as a buffer between the UC system and harm, which together formed protect harm factors to mitigate the severity of harm.

*Table 20: Subordinate 5 themes*

6.5.1. Fighting for support.

6.5.2. Offloading harm through support networks.

6.5.3. Protective harm factors.

### *6.5.1. Fighting for support*

The findings demonstrate that participants experienced complex difficulties when trying to manage the UC system, and how they found it difficult to access necessary support. Participants tried to manage the system by contacting the DWP and explaining their circumstances these efforts created feelings of inadequacy which resulted in them feeling dismissed. For example, Nicole started a funded postgraduate degree, and she queried the impact of funding for her UC. Nicole felt the more persistent she was the better the response would be to help her to manage finances.

*“Erm, I was messaging them for months asking them for something, and they were pieing me off then I finally got a call with someone from my local job centre...and they asked me about my scholarship and how much I would be getting and then he said he would send that information off so I had to push and push and push for someone just to chuck some numbers in a calculator, just so I can plan my life and I can actually do this research degree. It was*

*difficult, you know, because it's my dream... I've learnt to keep asking because they will do it because it's a 5-minute inconvenience for them"* (Nicole interview two).

Similarly, most of participants engaged in processes to fight for support, which sometimes appeared to create positive outcomes and, in other circumstances, did not change participants' experiences. Thus, the findings indicate that outcomes of actively pursuing support overall were inconsistent. Participants who had experienced additional adversity due to domestic abuse found this irregularity difficult and struggled to make sense of arbitrary rules. Three participants disclosed domestic abuse during the research, which impacted how they began their UC and managed it over the longer term. Lisa initially claimed UC as part of a couple; however, she experienced financial abuse, which significantly hindered her ability to adequately provide for her children. During her relationship, she contacted the DWP to request split payments, which was not possible. Once Lisa left the relationship payments were split into two separate claims and payment.

*"So, I rang...they ask when you split up with him, and they literally split your claim in half it's as simple as that. So actually, splitting from a partner was a really simple process because all they needed to do was verify my bank details... why they couldn't have given me half a payment is always one that will baffle me because it was that simple"* (Lisa interview one).

The findings demonstrate how the inability to split the payments facilitated further financial abuse. This aligns with Howard (2018), who found that people receiving UC were caused additional financial harm, which consequently made it harder for survivors to leave. Participants' experiences demonstrate how they moved from abusive relationships with partners to oppressive relationships with the state. Grace had felt the freedom of leaving an abusive relationship, which improved her self-worth. Yet, due to the structures of society, she felt the state was oppressive and financially abusive through UC. Grace's statement is powerful and expresses how her life had improved and simultaneously got worse. Grace's experience

demonstrates how the state-enforced violence through financial and emotional harm through the UC system. This is important because it demonstrates how single mothers can actively feel punished for leaving an unsafe environment.

*“I’ve gained my life and myself, but if I’d have carried on with the patriarchal rules of society, I would be better off (laughs), and that was experiencing financial abuse from my partner now I just experience it from the state” (Grace interview).*

These findings demonstrate how single mothers who had experienced domestic abuse felt degraded by both state abuse and the abusive relationships they experienced. The legacy of welfare provisions has maintained patriarchal inequality and sustained the nuclear family as the most viable option for women (Roberts 2017; Walker 2003). Under UC, these divisions are more obvious as the harm is inflicted through state provision, which reinforces the male breadwinner narrative. The findings demonstrate participants fought for support and were determined to find ways to live in a harmful system. The automated one-payment system can intensify the severity of abuse, which has lasting interpersonal harm and impacts women’s ability to enter the labour market. Therefore, splitting one payment into two as a standard could serve as a preventative measure against domestic abuse. This approach aligns with Davies, Leighton and Wyatt (2021), who argue that the most efficient way to prevent domestic abuse harm is to focus on prevention from the outset. Participants had to learn ways to cope with the UC system and to mitigate harm as much as possible by drawing on a range of different support networks this theme is addressed next.

#### *6.5.2. Offloading harm through support networks*

Previous findings have demonstrated a reduction in state support to assist people managing UC and the resultant need to cope. This subtheme demonstrates how participants utilised emotional and material support from existing support networks. Participants also created new support networks through friends or neighbours to mitigate harm caused by the UC system. This helped participants to manage their

experiences, process information and continue to mitigate the harm caused by the UC system. Participants actively tried to process this harm by verbally sharing information with trusted people. These findings concur with Hill *et al.* (2021), who found that support networks provided a lifeline materially and emotionally, which protected people on a low income. However, these findings demonstrate that single parents were more likely to access support networks to make up for gaps in provision from the state and within households. Participants adhered to their commitments and updated UC when they needed to, but errors still occurred, which created emotional harm. Sandra's experience demonstrates the impact of having space to share her experiences. This was emphasised by her stating "FUCK UC" in a conversation with her mother. The ability to offload the harm to trusted people, whether they understood the granular detail or not, was important, for participants to release the harm from their mind. For example, Sandra's emphasis on the need to get it out to make sense of her experiences.

*"My mom came round, and I just burst into tears, and she said what's wrong, and I just went FUCK UC again, sorry to swear. I'm so glad my mom was here because I just needed to let it all out, and I explained to her even though she didn't really understand most of it"* (Sandra interview two).

The findings demonstrate that participants did not tend to go to their family and friends for solutions but to offload the harm they experienced, which helped them cope with the everyday. This aligns with Fawcett, Gray and Nunn (2023) as participants learnt to live in that harm and created barriers against it to cope. To achieve this, participants created a range of different support networks to process their experiences with UC and the everyday. Participants expressed gratitude for strong support networks which helped release emotional and financial burdens, mitigate depletion as an ongoing process. The findings concur with Fawcett, Gray and Nunn (2023) as participants learnt to cope in a depleted way, for example, in spite of deterioration in their wellbeing. Participants had experienced a range of mental health difficulties and gathered support from their families to manage this

alongside their UC. Nicole's bipolar could be triggered by financial insecurity and she offset harm through support from her siblings and father.

*“I’m really fortunate, my dad is an awesome human, he bailed me out a lot during the UC farce and erm, like mentally, he understands my bipolar, and he’s always like checking in, and he understands when like my behaviour maybe seeming a bit off and I might be going into an episode. I got a brother and sister; they’re understanding, and I call on them to if I need to. But my dad is my main person there” (Nicole, interview one).*

Participants support networks offered protection against some dire hardships of UC. The findings indicate that support networks did simultaneously mitigate harm as participants had an emotional outlet, yet some participants experienced shame for not being self-sufficient. Kim’s interactions were indicative of this, she was keen to emphasise a strong support network but expressed guilt for needing to rely on others.

*“oh yeah, yeah, we’ve got a FANTASTIC support network round us both and with regards to friends, no one’s had a negative effect on anyone...I shouldn’t really like have to rely on my family anymore, but thankful that I had them...I had a lot of information from my mom because she works for erm a money advisor, so she deals with this a lot” (Kim interview one).*

Participants were keen to share their experiences with their support networks throughout the research, which demonstrates the sense of solidarity and community. Lisa had moved around a lot when she was in her abusive relationship, which ostracised her from her community. However, at the start of the research, she had moved back to her own town. Lisa had moved to flee violence and to draw upon her support networks. Lisa’s experience demonstrates how engagement with these support networks helped her to feel less isolated and part of a community. In doing so, it would enable her to feel more able to manage the difficulties associated with her UC claim.

*“I have I’ve got my mum and two sisters...me and my sisters are quite close anyway... yeah. But just across the road, there are lots of friendly elderly people that I get on with, within the area as well” (Lisa Interview one).*

Overall, the findings demonstrate that participants related to family, friends and their local communities to feel less isolated, seek support and offload their difficulties. The findings indicate that support networks can minimise the severity of harm experienced due to UC. The next subtheme addresses how some participants used online support networks to engage in knowledge transfer to manage their circumstances and UC claims.

#### *6.5.3. Protective harm factors*

This subtheme demonstrates how participants used Facebook groups as online support networks in addition to friends and family support. Shorthouse (2013) recognises that family serve as another third type of welfare subsidy, and Hill *et al.* (2017) argue that support networks draw on social capital to offset gaps in welfare provision. However, neither addresses the role of online support networks through knowledge transfer between people in similar circumstances. The findings demonstrate participants took active measures to receive support and understand their UC entitlement. This enable participants to make informed decisions about their lives to receive emotional and financial support, minimising the severity of harm. There were many reasons why parents used the online groups; some used them to confirm information about financial support, and others used them to back up conversations with work coaches. It was common for participants to query interactions and to validate their experiences, for example, Aadaya was under the impression she should have received childcare support. However, the work coach had misinformed her, and she queried this in the Facebook groups, which confirmed her entitlement to childcare help. This information equipped Aadaya with the confidence to challenge the work coach and push back, which ultimately meant she received the necessary childcare provision.

*“Erm, so I was told I would get support with childcare, then I was told I wouldn’t. So, the only reason I’ve now found out that I will is because I’ve*



*joined a UC Facebook group...you have to fight for what you need” (Aadaya interview one).*

Interestingly some parents used Facebook groups decisions which mitigated future harms, by reduction errors through knowledge transfer. The Facebook groups provided information that was not readily available from the DWP. Olivia's relationship breakdown meant she naturally migrated over to UC, and it raised questions about her profitable self-employed dance teaching business. Olivia ran the business only, during term time hours and she wanted to find out the implications of this with her UC claim. The Universal Credit Act (2013) states that the minimum income floor is based on the national minimum wage, equivalent to 35 hours a week. Olivia realised that her dance business would not meet the minimum income floor, as she did not operate outside of term. This would have increased the complexity of her UC claim and made her liable for additional work commitments. As a single parent, Olivia wanted to prevent this harm.

These findings are significant in two ways, firstly, they demonstrate how the Facebook groups operated as protective harm factors, which helped alleviate possible harm beforehand and through knowledge exchange. These findings align with Davies, Leighton and Wyatt (2021), who argue that society should focus on preventing harm before it occurs. Secondly, Olivia's experiences demonstrate how the UC system is about labour discipline rather than financial independence Cheetham *et al.* (2019) argue that UC creates a hostile environment for single mothers, as the minimum income floor actively works against them. As such, the conditional approach is about shaping behaviours and managing labour discipline through low-paid work. This is evidence in Olivia closing a successful dance business to seek low-paid part time work to meet the UC criteria. It demonstrates how insecure work meets the demand of capitalism. These findings align with Peck (2001), as it maintains a flexible and competitive labour force, and UC served as an employer subsidy rather than a solution to poorly paid work.

*“I was still doing a lot of travelling initially because I didn’t have the employment yet...I realised that it wasn’t going to work long term, and I’d have to like to wind the business back and get an employed job on the side...It’s alright because I am involved in Facebook groups... I started to look into everything before I made my UC claim, I got advice from people who had claimed a while...They give advice, and I learnt as I went along...It meant I understood everything well... There are many different situations isn’t there and different experiences for everyone, but if you just go on Facebook and just join some of the like support networks, you can learn so much about how it all works” (Olivia interview one).*

The findings also demonstrate how the Facebook groups removed excessive labour and stress trying to source information or wait for responses in their online journals. Participants’ experiences in the Facebook groups indicated UC measures were applied inconsistently across the UK. This created some confusions as participants were unsure if their entitlements were correct, which caused uncertainty. This was particularly apparent for parents who were students, as there appeared to be lots of inconsistency with how student loans were calculated. Sandra had this experience and sometimes found the online groups reassuring as they demonstrated a flaw with the design..

*“I’ve seen people they’re having problems in other groups on, erm, Facebook where some people are saying they’ve not be entitled to it. Some people have been deducted differently, erm I just think they need to have if its UC they need to have a universal system of working it out erm” (Sandra interview three).*

The findings demonstrate how participants relied on Facebook groups to source knowledge and to give back to others through a sense of community and solidarity. Participants did not want others to struggle through the UC system in the same way they had experienced harm. The Facebook groups helped manage this stress, and they felt rewarded for helping others through difficult times. Kim articulates this as a

Page 204 of **338**

way to draw from her experience to give back and engage in harm reduction through peer support.

*“At the start, very stressful, the past year better....I’ve got a few Facebook groups where quite a few moms are talking about UC...I can give help from my personal experience to guide them or help with expectations. I can give help back” (Kim interview two).*

Participants' experiences demonstrate the importance of online communities, which alongside family and friend support forms protective harm factors to mitigate digital welfare provision. It indicates that Facebook groups offer support, solidarity and solutions which lead to harm reduction, as evidenced in Figure 5. This creates a buffer against depletion, which provides an original contribution to knowledge

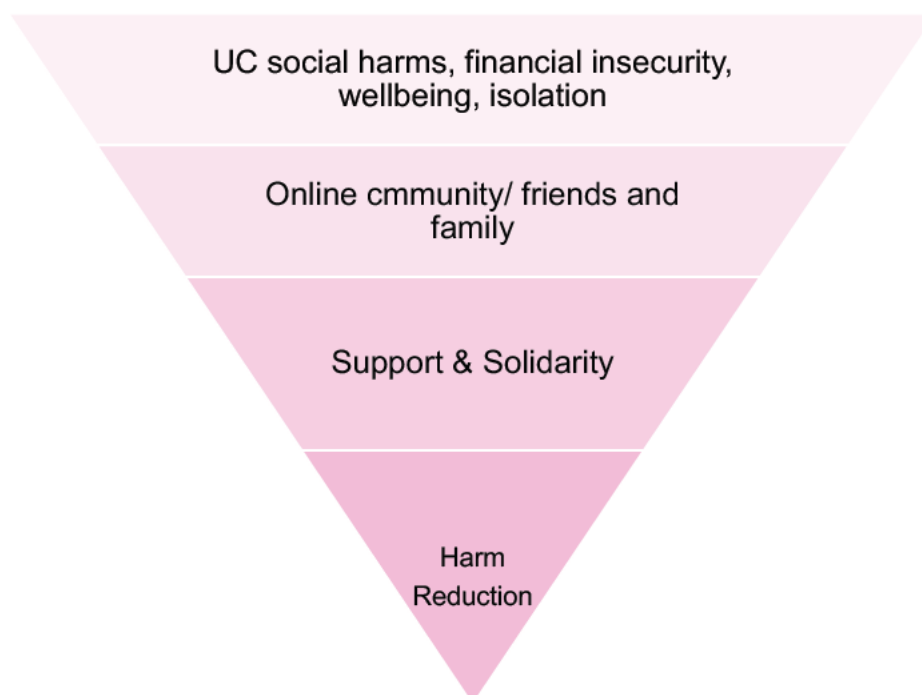


Figure 5. Protective harm factors

This theme demonstrates how changes in welfare provision under UC have impacted how mothers manage their everyday and increased expectations to source gaps in state support. These findings demonstrate how care and compassion can

remedy harms created by the state through a sense of community. The labour involved in managing the UC claim as an extension of social reproduction is important. Rai, Hosykns and Thomas (2014) argue social reproduction should be valued and recognised as a contribution to the formal economy. This is a valid quest, but in the meantime, the parents developed protective harm factors to offset the emotional and financial difficulties caused by the UC system. The findings present an original understanding of how parents cope with the digital UC design through a combination of online and traditional communities. The next theme addresses the impact of coronavirus on participants' experiences of UC.

## 6.6. Theme 6: Coronavirus harm

This theme focuses on the impact of coronavirus and harms experienced by parents, coronavirus had health implications that posed threats to the economy and the labour force (Walby 2021; Taylor 2022; Chiesa *et al.*, 2021). This theme focuses on the impact of the crisis on parents and the harm caused by coronavirus conditions. The temporary UC £20 a week uplift initially provided increased stability and financial security at the start of the pandemic, but over time, it was not beneficial. Initially, the uplift was from March 2020 until April 2021 (Winchester 2021). But various organisations and research (Maddison and Porter 2021; APPG 2021; Griffiths *et al.*, 2021) applied pressure on the government to make the uplift permanent to mitigate poverty and hardship. The government changed the policy in March and increased the uplift until September 2021, in line with the furlough scheme (Winchester 2021). The last-minute policy change in March caused participants to worry whether the uplift would continue in September. This constant uncertainty created emotional and bodily harm for participants, through concerns about readjusting their budgets, whilst the cost of living was rising. The findings show the contradictions of the UC system during the coronavirus outbreak. At times, it provided stability, while at other times, it created instability and uncertainty. This theme illustrates how the UC system adapted to the conditions during the coronavirus and how participants managed these changes. The findings reveal that the online system adapted quickly and, in some cases, provided participants with stability and security during an uncertain time. However, the longitudinal experiences show that over time, measures to

mitigate coronavirus were not effective. As pandemic conditions progressed, the findings demonstrate how the material costs caused by coronavirus meant the uplift was insufficient to cover all costs. These subthemes are outlined in Table 21. The first subtheme addressed is how the UC system adapted and initially provided stability to participants.

<b>Table 21: Subordinate 6 themes</b>
6.6.1. Stability during uncertainty
6.6.2. Compounded pressures
6.6.3 Material and financial harms
6.6.4. Turbulence

#### *6.6.1. Stability during uncertainty*

This subtheme shows that UC initially provided some security at the start of the pandemic. Participants experiences underscore the adaptability of the UC system in responding promptly to changes in employment dynamics. This included the temporary suspension of debt repayments and work commitments.

These adjustments were to minimise pandemic conditions not a harm reduction generally caused by the UC system. The government's objective was to protect the workforce from the adverse effects of the pandemic, which posed a threat to the capitalist system (Taylor, 2022; Crook *et al.*, 2021). Consequently, the state revised its expectations for UC recipients, alleviating financial pressures on households and promoting stability. There were two households cited experiences of furlough, with Lauren's partner being furloughed from a hospitality job and Lisa from a cleaning job she recently began. Participants' experiences demonstrate that UC bridged income gaps from the deficit in wages through the furlough scheme. Further participants already claiming UC found the system adapted well in the initial lockdown period.

*“Pandemic- Well, in the midst of everything that’s going on in this country, universal credit has been the only sure thing in my life. I have had no contact with Universal Credit during this pandemic, just not to call them as their call centres are inundated with calls from all the job seekers who have just lost their jobs. I am lucky I have been furloughed, but saying that, I have had*

*nothing but trouble from work with only being there two months before the COVID outbreak sure as anything, Universal Credit has picked up their slack. Universal credit has, dare to say, been a godsend in these unprecedented times for me and my children” (Lisa’s diary entry).*

In contrast to the pre-lockdown interview with Lisa, her stance on UC during pandemic revealed a notable positive shift. UC proved to be a crucial safety net in mitigating the adverse social impacts of the coronavirus outbreak. During the pandemic, participants were concerned about contracting severe illness, particularly in the winter of 2021, as family members became poorly. For example, Olivia who worked in a nursery setting, grew increasingly apprehensive about her health during this time. After seeking assistance from her union, she took sick leave and was confident that UC would increase when she received sick pay and a wage reduction. The system adapted well for Olivia to manage her health and financial wellbeing. She returned to work after receiving the coronavirus vaccine and as infection rates decreased. The adaptable and effective nature of the UC system played a pivotal role in mitigating potential harm from the pandemic, as Olivia was able to make health-based decisions.

*When I go from my normal wage to sick pay, for every pound lost, I get 63 pence extra, so I know that it’ll be manageable... I know it sounds terrible because you don’t want to say these words, but in a way, I’m almost lucky that I was already a single parent on UC, I know once I go on statutory sick pay, my UC will just adjust. The nursery did, erm, a separate risk assessment in the end and implemented a number of measures because, obviously, we were at the height of the second wave at the time, weren’t we then? So, I ended up going back in March or April. I mean, the numbers really came down a lot in terms of the infection rates and the people admitted to hospital, and then I got the vaccines” (Olivia interview three).*

The findings indicate that UC adapted effectively to harm caused by coronavirus in the beginning. These findings are consistent with Chiesa *et al.* (2021) who argue the

Page 208 of 338



state tried to strike a balance between financial harm, pharmaceutical support and self-harm. The UC uplift was part of this balance to manage coronavirus harms, and initially, it empowered participants to exercise greater control over their financial circumstances. Before the lockdown, Steven spent minimal time indoors which increased his UC expenditure and difficulties in budgeting. However, the lockdown situation, wherein he primarily remained at home with his children, led to an initial sense of improved financial management despite facing elevated bills. This is evident in his explanation of “*bills being higher than ever*” but feeling more equipped to manage his budget. This implies that the UC uplift initially acted as a form of replenishment which lessened depletion experienced by low-income households. These findings align with Rai, Hoskyns, and Thomas (2014), who advocate for legislative measures to mitigate depletion while recognising the temporary nature of such interventions.

*“In my April payment, I saw an increase in my allowance, which has been helpful, an extra £80 plus an increase in the basic allowance, which is worth about £20, so it works out to about £100 extra, which is I guess what I think UC should have been. By OK, I mean it's been better than expected. Bills are higher than before, but spending has come down in other areas, So I'm doing better with managing my UC payments. I'm feeling happier about managing UC than before”* (Steven's diary entry).

Imogen initially shared these experiences and felt that the uplift had helped her manage her finances after struggling since her claim began as she had accrued debt to manage the everyday. The uplift and coronavirus conditions had meant Imogen felt that she had finally caught up financially and was in a position where she was better able to manage. These findings demonstrate how initial temporary policy measures did help low-income households, which aligns with Francis-Devine and Ferguson (2021).

*“Not still ending up at zero at the end of the month, sometimes a little bit below zero, but it’s better... I’m starting to get myself on track financially”*  
(Imogen interview two).

This subtheme has demonstrated that when there is political will, welfare policy can be beneficial for people on a low income. This finding does concur with Pemberton (2006) as the state did excrete its political will to change policy through the uplift and a temporary halt in work commitments and sanctions. Pemberton’s (2006) approach to what informs political will is vague, and these findings demonstrate that the state was motivated primarily by the harm of the coronavirus. The findings also demonstrate that the state’s political will was not to reform welfare policy substantially or, to reduce harm entirely. Offe (1972; 1982) argues that welfare is about managing the tensions and contradictions of capitalism, not about altering power relations. This subtheme demonstrates how these tensions were managed during coronavirus conditions to maintain social order. The UC system was effective in achieving this balance as it adapted flexibly in real-time and mitigated the harms of coronavirus. However, participants experienced increased pressures due to school and nursery closures, which resulted in additional social reproduction. These compounded pressures are addressed in the next theme.

#### *6.6.2 Compounded pressures*

This subtheme addresses the compounded social reproduction pressures that parents experienced during the pandemic and the conditions imposed on them. The findings demonstrate that parents had increased social reproduction duties through homeschooling. Andrew *et al.* (2020) found that mothers of primary school children were much more likely to undertake these tasks and stop work compared to fathers. The findings mostly align with existing research, as 12 of the participants who undertook these additional tasks were mothers.

However, Steven is the exception as he was a single father with full custody of his children, arguably occupying many social reproduction duties. Steven provides a rich, detailed narrative carrying out basic tasks like food shopping, carefully detailing

all the measures he took to limit coronavirus exposure. For example, his explanation of using the rain cover as a form of protection from the disease. Steven's interaction in the supermarket demonstrates the lack of understanding of the challenges faced by single parents on a low income during the coronavirus. His detailed articulation shows the stigma and emotional harm of being a single dad and UC recipient. He did not want to compromise his children's health but had not alternative options.

*"Going to the supermarket is an absolute ordeal I absolutely HATE having to go out erm...erm, but I can't get a delivery.... It sucks donkey ass; I was getting quite a lot of funny looks, and one woman even had a go at me. Why are you subjecting your children to this? I'm a single parent I have no choice. There wouldn't have been anyone at home to watch the kids, and that would have been fine. It was a choice between them going hungry or taking them there, and I took every precaution that I could. I made sure that I put the rain cover over" (Steven interview two).*

The findings demonstrate how single parents struggled with basic everyday activities during coronavirus restrictions. These challenges compounded existing inequalities and difficulties caused by the UC system. Participants with preschool children found it particularly difficult to navigate, as their children had a lot of energy and parents were concerned about monitoring their safety. Participants had to create different activities for their children in the confines of their UC budget. Cyra's experience as a single mother with no outdoor space compounded this as she found it difficult to keep her son healthy and happy. Cyra had to engage in additional mental and emotional labour to think about different activities to maintain his wellbeing was increased due to them having no private outdoor space.

*"Erm, I have found it more challenging in terms of having things for him to do because he's two now, he naturally wants to keep running about or in the park, so I find he's a bit more awake. So, I'm just trying to keep the mood up, trying to keep him amused and not just watching telly because that's not good*

*for him, so just like trying to think of activities and like motivate myself to find these things” (Cyra interview one).*

Participants’ experiences show how the resources to manage social reproduction during the coronavirus exceeded the inflows of resources. This resulted in depletion for parents, which concurs with Clery and Dewar's (2022) work, which emphasised the caring difficulties faced by single parents. The present study sheds light on how these challenges were compounded for single parents striving to juggle online learning with social reproduction responsibilities. For instance, Sandra recounted the inadequacy of resources in her household, which impeded her capacity to homeschool and study. She also elucidated the emotional toll involved in overseeing her children's schoolwork, and the intricate processes it entailed. Sandra articulated the heightened emotional investment required to support her children, which added to the already taxing nature of remote study. Furthermore, she highlighted the scarcity of electronic devices, necessitating meticulous planning and resource allocation among family members.

*“Especially Monday-Wednesday because I’m online or trying to do online work, and so is my son and because we don’t all have a laptop. My sons having to do his lessons on his phone, I’m doing it on my laptop, and my daughters doing hers on the iPad, it’s, err yeah, it’s a juggle. She’ll write her English anyway err and I’ve got her a pad to do all her work on. Every morning before I do my lecture, I’ve got to print off her maths. I log onto her teams and log back out. Then I must email it myself and then print off her maths, I said, do what you can anything you can’t I help you after my lesson” (Sandra interview one).*

These findings align with Rai and Goldblatt (2020, p 171), who argue that depletion occurs when “*outflows exceeded resource inflows*” as Sandra did not have adequate technology to effectively support household needs. The ability to study and homeschool was a predominant challenge for single mothers in the research.

Imogen had begun a distance-based degree, which she had intended to study whilst

her daughter was at school. Imogen had hoped that the course would help her to learn about starting her own business to sell her art. Imogen had tried to balance studying alongside homeschooling, but she found this too difficult to manage, and after the deferral period, she left the course. The strain of studying, homeschooling and UC was too much for Imogen, and after struggling, she decided to leave her course. As a single parent Imogen found the coronavirus conditions too demanding and emotionally harmful.

*“I’ve got deadline after deadline, I know exactly what I need to be doing and when for the next, yeah... erm, it’s just, finding the time with a kid at home is quite full on anyway... I know it’s distanced learning, but when I went into it, it was under the assumption that I could get it done whilst she was at school...but things change... I did defer for a little bit... I was getting really stressed out....I tried talking to my tutor, and she just kept saying no, it’s fine, push through, just keep pushing through...I was like, nope, I’m done” (Imogen interview two).*

The findings demonstrate that the pressures encountered by coronavirus conditions were harmful to the mothers' wellbeing who tried to combine both university courses and homeschooling. The findings provide a novel insight into the challenges parents experienced with the additional pressures caused by the coronavirus alongside being on a low income in receipt of UC. The mothers in the research mentioned homeschooling, sitting with their children and managing work or study, which created a greater demand for their time. The next section addresses the material and financial harms associated with the coronavirus conditions.

#### *6.6.3. Material and financial harms*

This subtheme demonstrates how participants struggled with the material and financial costs of the pandemic. Participants tried to mitigate contracting coronavirus by avoiding larger supermarkets and public transport by shopping locally. These findings align with Brewer and Patrick (2021) who found that low-income families had increased costs. The findings demonstrate that single parents were more likely to

take this approach, perhaps related to fears about becoming ill compromising their caring responsibilities. Cyra's experience demonstrates how shopping locally was better for herself and her son as a single mother. However, shopping locally increased their financial pressures despite shopping less often.

*“Financially, I’d go to my local shop, now usually, I’d do a big shop monthly, then like weekly trips from the supermarkets. But when I go to my local co-op, it’s more expensive, so I find things a lot more expensive. I was spending probably more, which sounds daft because I wasn’t going out as much”* (Cyra interview one).

Participants prioritised their health and experienced increased economic pressures in an already tight budget. Nicole's experience as a single mother with a daughter at home meant purchasing extra snacks beyond her usual budget. Nicole's daughter usually had free school meals; parents initially had to absorb additional costs. It took a couple of months to implement extra financial support for free school meals at home during coronavirus. The findings support the need for an increase in the standard allowance, for example, the Resolution Foundation (2020) an extra £400 a month.

*“They did give us vouchers, but in the beginning, I don’t think they did. But buying extra food for snacks and everything and it worked out to be more expensive with her at home”* (Nicole interview one).

The findings demonstrate that single parents and coupled households struggled with increased costs. Lauren's food shopping experience highlights the added emotional labour of managing finances during her partner's furlough. This created a household strain to manage the everyday, the findings concur with Garthwaite *et al.* (2022), who found that coronavirus policies were inadequate to meet household demands.



*“Me food shopping has obviously gone up, because I’m having to buy stuff for dinner everyday as well now, for my two kids and me and my partner” (Lauren interview two).*

The increased shopping costs were only part of the financial strain created by coronavirus conditions. The costs were compounded by increasing bills, additional clothing and activities for their children. Nicole's experience during coronavirus meant her daughter's school uniform went unused, and additional summer clothes were required. These unforeseen costs stretched their UC budget.

*“She needed extra resources, or she wasn’t wearing her school uniform, so I’d have to buy her extra summer clothes, so it did turn out to be more expensive than I thought” (Nicole, interview one).*

These additional costs were common experiences for participants as households needed extra resources. However, Lauren’s experience demonstrates how she had additional utility costs on top of this due to her partner being on furlough. These findings demonstrate the participants had increased costs beyond their control, and they found it difficult to tighten their budgets further. This supports existing evidence by Garthwaite *et al.*, (2022) who argued that low-income households could not tighten budgets further.

*“The electrical bills have gone up because he’s home, he’ll be playing on his game or in the shower” (Lauren interview two).*

Participants increased expenditure on food, utilities, and activities aligns with Brewer and Patricks’ (2021) research, which found that low-income households increased spending during the coronavirus. Whereas middle-class households’ financial circumstances improved due to a reduction in leisure activities (Brewer and Patrick 2021). The combination of food and material costs demonstrates how the £20 weekly uplift was not sufficient to manage the additional costs. The findings concur with Pybus *et al.* (2020), who found deficits caused by coronavirus, over time

exceeded the UC uplift. Thus, participants experienced deficits in financial resources and unwaged labour which created emotional difficulties. Rai and Goldblatt (2020) argue depletion caused by social reproduction can be remedied through state subsidies as a form of replenishment. The findings demonstrate that the state provided an additional subsidy due to additional costs associated with coronavirus. However, the amount was not enough to provide accommodation for increased costs associated with social reproduction. Therefore, the UC uplift was not a sufficient replenishment measure and participants experienced continued uncertainty regarding the future of the uplift. This created turbulence for families; concerned about managing their finances after increases in the cost of living, which is addressed in the next subtheme.

#### *6.6.4. Turbulence*

Garthwaite *et al.* (2022) argue minimal coronavirus state intervention increased precarity and inequality for low-income families on top of gaps in welfare services left by austerity measures. This subtheme concurs and simultaneously provides novel insight into the emotional and psychological harm of the omnipresent uncertainty over whether the UC uplift would be withdrawn. As time progressed participants experienced of stability where work commitments and debt repayments had changed by the second interview phase. The longitudinal findings demonstrate novel insight into how participants' experiences changed over time and how the uncertainty of provision created turbulence. The public discourse on whether the uplift should be kept or not impacted participants' everyday lives creating a unique form of social harm. This manifested through participants' planning of resources, whilst the end of lockdown restrictions released pressures on additional homeschooling resources. The post-Brexit and coronavirus period increased the costs of everyday items (Corlett and Try 2022; Breinlich *et al.*, 2022). Participants faced tight weekly budgets and social harm from rising costs amid the risk and fear of losing the uplift. As a single mother, Cyra believed her budget was optimised to the fullest, leaving no opportunity for further cost reductions. The prospect of the uplift removal was problematic, as the cost of living would continue to increase.

*“Erm, I think it’ll be harder because once you get used to something, you have to then take something away, there’s not really an option to take anything away, there isn’t an option...bills go up and the prices of gas, electric, rent everything goes up, but you’re taking money away, that you’re only putting up in the next tax year, by a pound or two, that’s nothing, so I think it’s going to be harder, and like my sons, going to be grown more, so he’s going to be in like more clothes and eating more and stuff” (Cyra interview one).*

The findings demonstrate the social harm of the uncertainty of the uplift, was due to the concern about managing already restricted budgets. Participants deployed coping strategies when speaking about the uplift, stating they would *“adjust”* and *“find ways to manage their budgets”*, despite unrealistic and unjust expectations placed on participants. Another common approach was to refer to the uplift loss in the third person it denotes a distance emotionally and psychologically. Another coping strategy was nervous laughter, as demonstrated by Lauren’s experience when talking about the uplift. This reaction illustrates personal turmoil and the profound social harm inflicted by a tumultuous system, as individuals grapple with the overwhelming changes beyond their control that disrupt lives.

*“What, they’re cancelling it?...ah yeah, that’s a ridiculous idea to be honest (laughs)... it’s obvious a lot of people are struggling so much at the moment, and one thing they don’t need is their money to be decreased again... oh ...(sighs) we’d make it, we’d manage, we’d make everything work out...but it would be very difficult... a bit annoyed about that (laughs)” (Lauren interview two).*

The findings demonstrate the social harm and injustice of the UC system continued to create financial instability and fear for the future. It also impacted participants' wellbeing demonstrated by Imogen's fear of going *“back to square one”*. Existing research found UC sanctions create fear and shame (Wright and Dwyer 2022; Wright, Fletcher and Stewart 2020). The findings presented here argue that fear and shame are inherent aspects of the UC system caused by uncertain policy responses.

Page 217 of 338

*“If they take the 80 away, I’m back to square one... erm, very stressed out... erm, I don’t feel hopeful that they’re going to keep it at all... yeah, I’m a little bit panicked about it. It doesn’t seem fair”* (Imogen interview two).

Participants experienced further uncertainty with the provision, resulting in a loss of agency over their budgets creating emotional, psychological and financial harm. The flawed policy measures took a toll on participants, pushing Imogen's wellbeing to a breaking point that compelled her to seek additional support. These findings demonstrated participants' struggle to balance coronavirus and economic harm.

*“Before lockdown, I felt my budget was more manageable despite the debts I have. I could repay things and generally keep us afloat. Everything spiralled again for me. I think I mentioned previously that I had been in contact with my CMHT because my mental health had taken a dive, and it ended up happening again. Due to the fact I had no control over my life or money issues”* (Imogen, diary entry).

This subtheme has demonstrated that minimal policy intervention was somewhat effective in the early lockdown period. However, over time, measures were not effective for participants, and they struggled to manage increases in the cost of living. The concern around the uplift removal increased the uncertainty and insecurity that participants experienced on top of the early challenges after the 5-week wait. Overall, the findings demonstrate that minimal state interventions were about managing the harm of coronavirus and not the harm caused by the UC system. In this instance, UC did equip participants with the ability to remain healthy and stay at home with their families. This demonstrates how UC was effective in managing the harms associated with coronavirus. The next theme addresses the impact of UC from a researcher-recipient perspective using autoethnography.

6.7. Theme 7: Autoethnography, breaking boundaries as a UC claimant and researcher

*“Writing is always beset with the possibility of failure, and this is no less true of autoethnographic representation, which is arguably haunted by personal stake involved in it and the fear of failure, by inadequately capturing its object”*  
(Reno 2023, p32).

This section examines my experiences with UC as both a recipient and a researcher, challenging conventional knowledge production. This is due to the noticeable absence of first-hand knowledge of UC from the perspectives of both researchers and recipients. To address this gap, I utilise autoethnography to disrupt established knowledge production by transparently sharing my position as a single mother receiving UC. The analyse of my experiences, provides an original empirical contribution to existing UC research. This approach conceptually deepens the understanding of how social harm manifests and challenges knowledge production. I recognise the feminist perspectives of Smith (1974), Harding (2013), and Haraway (1998; 2004), who assert that all knowledge is produced through a subjective worldview that cannot be value-free. To accomplish this, I draw upon diary entries spanning from November 2019 to October 2021, UC online journal extracts, text messages, and a series of epiphanies that emerged throughout my doctoral research. According to Ellis, Adams and Bochner (2010), epiphanies are vital to autoethnography and occur through the intricate interplay between experience, reflexivity, and introspection. The application of autoethnography provides a unique insight into how the UC system operates through an insider’s perspective. This provides rich details that asses, define and critically consider the socio and political cultural context (Chang 2008, p 51). There are two subthemes addressed outlined in Table 22. The first subtheme addressed is the emotional labour involved in navigating identities throughout the research process

Table 22: Subordinate 7 themes
6.7.1 Emotional labour and navigating identities



## 6.7.2 Powerless and pointless

### 6.7.1. *Emotional labour and navigating identities*

Adams, Jones and Ellis (2015) argue that autoethnography challenges perspectives on being an insider or outsider in society. Consequently, in this subtheme, I examine the emotional labour involved in navigating my dual identities as a researcher, UC recipient and being a single mother. There was tension about choosing what to share or leave out to avoid narcissism or self-indulgence (Akehurst and Scott, 2023; Wakeman 2014). These concerns were managed through a series of internal questions and reflexivity to determine the validity and relevance of each experience (Wall 2008; Bishop 2020). This involved engaging in a researcher's diary to prompt reflection on these identities, in the beginning, it was emotionally and psychologically laboursome occupying both marginalisation and privilege as a funded doctoral student. These internal inquiries prompted more questions than answers initially, as demonstrated in my July diary extract. There were considerations on how to carry out autoethnography, which involved a messy process of balancing the self with participants throughout the research.

*"I often feel like I am continuously trying to separate my identities, navigating between being a lone mother, a person in receipt of UC, a postgraduate teaching assistant and a doctoral researcher. So, I think to myself, how will I write an autoethnography? What is relevant to put in the diary? What shouldn't I write about? How do I make sense of these identities? How do these identities make sense in my research? What am I trying to achieve with my autoethnography? I want to be transparent with my research but also utilise my experiences for some good and integrate them somehow into my findings"* (Diary extract, Thursday, 23rd July 2020).

However, over time, I realised my experiences mirrored participants, and it was important to bring forth these accounts as part of the challenge to the dominant discourse on knowledge production. Therefore, my struggles with waiting for a UC payment and not receiving formal state support disrupt worldviews on who receives



welfare. The storied narrative in my diary takes ownership of the fact that all knowledge is subjective through a lens of specific values (Smith 1974; Harding 2013; Haraway 1998; 2004). My values as a UC recipient and single mother are different in contrast to individuals who have not received welfare support. The challenges of experiencing UC issues two months into my doctoral study and trying to read around the topic created emotional distress. It was difficult to process and manage information whilst experiencing harm caused by the UC system. These challenges were associated with the uncertainty of the doctoral stipend and my UC entitlement. There is recognition of privilege, and yet my issues around uncertainty and financial insecurity mirrored the participant's experiences. The constant, emotional labour of calling to check my entitlement and contacting the DWP to manage my payment. My experiences concur with Andersen (2019; 2023) as I engaged in additional labour to manage UC. However, my autoethnographic reflexive diary entries provide a novel insight into the difficulties managing my experiences and the research itself as part of the everyday. These findings align with Akehurst and Scott's (2023) argument on the difficulties of researching an issue as a member of that same group. I found it emotionally laboursome to manage the research with my own lived experiences with the UC system. Hochschild (1983) terms this an emotional process which increases the tensions between the self and the research. This is evidenced by descriptions around *"my head not being in a good place"* and concerns about the uncertainty with my UC claim. These were informed and shaped by past negative experiences, which made it difficult to research and read about UC. This was due to my full immersion in the topic, both personally and professionally. However, I found value in my position, as I was able to grasp the complexities of the UC quickly due to my lived experiences.

*"I am struggling at the moment; my head is not in a good place yesterday I should have received notice about a payment and nothing, nothing today. So, I rang the DWP, and they told me it was because I requested a mandatory reconsideration. But there was no message in my journal, nothing, last time, it took five months! It's already been three weeks; I just feel so hopeless no*

*matter what I do. I'm finding it hard to read about UC because it's so close to home"* (Diary entry, Thursday, 28th November 2019).

My position enabled a unique insight into how UC operates as part of the everyday, which outweighs the difficulties caused by the system. My experiences of uncertainty of the system mirrored the 13 participants' accounts. It demonstrates a collective struggle to navigate the UC system at times, difficult to process and manage. However, Lockford (2017) and Ellis (2014) allude that shared experiences form connections form a social reward which advance society. These findings highlight that fostering a sense of collectivism powerfully addresses social harm and promotes understanding. However, they also reveal the inherent challenges in managing research while being unable to alter participants' experiences. This dynamic led me to grapple with feelings of futility and powerlessness, which I will explore next.

#### *6.7.2. Powerless and pointless*

This subtheme highlights a recurring sense of powerlessness and the inability to effectively change participants experiences which raised questions on the research impact. This subtheme demonstrates the relationship between social harm power, welfare and state infrastructures. These findings align with Offe's (1972; 1982) argument that welfare does not fundamentally alter power dynamics but rather functions as a tool to manage contradictions within capitalist structures. Moreover, the autoethnographic perspective offers a nuanced examination of harm stemming from a single parent's encounters with UC, commencing with an exploration of a benefits tribunal early in the doctoral process, prompted by an official error attributable to the DWP. In 2019, a postgraduate loan was obtained, and notification of this was duly provided to the DWP, with the relevant information uploaded to the appropriate platform. However, the loan was not factored into the payments for two months, despite my adhering to my claimant commitments and uploading the relevant information on my journal.

Subsequently, a notification prompted a review of the journal, followed by a letter indicating an overpayment due to the failure to report the student loan. This

experience resonated with other participants who had similarly encountered overpayment issues with the DWP. A mandatory reconsideration was requested, which consumed five months, yet the overpayment remained unchanged. Subsequently, after researching the available options, the appeals process for a tribunal was identified, and scheduled for several months later, coinciding with the early stages of the doctoral study. In striving to maintain a balance between evocative and analytical forms of autoethnography, efforts were made to maintain emotional distance from personal experiences, as advocated by Jones, Adams, and Ellis (2013). This approach was evident in the meticulous documentation of the tribunal day in the diary, focusing on the physical surroundings and experiences devoid of emotional expression. The tribunal, reminiscent of a penal court, exuded an aura of discipline and punitiveness, evident from the metal detector and security upon entry. Despite the judge receiving the evidence on the day of the appeal, I decided to proceed, as the waiting time had been substantial, and the outcome meant I had to repay the official errors. The DWP admitted fault, but my experiences concur with Griffiths *et al.* (2022) on how debt recovery, mandated by the Welfare Reform Act (2012), attributes responsibility to individuals instead of the state.

*“The entrance has a metal detector, and the security team goes over you down with another detector. There is a G4S security guard present at all times. The room is large, cold and lacks life. In the courtroom, it was a male judge for social security. He came across as friendly and offered the opportunity to adjourn as DWP hadn’t sent the evidence until the day of the court. I decided against this as I wanted it over with. He informed me that under the old legislation, I could have appealed, but UC changed this. He said he sympathised with the case but stated there wasn’t anything he could do, despite the DWP acknowledging they made the error” (Tribunal diary extract, Wednesday 6<sup>th</sup> November 2019).*

My experience echoes participants and demonstrate how the state maintain discipline regardless of fault. The tribunal was allowed despite the outcome being pre-determined, which demonstrates a form of public shaming. It signifies deterrence

Page 223 of 338

to for challenging the state infrastructure. These findings align Wacquant (2009) as shaming is used to manage control of welfare recipients. Particularly those who sought out various forms of higher education to change their financial prospects. Another example occurred when I informed the DWP about my doctoral stipend via my online journal. The stipend was taken pound for pound against my UC, which I was notified about via text message on Christmas Day, and my claim was stopped as evidenced in Figure 6.

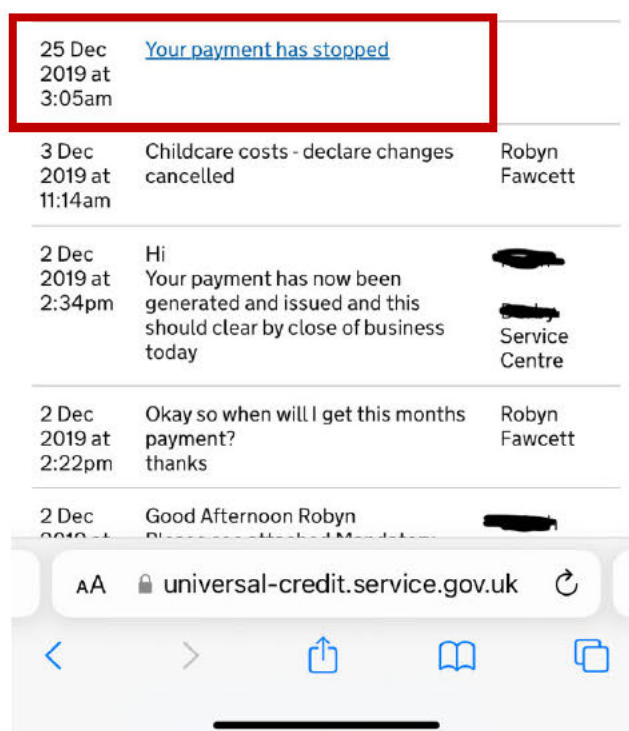


Figure 6. Online UC account

This process created layers of difficulty, as the text message put me on edge, and the online account demonstrated a stopped payment without explanation. However, prior to logging onto the UC system there is an automated text message, which is vague and caused a sense of uncertainty before accessing the account. This is evidenced in Figure 7.

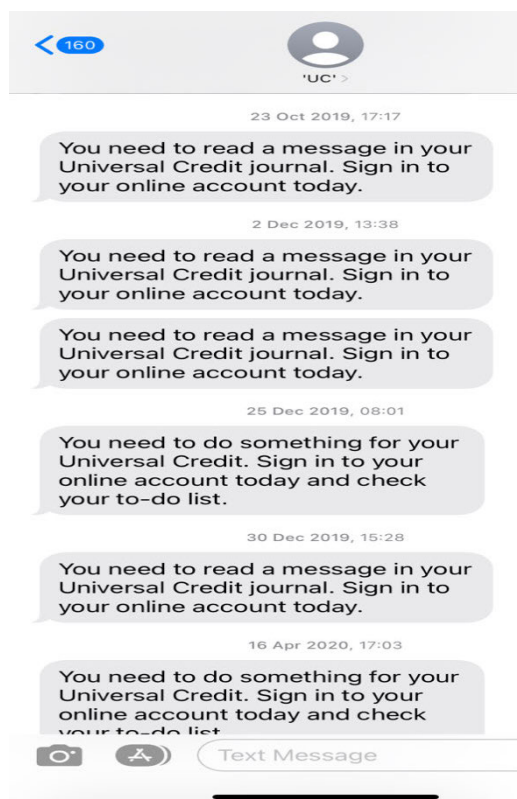


Figure 7. Text message from the DWP

The closure of my claim after the tribunal loss resulted in a sense of hopelessness, shame and suicidal ideation; I felt like a failure as a parent, a researcher and a person. This shame aligns with Wright, Fletcher and Steward's (2020, p 285-286) notion of "social abuse", which is social harm caused by the state. The automated nature of UC triggered my claim to be closed on Christmas day, which shows the lack of humanity or compassion for our household. Due to the holiday, it meant that I was unable to query the closure for a couple of days, which compounded the feelings of powerlessness.

*"I started having suicidal thoughts. I was told my stipend fully counted as income. I lost £800 a month overnight I had a text message on Christmas day, saying check your journal to-do list!! CHRISTMAS DAY!! I put on a brave face for my kids, but inside, I felt guilt and despair. I found it hard to write about UC*

*or to read about it. I wanted to hide away. I kicked myself for starting the PhD. My motivation was low, and I stopped sleeping. Financial insecurity and instability are a massive trigger for me”* (Diary extract Thursday 26<sup>th</sup> December 2019).

This experience concurs with Cheetham *et al.* (2019), who found UC causes hostility and suicidality due to the difficulties involved in the system. My experiences with UC triggered past experiences with legacy benefits and income support, where I had skipped meals to ensure my children could eat. These experiences were engrained into my psyche, and the impact of the UC claim closure triggered financial insecurity. Hudson (2016, p 121) terms this process, the scars of poverty which: “*attack your mind and heart unexpectedly*” which can take you back to painful experiences. The closure of my claim built on long-standing tensions between, social reproduction, education and paid work as a single mother in a capitalist society. These difficulties relate to citizenship entitlement as the contributions for my doctoral research and social reproduction were not valued. The UC system meant I felt unworthy of welfare and citizenship, which aligns with Rai, Hoskyns and Thomas (2014), as my labour was deemed as non-contributing to the economy. This created a sense of powerlessness, which negatively impacted my identity and sense of self.

Therefore, there were three options to consider: leave the doctoral research, take out a £26,000 doctoral loan, or take additional waged labour to offset the financial deficit. This decision was a difficult one to make and was shaped by Montgomerie and Tepe-Belfrage’s (2016) argument that society presents debt as a moral failing. I was motivated by the gap in knowledge of UC from a dual positionality as recipient and opted to take out the doctoral loan to finish the research. This demonstrates how I normalised debt as part of the everyday. These findings concur with existing research on how debt has become an accepted way to manage welfare deficits as part of everyday (Roberts 2016; Montgomerie 2009; Hall 2016; Goode 2009). The findings demonstrate how, despite my positionality in higher education, I still needed debt in the form of student loans to buy necessities. Roberts (2016) argues that debt is used to manage deficits left by the state, the findings add to this knowledge, as

Page 226 of 338



that student loans were used to offset the reduction in UC to purchase everyday items. These finding reverberates with other mothers for example Sandra, Nicole, May and Imogen, who were undertaking higher education on top of their social reproduction duties. These findings are novel, as they demonstrate the cost of education and research for working-class single mothers.

My challenges with the UC which mirror participants experiences during the data collection compounded the sense of powerless. This became apparent when interviewing single mothers who had difficulties with the system due to their student income, and I wanted to provide advice. However, ethically, I did not as I knew it would morally inappropriate and could cause harm due to the DWP inconsistency in disregarding student loans. I signposted to appropriate services, but as someone with similar experiences, I knew the provision would be inadequate, which made the research feel pointless. This created an internal back and-forth between morality, relation and ethics for the self (Edwards 2021). At times the research felt contradictory to the interdisciplinary social harm agenda. This was in part due to my experiences struggling to navigate the system and not being able to structurally solve collective harmful experiences. However, the research diary helped me process emotions and scaffold knowledge from the lived experiences of mothers in receipt of UC. The experience of receiving UC as a student and a single mother helped to reflexively challenge knowledge production and process difficult research issues. These findings align with Averill (2004), as a researcher's diary scaffolds existing knowledge in depth. This helps to conceptualise power dynamics between the state, society and the self (Holman-Jones 2005) through shared experiences of UC. All of which is pertinent to the implications of social harm and to illustrate how it is caused by the state. The findings demonstrate that UC was harmful to mothers who received student loan provisions. Thus, new forms of critical knowledge from marginalised perspectives were created, which aligned with the thesis's feminist commitment (Harding 2013). This was evidenced in the back and forth between my emotions, for example, where "*I felt frustrated*" and equally mindful not to confuse one of my participants more through inaccurate advice. On paper, I fulfilled the

ethical duty by signposting to somewhat relevant organisations, but the issues weighed heavily on me.

*"I always feel a range of different emotions after I felt frustrated for her, she had been waiting three months for an answer about her study and UC. I wanted to help I wanted to tell her about my situation and offer advice. I didn't because ethically, I couldn't, but also, it may not have been the correct information anyway because of how varied and complex UC is. I found it so hard to listen and not give any support. I sign-posted her to citizens advice and EntitledTo benefits calculator. But it felt pointless, as many services don't calculate student income, I felt powerless watching the slide lines" (Diary extract, Friday 11<sup>th</sup> September 2020).*

My experiences mirrored participants' difficulties in terms of insecurity with the UC system and the lasting impact this has on the sense of self and created emotional distress. Wickham *et al.* (2020) found people in receipt of UC experienced increased psychological difficulties. However, the findings in this theme demonstrate how my positionality also increased the psychological harm that I experienced. For example, my researcher positionality did not afford me more power to challenge the structural issues of UC. This realisation was difficult to process and took a long time to understand; I realised that both participants and I were powerless to change the structural harm caused by the UC system. This subtheme has demonstrated the challenges of undertaking research as a member of the group I am researching, which resulted in a sense of powerlessness. However, there were benefits to my positionality, through a sense of collectiveness addressed in the next section.

#### *6.7.3. Connectivity*

This section critically examines the interplay of connectivity between the researcher and the participants, illuminating the inherent contradictions of UC. It also explores the themes of social harm, futility, and hope within this context. The automated UC system kept people isolated from each other and concealed the social harm we experienced. Therefore, conversations about UC were rare and this research offered

the opportunity to process and understand the system. It is significant because it allowed participants to discuss their experiences of UC without judgment with a researcher who understood. These connected understandings addressed the microstructure and macrostructure of experience together (Laslett 1999). Thus, challenging power dynamics during a coronavirus, a period of isolation and uncertainty. Thus, connectivity was a tool for change and commonly expressed by participants who gained from offloading their experiences during interviews. Lauren's explanation of it being nice to have someone to listen demonstrates how the study remedied isolation.

*"Ummm, it's...it's quite nice...nice to have someone who listens to you about it all"* (Lauren interview three).

These findings support existing research that narratives are important for collectively challenging dominant normative views (Haraway 1988; Harding 1987; Wigginton and Lafrance 2019). Therefore, collectively can be a remedy to social harm and offer hope during difficult periods of time. The UC system had created insecurity and often left participants fighting for support, which meant repeating their stories constantly. However, this research provided a safe space for participants to speak and, importantly, be heard. This was beneficial to alleviate the harm participants experienced, as they were able to offload effectively. Therefore, the sense of powerlessness was overcome through shared connections and experiences.

*"Thank you so much for listening it's so nice to be heard"* (Lisa interview one).

Other participants found value in the research through their ability to speak about the challenges they encountered. Participants felt the doctoral research would help others learn from their experiences. Participants were motivated to tell their stories to offer transformative approaches to challenge the structural systems of harm demonstrated by Kim's motivation to take part.

*“Thank you so much for giving me the opportunity to take part...it’s nice to be able to share my side of UC because it could help someone in the long run who is in similar situations as I am, and they can be like this is how she’s experienced it” (Kim interview three).*

Doloriert and Sambrook (2009, p 29) argue it is important to strike a balance between the *“researcher and researched to create a connection”*. This research gave us the ability to challenge systemic harm through a shared storied narrative, which created community. This was evident in Imogen’s experience in isolation as a single parent, she benefitted from the project through a shared sense of humanity by telling her story.

*“It’s just nice to talk to another human being, to be honest (laughs) at the moment, one that’s not a child” (Imogen interview two).*

Participants’ ability to see the value of the research and our shared connectivity remedied my sense of powerlessness and frustration. These findings are significant, as they demonstrate the research impact for both the researcher and participants. Hollie’s account of how she believed in the project and its impact demonstrates the value she placed on the research.

*“I think it’s gonna have an impact, and that’s always good” (Holly interview three).*

This subtheme presented a novel insight into the value participants placed when taking part in the research and their two motivations. First, participants needed to express their experiences about UC with an outsider to help them process their experiences. The second motivation for participants was to help others by retelling their stories and challenges with the system. The findings demonstrate that despite the disciplinary and shaming aspects of the UC system participants kept their humanity. Hereby demonstrating how connections serve as a remedy to social harm caused by the UC system.

## Conclusion

This chapter analysed the relationship between social harm and UC in the everyday, drawing upon a unique qualitative framework. The findings demonstrate how computer-literate people found the online application beneficial, in contrast to legacy benefits, as it reduced the labour involved in accessing welfare. This finding was significant and contrary to existing research, which argued that simplicity was not aimed at people trying to access the service (Alston 2018; Summers and Young 2020). Nevertheless, the findings did concur with existing research on the 5-week wait for creating financial insecurity and budgeting difficulties due to monthly payments (Alston 2018; Butler and Warner 2020; Klair 2020; Jitendra *et al.*, 2019; Ross and Clarke 2021; Work and Pensions Committee 2020). These issues were conceptualised through a social harm lens, through the interconnections financially and emotionally with the labour market. An approach which is novel compared to critical criminology responses to social harm.

Consequently, this chapter demonstrated that the delivery and impact of UC solidified how social harm occurs through UC. There is recognition that welfare is an outcome of capitalist society to manage the contradictions between the state and management of labour discipline (Offe 1972; 1982; Roberts 2017). However, as evidenced by the findings presented in this thesis, the sources of social harm through welfare have changed under UC. The state enforced labour discipline and social harm through the online account, which over time became a central source of difficulty. The online account kept participants insecure and hypervigilant, and they continuously self-monitored their actions and online accounts to retain access to the UC system and remain part of society. This is a novel insight into how social harm operates through UC, as and demonstrates self-surveillance to maintain labour discipline. This created distance between the states' responsibility and demonstrated how the UC system reinforced Foucault's (1979; 2008) ideas on social control, as participants censored themselves to manage the system and remain part of society. This resulted in citizenship harm as the parents' expectations of UC commitments became an extension of social reproduction duties.

One of the significant issues was the management of childcare through the UC system. Past research demonstrated that under UC, people did not understand the childcare element, they struggled with arrears and found it too costly (Gingerbread 2017; Griffiths *et al.*, 2020; Andersen 2023). This thesis demonstrates that participants understood the childcare element well. However, challenges arose from part-reimbursement due to childcare bill dates and individual assessment periods. This created a continuous deficit as it could be two assessment periods before receiving the childcare back. The inflexibility of the assessment period in relation to childcare was missing from existing understandings of the childcare system. My positionality as a member of the group being researched, enabled a quick grasp of this issue, due to both research and real-world experience. This enabled a stronger understanding, insight and shared connection to the issues examined (Ellis 2014; Lockford 2017).

This chapter has demonstrated through the autoethnography (6.7) the challenges between navigating identities and the sense of powerlessness associated with being a researcher and recipient. This meant perspectives often mirrored participants' accounts, which meant the research blurred lines with life. It resulted in emotional labour and distress, which, at times, was difficult to process as part of the relational ethics of the self (Edwards 2021). However, the insight provided a novel understanding of social harm and UC, which had not previously been addressed through an autoethnographic approach.

Past research concurs on the importance of support networks to mitigate welfare deficits (Hill *et al.*, 2017; Shorthouse 2013). This chapter demonstrated that parents learned ways to manage social harm by developing protective harm factors through online groups, family and friends. This was a new understanding as participants were active agents who created protective harm factors to offload harm caused by the DWP, make informed choices about their lives and minimise depletion. This does not eradicate harm or achieve recognition for social reproduction contributions to the formal economy (Rai, Hoskyns and Thomas 2014). However, the protective harm

Page 232 of 338



factors were beneficial in mitigating aspects of social harm, which helped the parents to manage the everyday.

This chapter demonstrated that during coronavirus, participants already in receipt of UC at the start of the pandemic were initially protected from coronavirus harm. The UC system adapted flexibly quickly and supported participants well, particularly for families who experienced furlough. It provided unique understanding which had not been examined through a conceptual interdisciplinary social harm approach. It reinforced how policy changes were not to manage social harm caused by capitalism and the welfare system. The temporary measures were used to mitigate risks to the labour market caused by coronavirus. Past research has demonstrated that temporary policy changes did not adequately offset the deficits created during coronavirus conditions (Corlett and Try 2022; Garthwaite *et al.*, 2022; Resolution Foundation 2020). This chapter has demonstrated that over time, participants did struggle due to increased food shopping costs, utility bills and additional resources. This chapter recognised these challenges as contributing factors to the increased social reproduction duties, which resulted in compounded pressures. Further, the parents experienced turbulence due to the uncertainty of whether the uplift would remain and how they would manage if it was removed. This resulted in social harm and fear for the parents as they were struggling to manage their budgets.

Overall, this chapter has demonstrated that UC is socially harmful at a distance compared to the legacy welfare system. This chapter has demonstrated the parents learned to manage within the harmful system through knowledge transfer with others. The parents had future aspirations, but many felt limited by the UC system and their circumstances. These findings offer new insights into how social harm operates and result in policy recommendations and future recommendations, which are examined in the subsequent conclusion chapter.

## **Section V: Conclusion**

### **Chapter 7: Understanding Families' experiences of UC in the everyday**

#### **Introduction**

This concluding chapter synthesises the relationship between the findings of UC and social harm. It begins with an overview of how the research aims, research questions and objectives were achieved. Additionally, it outlines four original contributions to knowledge regarding UC and social harm. These are:

- a) The online application process mitigates emotional labour.
- b) The online account serves as an extension of domestic duties.
- c) Participants act as active agents who develop protective factors against harm.
- d) The unique methodology which informed participants' experiences of UC.

These original findings inform the research's impact, implications, and policy recommendations, which consist of the need for an automated childcare database, holistic and compassionate approaches to welfare. The chapter also considers future research through more intersectional experiences of UC, social harm and Facebook groups. Finally, the chapter addresses the research limitations caused by the coronavirus pandemic and lastly there are considerations for the ongoing roll-out of UC.

#### **7.1. Research aims, questions, objectives and original contributions to knowledge**

This section provides an overview of how the research aims, questions and objectives have been achieved by this thesis. First, it is timely to re-introduce the research aims:

- (a) Deepen understandings of social harm and social reproduction through an exploration of the contemporary social policy, UC.

(b) Develop an understanding of the lived experiences of families claiming UC over an extended period.

These two aims underpinned the thesis as a whole and formed the basis for the four research questions:

1. How did people's experience of UC shift over the fieldworks (20-months) period?
2. What is the long-term lived experience of UC concerning an individual's mental and physical health, their financial management, employment and education, childcare and interaction with a digitised welfare system?
3. How did the coronavirus pandemic and temporary policy changes to UC impact people's experiences of the benefit?
4. How useful is an interdisciplinary approach to social harm when trying to make sense of the lived experience of UC?

Following on from the research aims and questions, there were four objectives:

- a. Review the existing literature on British welfare provision via a theoretical perspective of social harm and social reproduction.
- b. Provide a unique methodological framework through qualitative longitudinal interviews, participant-led diary entries and autoethnography that explores the lived experience of UC, social harm, and social reproduction.
- c. Capture the lived experiences of UC during a global pandemic and analyse this evidence in relation to an interdisciplinary framing of social harm.
- d. Consider the empirical data as part of the broader disciplinary welfare trajectory and the national rollout of a new digitised and disciplinary system.

These aims, questions, and objectives were achieved through each thesis chapter, which is addressed in turn alongside original contributions to knowledge. Chapter 1 presented a framework for understanding existing perspectives on social harm, welfare, and social reproduction. It provided a rationale for an interdisciplinary approach to these issues, critically engaging with established feminist perspectives

and interdisciplinary views on harm. The chapter illustrated how gender has been naturalised within the sexual division of labour, portraying social reproduction as a biological role for women (Federici 2004; Fraser 1994; Rai, Hoskyns and Thomas 2014). This expropriated women from their bodies, thereby facilitating capital accumulation through reproducing future workers mandated through coercive disciplinary practices (Federici 2004). The chapter demonstrates feminist perspectives acknowledge this as a harmful dynamic within the wider context of social harm. It recognised social reproduction as a significant but not isolated source of harm.

Thus, chapter 1 explored various other forms of harm through criminological and legal foundations of social harm beginning with Sutherland (1945) and focusing on social injury to address white-collar crime. It also considered the seminal work of Hillyard *et al.* (2004) who argued that social harm could be useful to criminology by highlighting the limitations of crime and assessing acts that go beyond criminality by addressing human harm. This thesis concurs that social harm exceeds criminality but argues that social reproduction is also a source of harm. Chapter 1 articulated the rationale for an interdisciplinary framework by integrating the social dimensions of social harm and social reproduction. This integration allowed for a comprehensive evaluation of the structural challenges created by capitalism and welfare over time, which framed the analysis of parents' lived experiences of UC. This chapter laid the foundation for an autoethnographic and qualitative longitudinal analysis of social harm from an interdisciplinary perspective.

Chapter 2 analysed how welfare changed during different political and social relations and established how harm occurred through different variations of welfare. It demonstrated how the tools used to criminalise law breakers mirrored the state's approach to managing poor individuals. For example, historically, poor people were punitively penalised through capital punishment, debtors' prisons and workhouses (Roberts 2017). This was examined in chapters 2, 2.1 and 2.2, which demonstrated how penal approaches categorised individuals based on their position in the labour market. This included how the sexual division of labour was managed and attempts

Page 236 of 338

made to maintain the nuclear family and gendered hierarchy, for example through the opt-out clause for women's national insurance contributions (Beveridge 1942; Roberts 2017; Walker 2003). The states responses to poverty and inequality through labour discipline drew upon sociology, criminology, social policy, and feminist political economy approaches. This is due to the punishing aspect of welfare, which needed to be managed through a system to contain the contradictions of capitalism and maintain political power relations (Offe 1972; 1982; Roberts 2017). This included the post-war period, where it was argued that even benevolent types of capitalism (as expressed by Pemberton 2016), were socially harmful, due to notions of deservingness and labour discipline. This was particularly apparent in how women have been treated throughout different forms of welfare policy, as part of the social and political relations. This is significant as it demonstrates how the welfare trajectory is harmful as part of the capitalist state, even in its most humane form. Subsequently, this thesis considered how these issues were linked to each other and how social harm occurred over time.

This thesis conceptualised an interdisciplinary understanding of social harm, welfare and capitalism throughout different periods to demonstrate the legacy in which the UC was developed. Subsequently, it demonstrates how the state overlooks the inequality caused by capitalism and places the onus on individuals. Chapter 2.4 demonstrated how Thatcherism drew upon notions of deservingness and labelled citizens receiving welfare as scroungers, in need of education and punishment. The states' approach was to enforce disciplinary policy approaches, for example, workfare mandated unwaged labour and training to receive state assistance (Digby 1989; Dostal 2009; Gray, Farrall and Jones 2022). The thesis demonstrated in chapter 2.5 that the New Labour period built on Thatcher's legacies by reinforcing conditionality, surveillance of people and additional penalties. This was utilised through sanctions as a deterrent and subsidising employers' low pay through the creation of Working Families Tax Credit (Jessop 2003; Reeves and Loopstra 2017; Wacquant 2009). As part of this process, New Labour altered access to welfare - which changed citizenship status- and recipients were expected to record their job searches and undergo more rigorous meetings (Edmiston 2000; Fletcher and Wright

Page 237 of **338**

2017; Roberts 2017). These measures altered the relationship between social reproduction and the production of impoverished people, who were expected to do more to receive state financial support. Those unable to meet the demands imposed with citizenship changes were demonised as unworthy citizens (Reeves and Loopstra, 2017; Watts *et al.*, 2014). These issues are significant to a criminological understanding of social harm, as they link back to the early formations of punishment and deservingness. For example, the dehumanising of people based on categories of worthiness to determine who should qualify for welfare support and who should be excluded.

Chapter 3 provided a critical consideration of austerity measures, which demonstrated how women filled the gaps within state services, drawing on existing research (Hall 2006; Roberts 2016). People receiving welfare became solely responsible for their claims as the state absolved itself of responsibility. The chapter illustrated how debt became an acceptable way to manage the everyday due to increased pressures placed on women, due to austerity measures (De Henau 2017; Reis 2018; Pearson 2019; Walby 2015). Chapter 3 demonstrated how these precarious preceding conditions formed the creation of UC, which was significant to consider when analysing social harm. This chapter demonstrated that the roll-out of UC created harm around increased emotional distress, suicidality, work commitments and care (Andersen 2023; Cheetham *et al.* 2019; Griffiths *et al.* 2020; Wickham *et al.* 2020). However, these issues had not been conceptualised through a social harm framework. Therefore, Chapter 3 argued for a social harm approach and parts 3.5 to 3.13 utilised a social harm perspective, which recognised that the UC elements and features were designed to provide the bare minimum level of support and to maximise capital accumulation. For example, the taper rate was designed to remove state support gradually but still subsidise employers. This taper rate mostly impacted women as second earners, which further reduced their ability to reach a reasonable standard of living (Cain 2016; Griffiths and Cain 2022). The UC system was designed to increase disciplinary approaches through enhanced conditionality through increased work commitments for parents. The chapter demonstrated how existing research assessed the impact on mothers who found these measures



conflicting in managing both care and work (Andersen 2019; 2023). This meant a further devaluing of care and changes in citizenship status, with women expected to occupy a place in the labour market on top of parental duties (Cain 2016; Klett-Davies 2016).

Therefore, chapter 3.11 examined the relationship between conditionality and childcare challenges based on existing research. It demonstrated how women were more likely to need formal care to work and that these social policy changes on care did not alter structural childcare issues (Andersen 2019; 2023; Griffiths *et al.*, 2020). Therefore, the issues examined in Chapter 3 bring together interdisciplinary insights into UC, debt, care and social reproduction. Collectively, chapters 1, 2 and 3 addressed existing perspectives of harm and contextualised social harm throughout the welfare trajectory to demonstrate how these social relations maintained the capitalist system. This achieved research objective a) *review the existing literature on British welfare provision via a theoretical perspective of social harm and social reproduction*.

Chapter 4 presented a unique methodological approach through qualitative longitudinal interviews (4.3 and 4.4), diary entries (4.9) autoethnography (4.2, 4.2.1 and 4.2.2), narrative analysis (4.5.2) and reflexive thematic analysis (4.5.3). These were each addressed as part of the conceptualisation of social harm as a transformative approach to understanding UC. This was framed by the feminist epistemology, to present marginalised voices at the centre, to challenge traditional knowledge production and worldviews (Harding 2004; 2013; Smith 1974). The chapter outlined how participants' experiences were managed with the researcher's positionality, as a member of the group being researched. It was managed through reflexivity (4.5) in a researcher's diary, to process emotions, my identities and the emotional labour involved. This helped to manage the quality of the data by engaging in a robust process to assess how situational knowledge informed the findings (Berger 2015; Harding 2004; Haraway 1988). The methodological approach recognised that all knowledge is produced socially, and marginalised voices are paramount in challenging traditional narratives (Haraway 1988; Harding 1987;

Harding 2013). It resulted in a detailed analysis of the vicissitudes of how social harm operates through UC through various locations of social harm (Chapter 5 and Chapter 6). This was suited to the longitudinal nature of the research to highlight individual rich temporal experiences to create a deeper understanding (Treanor, Patrick and Wenham 2021; Thomson, Plumridge and Holland 2006). Past research on UC and social harm has not drawn upon this combination of methods, which presents an original contribution to knowledge on how UC is experienced and understood.

Chapter 5 analysed the empirical data from a narrative analysis of participants' experiences to show their starting positions, how they claimed UC and the changes they experienced by the end of the research. The chapter did demonstrate how despite struggling in the UC system all the participants hoped to change their circumstances and many actively engaged with education to achieve these goals. The chapter demonstrated that many of the participants had struggled to manage everyday, and it provided insight into the longitudinal difficulties experienced by the parents. Both social policy and feminist political economy disciplines benefit from rich temporal understandings of lived experiences in the everyday to enact policy responses. Thus, this thesis achieved its commitment to a transformative interdisciplinary social harm approach as it positioned marginalised voices front and centre of the research (Harding 2004; 2013).

Therefore, Chapter 5 answers research question 1: *How did people's experience of UC shift over the fieldworks (20-months) period?* This chapter demonstrated that the parents had different starting positions, which altered slightly over time, for example through where they lived or whom they lived with. However, over the 20 months, nobody was able to change their financial circumstances enough to leave the UC system. The chapter focused on introducing each participant and demonstrated how no one had changed their positions enough to exit the UC system. This reinforced the notion that UC is about maintaining labour discipline and punishing people for needing to use the welfare system. Therefore, it demonstrates that the social harm of UC is pervasive and difficult to escape for low-income families.

Chapter 6 was the second empirical chapter, and parts 6 to 6.5.3 and 6.7-6.8 answered research question number 2: *What is the long-term lived experience of UC concerning an individual's mental and physical health; their financial management; employment and education; childcare and interaction with a digitised welfare system?* Chapter 6.1.1 demonstrated that the online application mitigated emotional labour and was effective for computer-literate people who had access to smartphones. This online process enabled parents to apply quickly which reduced the emotional and physical labour to access the service. In contrast, legacy benefits used lengthy processes through the postal service. Therefore, the online application made welfare more accessible and demonstrates an original contribution to knowledge. Particularly, as past research has argued that people would struggle to access the system due to the design of the online application (Alston 2018; Summers and Young 2020). The ability to access welfare more efficiently demonstrates a change in past welfare approaches. Historically impoverished people were penalised, punished and excluded by the state for example, through workhouses (Roberts 2017; Rusche and Kirchheimer 1939; Scott 2008). This contribution is pertinent to criminology because it signifies how the state's approach to managing the poor has shifted. This denotes the idea that the state wants the UC system to be accessible to maintain low-paid work and ensure individuals monitor their behaviours. Therefore, the findings demonstrate that initially, the online account was a positive experience for the parents, but over time this became problematic, as it served as a modern form of social control. Offe (1982) argues that welfare is not about changing social relations but containing the contradictions of capitalism. This thesis has demonstrated that because of these contradictions, welfare is inherently harmful, and the purpose is labour discipline. UC is not about making work pay, which is demonstrated by the notion that none of the participants secured well-paid work to exit the system. Further, the state uses the UC system to increase self-surveillance and pass the administration of welfare responsibility onto the individual.

The parents were continuously hypervigilant, monitoring their online accounts and themselves (6.2.1 and 6.2.2). It resulted in a permanent censoring and surveillance

of the self to remain part of society (Foucault 1979; 2008). Also, to retain access to the UC system parents needed to manage the everyday and many had experienced digital errors, which resulted in underpayments or underpayments. This resulted in emotional harm, psychological distress and precarious harm, which destabilised the parents over an extended period. Past research examined how UC increased expectations for parents to manage work, commitments and care (Andersen 2019; 2023; Xue and McMunn 2021). However, this thesis argued the administration increased the parent's unwaged labour as participants were responsible for their claims on top of social reproduction duties. This administration entailed leaving online messages and chasing up information that was labourious with inconsistent responses (6.2.1).

Another challenge was the childcare element for employed parents, the assessment periods often clashed with the childcare bill dates (6.3.3). This was due to the individuality of each assessment period, which meant parents only received childcare for the dates included in that past month's assessment period. Past research addressed childcare difficulties due to the UC arrears system and lack of childcare availability (Andersen 2019; 2023; Dewar and Ben-Galim 2017; Griffiths *et al.*, 2020). However, it did not address the role of assessment periods, which provides a novel insight into social harm. Thus, parents engaged in a cycle of paying childcare upfront but not receiving the full month's childcare for two months. Subsequently, it demonstrates that assessment periods can vary the level of social harm experienced due to the childcare reimbursement in arrears. It resulted in a vicious cycle of parents' increased insecurity and the psychological load for participants in work to manage (6.3.3). This thesis conceptualised the childcare challenges and hypervigilance of managing the online account through an interdisciplinary understanding of social harm. These issues are framed through social relations as an extension of domestic duties. This is an original contribution to knowledge on UC and how social harm operates through a digitised welfare system in various ways. For example, participants with pre-existing mental health difficulties experience further harm through inadequate levels of financial support and insecurity (6.4). These findings align with Dwyer and Wright (2022), who found that the system

Page 242 of 338

exacerbated people's mental health challenges. These experiences were examined through a social harm framework, highlighting how the budgeting and mental health challenges associated with navigating the UC system diminished participants' sense of self and overall quality of life. Thus, providing new insights into how social harm operates through UC.

Participants developed coping strategies to address the social harm they faced while enduring a prolonged state of depletion. Fawcett, Gray, and Nunn (2023) contend that a depleted state can be managed through various coping mechanisms. In this thesis, participants took proactive steps to address the social harm inflicted by the UC system by actively managing their claims and asserting agency over their circumstances (6.5). Participants engaged with the DWP to question, challenge and explain their circumstances with varying results. At times it meant a positive change in their payment and at other times it had no impact on their UC (6.5.1). Whilst this demonstrates inconsistency in experiences the findings demonstrated that this process made participants active agents who developed coping strategies to minimise and offload harm. This was commonly achieved through support networks consisting of friends and family, to share emotional responses and explain their circumstances. The research demonstrated that these networks did not understand the UC system but still provided emotional and often material support. These findings concurred with existing perspectives of support networks to fill gaps in welfare provision (Hill *et al.*, 2017; Shorthouse 2013).

However, the findings in this thesis demonstrated that online Facebook groups were a significant source of knowledge transfer where participants could receive understanding and advice to change their circumstances (6.5.3). Parents used this knowledge in their interactions with the DWP, which enabled them to receive the right support. Therefore, it demonstrates the unique approach to how participants processed UC and decisions about their lives. Consequently, the thesis demonstrates that protective harm factors consist of traditional support networks, friends, family and online groups. These factors mitigated the severity of harm that people experienced, to help them manage the everyday. Thus, protective harm

factors are an original contribution to knowledge on UC and social harm. This is because existing research has not addressed the role of Facebook groups in assisting people in managing their UC claims (see Andersen 2023; Shorthouse 2013; Hill *et al.*, 2017). These findings are significant for the disciplines of criminology, feminist political economy, sociology and social policy because it demonstrates how harm for parents receiving UC crosses boundaries. Therefore, an interdisciplinary approach provides further insight into how social harm operates.

This thesis agrees that personal experiences shape the stories told and worldview (Riessman 2005), from the outset I recognised that my positionality as a lecturer in Criminology and UC recipient shaped the lens through which the data was analysed. Therefore, the reflexive diary entries were used to process experience and to demonstrate the tensions between my identities, which resulted in increased psychological harm and emotional labour (Chapter 6.7.1). There were considerations between the insider and outsider narratives, which were continuously in flux (Adam, Jones and Ellis 2015). Further, it illustrated the similarities between participants and the researcher, for example, having an overpayment and the difficulties in challenging the system. At times this resulted in an increased sense of powerlessness, which questioned the ability to change social harm and the structures of UC (6.7.2). However, at the same time, engaging in this process helped foster a sense of connectivity, to challenge the power dynamics by engaging in conversations about the system which had previously been unsaid (6.7.3). This process enabled a deeper richer insight into the macro and microstructures of the UC system and the social harm inflicted upon participants and me which is an original contribution to knowledge on UC and social harm, which (at the time of writing) have not previously been undertaken by past research. Therefore, Chapters, 6 to 6.5.3 and 6.7 addressed research objective d) *Consider the context of UC as part of the broader disciplinary welfare trajectory and the national rollout of a new digitised and disciplinary system.*

Chapter 6.6 answered research question 3: *How did the coronavirus pandemic and temporary policy changes to UC impact people's experiences of the benefit?* This



thesis demonstrated that the system did adapt quickly and flexibly to challenges caused by the coronavirus for parents who were already receiving UC prior to lockdown. However, this was short-lived, the longitudinal data, over time demonstrated that participants experienced material and financial harm associated with their children being at home. This was through increases in utility bills, food, clothes and household activities to keep children entertained, alongside increases in social reproduction. The policy changes, including the uplift, were not enough to overcome increased costs (Brewer and Patrick 2021). Therefore, the temporary policy changes did not cushion households sufficiently to protect them from the harms of the coronavirus pandemic. Further, the UC policy changes did not reduce the harm caused by the capitalist system. This thesis demonstrated the uncertainty about the uplift and whether it would be retained increased participants' sense of turbulence (6.6.4). The findings demonstrate this created a unique form of social harm through a range of different forms of emotional, psychological and financial harm related to the uncertainty of the uplift, which created concern for the future. Therefore, Chapter 6.6 achieved research objective c) *Capture the lived experiences of UC during a global pandemic and analyse this evidence in relation to an interdisciplinary framing of social harm.*

Chapters 4, 5 and 6 addressed research objective b) *to provide a unique methodological framework through qualitative longitudinal interviews, participant-led diary entries and autoethnography that explores the lived experience of UC, social harm, and social reproduction.* Chapter 4 provided the rationale for the novel methodological framework, which is linked with the transformative social harm agenda. This shaped how the data was collected, analysed and positioned within the thesis. Chapter 5 provided an in-depth narrative analysis for each participant, which addressed social harm and social reproduction. This approach helped strengthen insight into each participant for the main empirical chapter, which formed part of the unique methodological approach. Objective b) was achieved through chapter 6 as it analysed parents' lived experiences of UC using the unique methodological framework, using a feminist epistemological approach which recognised the

transformative nature of social harm. The methods used together presented a unique insight into how social harm is experienced and conceptualised through UC.

Overall, to answer research question 4: *How useful is an interdisciplinary approach to social harm when trying to make sense of the lived experience of UC?* The thesis has examined existing perspectives of social harm in chapters 1,2, and 3, demonstrating the merit of adopting an interdisciplinary approach by demonstrating how harm occurs, its impact and possible solutions. The thesis has demonstrated that harm can manifest in many different ways which can be influenced by the political approaches adopted by the state in different periods. Chapter 4 demonstrated the benefits of feminist epistemology, using a unique method through qualitative longitudinal interviews, diary entries and autoethnography. A social harm perspectives is useful to understand the complexities between labour discipline, UC, capitalism and low-income households. Chapters 5 and 6 demonstrate that harm occurs in different areas for different people, sometimes through people's identities or increased pressures in their psychological load. For example, the management administration of the online system over an extended period of time. The findings illustrate how parents managed to live with harm caused by the online design of the UC system. This was despite fluctuations often beyond their control, their experience with the system challenges the notion of individual responsibility for people in receipt of UC. Therefore, an interdisciplinary social harm approach challenges traditional forms of knowledge and perspectives for poor households in receipt of welfare. This demonstrates that social harm is a useful concept to understand longitudinal experiences of UC.

Therefore, this thesis achieved the research aim (a) *To deepen understanding of social harm and social reproduction through an exploration of contemporary social policy*. This was through an in-depth analysis of existing perspectives of UC and social harm, which demonstrated a knowledge gap. The empirical chapters provided a deeper insight into how social harm occurs as part of social reproduction through UC, which also achieves objective (b) *To develop an understanding of the lived experiences of families claiming UC over an extended period*. The thesis has

demonstrated that families continuously felt behind and unable to catch up, but their ability to connect with others minimised the severity of harm that they experienced. This thesis has demonstrated four contributions to knowledge based on participants' experiences with the online application, the online account and how they became active agents utilising protective harm factors. These contributions were only possible due to the unique methodological framework which produced these findings, which have implications for current and future research.

## 7.2. Research impact and implications

This section illustrates the impact and implications of the research both for participants and through dissemination. Participants expressed that being heard was a valuable reason to take part in the research, as often they felt their experiences were not recognised (6.7.3). The impact of the research on other participants was the power of storytelling to help others and make change. Therefore, participants found the research valuable in favour of social betterment, and these narratives, made people feel connected. This results in social rewards for the individuals and the community of people in receipt of UC (Ellis 2014; Lockford 2017). This has resulted in a valuable opportunity for people who received UC and demonstrates the benefits for participants, which was an important consideration for the social justice agenda of the thesis.

Another consideration around impact and implications was the dissemination of the research, which has been shared widely through various platforms. For example, a talk to the Newcastle Under-Lyme Labour Party (June 2023), and findings shared with the Institute of Employability Journal assessing ways to support parents on UC into work (see Best *et al.*, 2023). This journal focuses on professionals in various roles across the employment sector to increase the impact of the thesis findings. The research has also been disseminated in academic settings through a range of conferences between 2021 and 2023. These are the British Sociological Association, the Social Policy Association, and the Midlands Branch of the British Society for Criminology. The research has also been shared internationally and as part of the UK and South Korea Family Network (2022 and 2023). This has resulted in ongoing

discussions about UC, social harm and social reproduction, which has created a strong network of interdisciplinary researchers. Lastly, the research has been disseminated through a journal article in conjunction with doctoral supervisors (Fawcett, Gray and Nunn 2023). The research has also been disseminated in a book chapter, which addresses the role of online communities in mothers' experiences of UC (see Fawcett 2024).

The wide forms of dissemination addressed here demonstrate the impact and implications of the doctoral research to form a dialogue between the public, policy and practice as part of the commitment to the transformative social harm agenda. This has influenced different ways to understand social harm, UC and more critical approaches, which focus on lived experiences. This aligns with the commitment to challenge traditional forms of knowledge production through the incorporation of marginalised perspectives in research (Adams *et al.*, 2015; Harding 2004; 2013). Thus, the thesis offers a transformative approach to make sense of families' experiences of UC, which shapes policy recommendations and future research, which are addressed next.

### **7.3. Recommendations for policy and future research**

This section outlines recommendations for UC policy and future research which are informed by the original contributions to knowledge. The thesis has demonstrated that the state has focused on using the UC system to maintain labour discipline. The capitalist system relies on exploitation to maintain social order through low-paid, flexible and insecure work, which adapts to the demands of the labour market (Peck 2001). The research findings demonstrated that some participants had low-paid and part-time jobs, but nearly all aspired to exit the UC system (Chapter 5). However, leaving the UC system did not happen for any of the participants, which demonstrated the very real challenges for poor individuals. This also demonstrated how participants focused their efforts on long-term solutions; for example, many parents undertook undergraduate degrees to help secure their futures (Chapters 6.2.1, 6.3.1, 6.4.2, 6.6.2 and 6.7.2). This indicates that parents wanted to secure well-paid work, but there were barriers caused by the UC system which prevented

them from achieving their goals. Therefore, to alleviate harm and make work beneficial for both the state and poor people, a compassionate approach towards people in receipt of UC is necessary. There are three recommendations for policy changes and future research:

1. An automated childcare system for providers and the DWP.
2. Holistic and compassionate approaches towards recipients focus on rewards over punishment.
3. Further research approaches on UC, social harm and utilising protective harm factors.

Each of these recommendations is addressing individually, beginning with a childcare system for the DWP. However, before any changes are made to the UC system, this thesis recommends that policymakers' academics, practitioners, charities, and the state begin with lived experiences.

#### *7.3.1. Automated childcare system.*

This section addresses the practical steps for the state and the DWP to take to support parents in work through the development of a national childcare system. Chapter 6.3.3 demonstrated that one of the biggest barriers to attaining well-paid work was due to the childcare system in arrears. Alongside individual assessment periods where participants could pay for weeks of childcare upfront. However, they would only receive a couple of weeks of childcare back, depending on their assessment periods. This created a barrier for participants to enter the labour market, and those in work actively changed positions to avoid paying for childcare. Therefore, the first recommendation would be for the state to invest in a national system which would pull through people's childcare bills automatically through to their UC claims. It would be similar to the HMRC real-time information system, which was estimated to cost £10 million to develop (NAO 2013, p 13). Therefore, similar methods, but designed as a national database to pull through childcare costs, would be effective. This would simplify the process for employed parents, reduce the emotional labour in managing childcare and improve engagement in the labour market. These benefits could increase capital accumulation and, over time, would outweigh initial infrastructure costs to create a transformative welfare legacy. Part of

the challenge to change the UC system and the associated social harm is how the state and society have treated people on welfare punitively. Therefore, the next recommendation addresses how the state should take a holistic and compassionate approach to people in receipt of UC.

### *7.3.2. Holistic and compassionate approaches towards recipients, which focus on rewards over punishment.*

This section addresses the rationale for more holistic and compassionate approaches to UC for policymakers, practitioners, the state and the DWP. This thesis reinforced the notion that punitive welfare policy responses do not increase poor individuals' ability to secure well-paid long-term employment (D'Arcy 2018; Wright, Fletcher and Stewart 2020; TUC 2018). It has demonstrated that Ian Duncan-Smith's (2010) argument about UC making work pay is inadequate, as it conceals the social harm of the system, which relied on labour discipline through punitive and inhumane partly automated systems to manage parents. This manifested in various forms of social harm, which had short and longer-term implications for parents. For example, precarious harm is caused by errors in the system, which is exhibited through participants' increased hypervigilance, emotional distress and self-harm (Chapter 6.2). These challenges impacted participants' ability to operate in society, which resulted in citizenship harm that altered parents' identities (Chapter 6.3). In some instances, these challenges resulted in extreme forms of social harm through suicidal thoughts due to the sense of powerlessness caused by the UC system (Chapter 6.7.2).

The social harm perpetuated by the state and through parents' interactions with the UC system made it difficult for participants to develop confidence and achieve their individual goals. The design of UC overlooks the nuances in individuals' lives, and this thesis recommends that the state, the DWP and policymakers should adopt more holistic and compassionate approaches to support people. For example, offering one-to-one CV support or help in writing job applications, which is something participants hoped their work coaches would provide (6.3). This would help parents' confidence and self-worth, which could be organised through an assessment of



human needs, which is tailored and co-created with each person to help alleviate further social harm.

### *7.3.3. Future research approaches on UC, social harm and utilising protective harm factors.*

This section demonstrates how policymakers, academics and organisations should utilise protective harm factors to minimise social harm and the need for future research. The thesis has demonstrated how protective harm factors (chapter 6.5.3) helped parents navigate the UC system and served as mitigating factors against the harm of the UC system, which they developed organically. However, many parents may not be aware of the online Facebook groups and the support available. Further research is needed to consider the long-term impact of these groups, people's awareness of them and considerations for social harm. Therefore, to understand the scale of people who are aware of these online support networks, it could be beneficial to undertake focus groups with people on a larger scale. This would help to understand the impact of these support networks and the structures to encourage people in receipt of UC to join these networks and to create their protective harm factors.

This thesis is the first to utilise social harm, UC, qualitative longitudinal interviews and autoethnography concurrently. It presents the opportunity for similar approaches. Therefore, the second research recommendation could be an edited collection of autoethnographic accounts from people with lived experiences of UC. This could be through public experiences, academics, people in the DWP, practitioners and charity perspectives; a wide range of interdisciplinary experiences would be beneficial. The Women's Budget Group and Runnymede (2018) found that ethnic minorities were most impacted by policy changes during austerity. Therefore, future research should consider the relationship between race, ethnicity, gender, social harm and UC to provide a more robust insight into the system is warranted. Particularly as the UC system is in the process of being fully rolled out across the UK. This thesis has thus made contributions to knowledge and policy

recommendations, but there were some limitations, which are addressed in the next section.

## 7.4. Research limitations and challenges

This section focuses on the limitations of the research at the start of the doctoral study, the largest concern was attrition rates due to the qualitative longitudinal research design. However, a global pandemic, which resulted in millions of deaths (Taylor 2022), long-term health conditions (Crooke *et al.*, 2021), a lockdown that restricted people's movements, increased mental health challenges for women and homeschooling (Etheridge and Spantig 2020), were not foreseen challenges. The impact of coronavirus negatively impacted my wellbeing as a single mother isolated from society due to the lockdown conditions. I experienced disconnection, fear, anxiety and a health condition, all of which took time to process and understand. As such, these conditions altered the research design outcome and overall thesis. This resulted in limitations in research, which are addressed through coronavirus and sample and telephone interviews, examined next.

The conditions caused by coronavirus resulted in changes in recruitment and the sample size. Originally, the recruitment focused on a localised sample working in conjunction with local agencies in Derby. However, pandemic conditions altered the recruitment strategy and led to a second ethical submission. This process took a couple of months and meant a further month of recruitment via social media. King, O'Rourke and DeLongis (2014) argue that social media is a quick and inexpensive way to recruit participants. However, the delays due to coronavirus meant the process was labour intensive, particularly after spending the first few months of the project recruiting with local agencies in Derby. The social media recruitment took place over a one-month period, which entailed daily posts across different platforms. It resulted in hundreds of messages and often minimal responses. The process, yielded 10 participants (3 were recruited prior to the pandemic conditions) plus the researcher and recipient, which brought the total to 14 participants. The participants who did take part were mostly women, with only 1 man taking part in the study. Participants' race and ethnicity were not considered in the study, presenting a

limitation in terms of the understanding of social harm. This impacted the overall findings, as there was a gendered divide, and the relationship between social harm, social reproduction and race was not considered. Whilst the sample was different to the original plan, the qualitative longitudinal research design resulted in 37 interviews. Therefore, it resulted in a rich temporal detailed analysis (Thomson, Plumridge and Holland 2003) of parents' experiences of UC over an extended period. However, in hindsight, the methods used to recruit participants could have been expanded to include other forms of social media. For example, Reddit and Snapchat may have garnered broader representations of families' experiences of UC.

Due to the pandemic conditions, the method changed from face-to-face interviews to telephone or Zoom interviews, depending upon participants' preferences. This choice was made considering children and family members at home during coronavirus conditions and during the interviews (Chapters 4.4.7 and 4.4.8). Most participants chose telephone interviews, which made the interviews challenging due to the loss of nonverbal communication. For example, whether participants nodded or if they were processing the questions through introspection (Gillham 2005; Hermanowicz 2002). Telephone interviews emphasised changes in voice tones and pitch through different topics discussed (Chapple 1999; Gillham 2005; Vlog 2013). In comparison to face-to-face interviews, the telephone interviews were shorter, and it made it difficult to establish the same level of rapport. Another challenge with telephone interviews was the background noise, with many participants attending to children whilst taking part in the research. Therefore, this did hinder some of the findings, although the longitudinal research meant revisiting loose ends in the follow-up interviews. There could have been a greater emphasis on the benefits of Zoom interviews presented to participants in contrast to phone interviews, which could have expanded the number of participants who opted for this method. This would have increased the nonverbal forms of communication, for example, facial expressions, to improve rapport (Archibald *et al.*, 2019). However, despite the limitations, the research provided original insight into how social harm operated through UC and formed further research approaches.

## 7.5. Final considerations

This section addresses the most recent conditions and the conclusion. The pandemic conditions, Brexit, and the current cost-of-living crisis have impacted people on a low income the hardest, and this will continue to have long-term consequences. The managed migration process was expected to be completed in March 2021, but due to difficulties and pandemic conditions, it is (expected to be completed by the end of 2024<sup>19</sup> (NAO 2018; DWP 2022e). Since the research began in 2019, the UC system has experienced the largest number of applications in the shortest period for any form of welfare provision (Edmiston *et al.*, 2020). This was during the pandemic when representations of welfare temporarily changed when more people from professional backgrounds experienced redundancy, lost their jobs or received reduced earnings through the furlough scheme (Hick and Murphy 2020; Edmiston *et al.*, 2020). For many, this was the first experience of welfare provision, and there was a public discourse around the UC rates for people to manage (Hick and Murphy 2020; Nolan 2020). The state intervened through temporary policy measures to manage the conflict between economic compulsion and the coronavirus pandemic for higher earners (Hick and Murphy 2020; Nolan 2020). However, once this conflict was managed and the new cohort of UC recipients were able to secure work, the state reverted to disciplinary measures for poor households.

This research explored the everyday experiences of UC across 20 months, many of whom were not able to move away from the UC system. Therefore, participants experienced prolonged disciplinary measures and difficulties in balancing their social reproduction duties. However, the circumstances that low-income households are currently in due to the cost-of-living crisis are dire and much worse than when the research began in 2019. There have been significant increases in the cost-of-living following Brexit and coronavirus (Brewer and Patrick 2021; Resolution Foundation 2020; Corlett and Try 2022). The continued roll-out of UC in these conditions, after two million people were already expected to lose out financially, will intensify the

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<sup>19</sup> At the time of writing in October 2024 and this excludes employment support allowance

levels of social harm, poverty and inequality for many households. The impact will likely manifest through further increases in IMR, deprivation and health inequalities unless intervention is taken. Therefore, policymakers, the state, academics, charity workers and people with lived experiences need to work jointly to remedy the social harm caused by the UC system.

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## Appendices

### Appendix 1 Information Sheet



#### **Participant information sheet**

**Study title:** *An Exploration of the Experiences of Universal Credit claimants.*

I would like to invite you to take part in a research study. Before you decide you need to understand why the research is being done and what it would involve from you.

#### **What is the purpose of this study and how long will it take?**

- To develop an insight into families' experiences of Universal Credit.
- This study will run for a period of around 12 months from the date of the first interview.

#### **Do I have to take part?**

No, participation is voluntary, and you are free to withdraw at any time, before, during or after the study, without giving a reason. You can withdraw by emailing any of the contacts at the end of this sheet.

#### **What will happen to me if I take part?**

You will be asked to take part in three interviews conducted by Robyn Fawcett. Each interview will be recorded and last around 60 minutes. The interviews will commence when convenient for you and take place every few months. You are also invited to record voice or write diaries of your experiences between interviews.

On completion of the interviews, you will be compensated for your time with a £10 shopping voucher

For every 2 diary entries you send you will receive another £10.00 shopping voucher

The e-vouchers will be sent to you through the Universities finance department team and will be from a Derby.ac.uk account.

### **What will happen to my personal information?**

You email address, will be passed onto the finance department, purely to reimburse you with e-vouchers this is to ensure there is an audit trail for the university. Your email will not be used in any other format and will be kept confidential. The information that you supply for this interview/questionnaire will be held and processed in compliance with the Data Protection Act 2018, the General Data Protection Regulation (GDPR) and subsequent legislation.

Interviews and diaries will be transcribed and stored digitally. All interviews and voice diaries will be managed by the researcher for the duration of the project. Your name or other identifying information will not be stored with these so that you cannot be identified. The information will be password protected and stored on a secure server. Your information will be stored and processed in line with the University of Derby's Data Protection Policy. You can use the link below to find out more about this. All the information collected about you during the research will be kept strictly confidential. You (or where relevant, your family) will not be identified in any reports or publications and your name and other personal information will be anonymised. Only the researcher and two supervisors will have access to the interviews, voice diary transcripts and personal information.

### **What if I have any questions?**

You are free to ask questions about any aspect of the research at any time. You can do this by emailing, calling, or texting the contacts below

### **Contact Information**

PhD researcher Robyn Fawcett: [r.fawcett@derby.ac.uk](mailto:r.fawcett@derby.ac.uk) or by phone: 

Robyn Fawcett is supervised by:

Professor Alex Nunn [A.Nunn@derby.ac.uk](mailto:A.Nunn@derby.ac.uk)

Dr Emily Gray: [E.Gray@derby.ac.uk](mailto:E.Gray@derby.ac.uk)

The University of Derby's Data Protection Policy is available at

<https://www.derby.ac.uk/services/its/data-governance/data-protection/>

The University of Derby's Data Protection Officer is James Eaglesfield. He can be contacted at [GDPR@derby.ac.uk](mailto:GDPR@derby.ac.uk) should you have any queries or complaints.

## Appendix 2 (Pre-covid) Consent form

### **Consent form to take part in research**

**Study title:** *An Exploration of the Experiences of Universal Credit claimants.*

This document is used to confirm you have understood the information on the research and you agree to participate.

I..... voluntarily agree to participate in this study.

Please tick the statements below once you have read and understood them.

I know that even if I agree to participate now, I can withdraw at any time or refuse to answer any question without any consequences of any kind [ ]

I have had the purpose and nature of the study explained to me in writing and have had the opportunity to ask questions. [ ]

I agree to my interviews and diaries being audio-recorded [ ]

I understand that all the information I provide for this study will be shared with two supervisors and will be treated confidentially [ ]

I understand that in any report on the results of this research my identity and that of my family will remain anonymous. [ ]

I understand that if I inform the researcher that I or someone else is at risk of harm they may have to report this to the relevant authorities, after discussing with me [ ]

I understand that signed copies of consent forms and the anonymised transcript of my voice recordings and interviews, will be kept for a period of 7 years and then destroyed. [ ]

Signature of the research participant      Date

-----

I believe the participant is giving informed consent to participate in this study -----

----- Signature of researcher



## **Appendix 3 Coronavirus consent form**

### **Coronavirus consent form to take part in research**

**Study title:** *An Exploration of the Experiences of Universal Credit claimants.*

This document is used to confirm you have understood the information on the research and you agree to participate.

I..... voluntarily agree to participate in this study.

Please tick the statements below once you have read and understood them.

I know that even if I agree to participate now, I can withdraw at any time or refuse to answer any question without any consequences of any kind [ ]

I have had the purpose and nature of the study explained to me in writing and have had the opportunity to ask questions. [ ]

I agree to my interview being video and audio-recorded [ ]

I understand that all the information I provide for this study will be shared with two supervisors and will be treated confidentially [ ]

I understand that in any report on the results of this research my identity and that of my family will remain anonymous. [ ]

I understand that if I inform the researcher that I or someone else is at risk of harm they may have to report this to the relevant authorities, after discussing with me [ ]

I understand that signed copies of consent forms and the anonymised transcript of my voice recordings and interviews, will be kept for a period of 7 years and then destroyed.

I give consent for my email address, to be sent to the finance department at the University to receive my Love2shop voucher [ ]

Type your name here to consent to the research \_\_\_\_\_ Date \_\_\_\_\_

I believe the participant is giving informed consent to participate in this study -----  
----- Signature of researcher



## **Appendix 4 Debrief sheet**

**Debrief statement for: *An Exploration of the Experiences of Universal Credit claimants.***

Thank you for taking part in this research on Universal Credit and its impact on families. I hope this research can help understand the experiences you have



encountered and can highlight areas for improvement in existing policy. I recognise that some of the experiences we have discussed may be distressing and you may wish to seek further help. Here are some useful points of contact:

- The Money Advice Service: <https://www.moneyadviceservice.org.uk>
- For general advice on welfare: Citizen's Advice: 0344 411 1444
- Family Lives offering support to parents via an online service  
<https://www.familylives.org.uk/how-we-can-help/confidential-helpline/> or  
telephone **0808 800 2222** service is available Monday – Friday 9am- 9pm,  
Saturday and Sunday 10am- 3pm
- Gingerbread Single Parents Helpline: 0808 802 0925
- Support for grants Turn2us: <https://www.turn2us.org.uk/Get-Support>
- Free school meals <https://www.gov.uk/apply-free-school-meals>
- Benefits calculator: <https://www.entitledto.co.uk/>
- Water Sure Scheme <https://www.citizensadvice.org.uk/consumer/water/water-supply/problems-with-paying-your-water-bill/watersure-scheme-help-with-paying-water-bills/>
- Warm Home Discount <https://www.gov.uk/the-warm-home-discount-scheme>
- For emotional support contact the Samaritans at:  
<https://www.samaritans.org/branches/derby> by phone 116 123 or email  
[josamaritans@org.uk](mailto:josamaritans@org.uk)

If you have any further questions or wish to withdraw from the study, you can contact me via email: [r.fawcett@derby.ac.uk](mailto:r.fawcett@derby.ac.uk)



## **Appendix 5 Interview question ideas**

### **Interview 1: Personal Background**

#### **Opening questions**

**So, we are here today, as an opportunity for you to discuss your universal credit experience in your own words.**

**I may make a few notes as well go along, if you need me to repeat questions or stop at any point please do so**

- How are you today?**
- Did you manage to get here okay?**
- Are you far from the theatre?**
- Do you come into Derby City Centre much?**
- Do you mind if I ask how old you are?**
- Do you receive much support, from friends or family, who is in your life?**
- What kind of housing do you live in? -flat/house/ council/ private housing association**
- What's the area like, can you describe it to me?**
- How do you feel about where you live?**
- Have you lived in Derby long?**
- (All their life) What do they like about the area?**
- (New to Derby) what brought you to Derby?**

#### **UC experiences**

- When did you first apply for UC?**
- Would you be able to talk me through the process of applying for UC?**
- Would you have any rough ideas on dates you applied?**
- What are your thoughts on applying online?**
- Did you have to wait long for a payment?**

- Do you have to adhere to special commitments to receive your UC?
- What kind of commitments are they?
- How do you manage these alongside your caring responsibilities?
- Are there any experiences which really stand out, for you since claiming UC?
- Are you able to manage your bills?
- How do you feel about the amount of UC you receive, are you able to manage your bills?
- If yes, could you expand on this
- If no, ask why they think this maybe, what impact has this had, have you relied on support network or local services for food.
- How did this make you feel?  
What impact have these experiences had on you, your children, how about your friends, support network?
- What did you do before you claimed UC?
- If they say legacy benefits (Tax credits etc) ask if they think, there's a difference in these benefits? How would you describe these differences? How does this make you feel?
- If they didn't claim any social security previously, ask what their living/ employment situation was.
- How would you sum up your overall experiences with UC so far?

**General Probes:**

How does that make you feel?

Can you tell me a little more about that? That's interesting

Are you currently employed?

- If yes: What do you do? How many hours do you work?
- How do your wages impact on the amount of UC you receive?
- Did your employment begin before you claimed UC? If yes: How did UC impact with your employment/ how did you find it?
- If no: how was the transition from unemployed to employed?
- What support did you get from the jobcentre?
- Did you have to pay for childcare? how did this work?
- No, not employed:
- Are you set a certain amount of time, that you must look for work?
- Where do you do this?
- What happens if you don't look for work?
- How does this make you feel?
- What kind of work are you looking for?

Do you think there are any barriers to prevent you from gaining employment?

- If yes: what do you think they are?
- Probe: Childcare/type of jobs available/education/work experience
- Do you think the UC system is prepared for these obstacles?
- If yes how exactly
- If no, why not? What support could they offer to help you?

Is there anything you would like to add? Or anything that I have missed that you think is important?

Thank you for taking part in this interview, if you think of any further questions, you can email me at [r.fawcett@derby.ac.uk](mailto:r.fawcett@derby.ac.uk)

The guides for Interviews 2 and 3 are preliminary outlines to be revisited and shaped by the results from diary entries and the first two interviews.

#### **Interview 2**

**Has anything changed since we last met?**

- **Probe: employment, family, changes in living situation, changes in housing.**
- **How have these changes impacted on you UC?**
- **How have these changes made you feel?**
- **Have they impacted your family relationships?**

**How have you felt about keeping the diary?**

**Good/Useful- what exactly have you liked about it?**

- **Bad/ frustrated- what areas could we change to make it easier for you?**
- **Has it made you consider your experiences with UC even more?**
- **Is there anything we haven't covered that you would like to ask?**

**Thank you for taking part in this interview, if you think of any further questions, you can email me at [r.fawcett@derby.ac.uk](mailto:r.fawcett@derby.ac.uk)**

#### **Interview 3**

**Have there been any changes since we last met?**

- Probe: employment, family, changes in living situation, changes in housing.
- Consider questions in relation to previous interviews or points to explore
- How have these changes impacted on you and your UC?
- How have these changes made you feel?
- Have they impacted your family relationships?

**Overall, how would you describe your experiences of UC in the last 12 months?**

- Positive/Good, what has been good about it?
- Negative/Bad, what have you struggled with?
- A mix of both, what areas of UC work for you? What bits don't work? What would you change?
- Probe for childcare support/higher living allowance/taking less money off earned income/ able to work less than 16 hours/ money paid directly to the landlord.
- How do you think UC should support people?
- Why do you think it should help people in that way?
- Is there anything you would keep the same?

Thank you for taking part in this interview, if you think of any further questions, you can email me at: [r.fawcett@derby.ac.uk](mailto:r.fawcett@derby.ac.uk)

## Appendix 6 Pre-covid ethics application and outcome

## Ethics ETH1920-0823: Robyn Fawcett

Date Created	06 Nov 2019
Date Submitted	18 Nov 2019
Date forwarded to committee	20 Nov 2019
Date of committee meeting	21 Nov 2019
Researcher	Robyn Fawcett
Student ID	██████████
Category	Postgraduate research student
Supervisor	Alex Nunn
Project	Families experiences of Universal Credit through social harm
College	College of Business, Law and Social Sciences
Current status	Approved

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## Ethics application

### Project information

#### Project title

Understanding Social Harm: An exploration of the experiences of Universal Credit claimants

#### What is the aim of your study?

- Cultivate a more nuanced understanding of the emergent concept of social harm, through an exploration of the contemporary social policy, UC.
- Develop an understanding of the lived experiences for families claiming UC and identify ways that policy and practice may learn from the experiences of beneficiary families, to mitigate the harmful effects of implementing policy.

#### What are the objectives for your study?

- 1) Complete a review of existing literature around social harm, welfare and Universal Credit, to inform the literature review.
- 2) Conduct a longitudinal study with UC claimants via interviews and diaries to provide a platform for them to retell their own experiences of UC, including positive, negative and harmful events.
- 3) Use NVivo to code data into prevalent themes to enable in-depth analysis of participants lived experiences.
- 4) Analyse data in accordance to themes inform questions for focus groups and surveys.
- 5) Approach external organisations, Derby Homes, DWP, MPs with research findings.

**Are there any research partners (NOT including your supervisor) within the University of Derby involved in the project?**

**Are there any research partners external to the University of Derby involved in the project?**

Yes

**If yes, please provide details**

This study is not funded by external partners but will work closely with Derby homes, who will help facilitate working with participants.

**Initial screening**

**Does this project involve human participants?**

Yes

**If yes, should your research adhere to the British Psychology Society (BPS) code of ethics and conduct?**

No

**Does your study involve data collection with any persons who could be considered vulnerable (under 18 years or the elderly, or those with physical or mental disabilities)?**

No

**Does your project involve collecting data within NHS organisations or from any NHS employees or patients?**

No

**Does it involve collecting or analysing primary or unpublished data about people who have died, other than data that is already in the public domain?**

No

**Does your study involve direct access to an external organisation?**

Yes

**Does your study involve species not covered by the Animals Scientific Procedures Act (1993)?**

No

**Does your study involve ionising radiation?**

No

**Does your study involve the evaluation of medical devices, or the testing of medicinal and pharmaceutical products?**

No

**Does your study involve Her Majesty's Prison and Probation Service?**

No

**Does your study involve serving offenders, professionals who work with them, or questions relating to criminal offences?**

No



**Does your study involve a need to see, acquire or store material that could be viewed as illegal or that may attract the interest of the police, security or intelligence services?**

No

**Will your study have any impact on the natural or built environment?**

No

## **Funding and previous applications**

**Has this research been funded by an external organisation (e.g. a research council or public sector body)?**

No

**If yes, please provide the name of funder:**

**Has this research been funded internally?**

No

**Name of internal fund**

**Funding amount**

**Term of funding**

**Date funding agreed**

**Have you submitted previous requests for ethical approval to the Committee that relate to this research project?**

No

**If yes, please provide previous application reference:**

## **Study**

### **Brief review of relevant literature and rationale for study**

The welfare state emerged in the wake of World War 2 to counteract the resultant illness, unemployment and unstable employment. It served as a socio-economic and political solution to mitigate between the labour force and capitalism (Offe 1982). However, it is now universally acknowledged that welfare no longer meets contemporary needs, but "capitalism cannot coexist with the welfare state, neither can it exist without the welfare state" as such welfare is a fraught and complex issue (Offe 1982; 11). UC is presented as a radical reengineering of welfare which will streamline the system and 'make work pay' (DWP 2010). Yet 12 months after UC is rolled-out foodbank usage increases by 52%, and 2 out of all 5 families are going to lose an average of £52 a week, (Savage 2018; Tighe 2018; DWP 2010). Furthermore, between 2014-2017 there has been an extra 570 infant deaths, mostly in deprived areas, with affluent areas unaffected. The first increase almost 40 years (David Taylor-Robinson et al 2019). Wickham et al's (2018) research found any

exposure to child poverty altered children's brains increased their chance of longstanding illnesses, behaviour difficulties and adolescent obesity. Evidently UC is penalising the most vulnerable members of society.

'Social harm' is a developing concept in criminological theory which presents a perspective on the ways in which individuals, families, communities and even society may be harmed by structural issues like poverty, inequality and state policies. The notion of social harm has been employed explicitly to welfare as a method "to reduce the extent of harm that people experience from the cradle to the grave" yet, this is not considered against lived experiences of welfare claimants (Hillyard and Tomb 2007: 19; Hopkins-Burke 2009). Furthermore, it remains unclear in the criminological literature on social harm whether this theory presents greater insight than alternate framings of 'stigma' (Goffman 1963) discipline (Foucault 1979) or structural violence (Galtung 1969). There is a need to better understand the ways in which social harm is a useful addition to social theory and our capacity to explain and recognise how policies and institutions interrelate with structural factors, in capitalist societies to unevenly distribute rewards and costs. Particularly considering women and the BAME community, who bear the brunt of welfare reform and austerity measures (Griffin 2015).

This research will develop an innovative approach to better understand the potential contribution of social harm, through an exploration of the lived experiences of poorer individuals, households and wider society, by investigating the differing perceptions, between claimants living in private renting, housing association and council housing. This research will focus on families based in Derby as it is one of the top 20% most deprived areas in England with 1 in 3 live in poverty (Derby Homes 2019).

It will deploy a mixed-methods approach to better understand how policy discourses and experiences structure societal relationships and particularly the now long-running trend, shifting political responsibility from society and the state towards the individual and working-class households (Nunn and Tepe-Belfrage 2017; Gillies 2013)

**Cited references for any sources in the sections on rationale, methods etc.**

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- Derby Homes (2019) *Working Age Adults*. Available at: <https://www.derby.gov.uk/health-and-social-care/joint-strategic-needs-assessment/jsna-working-age-adults/#:~:targetText=Derby%20is%20a%20deprived%20city,High%20level%20of%20income%20deprivation> [Accessed 17th November 2019]
- DWP (2010) *Universal Credit: welfare that works*. Available at: [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/48897/universal-credit-full-document.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/48897/universal-credit-full-document.pdf) [Accessed Tuesday 11th November 2019]
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### Outline of study design

This research adopts an epistemological standpoint of interpretivism, which accepts society, as constantly adjusting and subjective (Bryman 2012; Liebling et al 2017). Interpretivism seeks to produce an awareness of individual self-conception, to help all navigate in relation to one another, to make sense of their own world. Thus, this study will gauge the lived experiences and life worlds of the participants, against societies ideas of inequality and social harm (Caulfield and Hill 2014; Darlaston-Jones 2007). Moreover, this research place onus on individual experiences of UC in relation to unequal life chances, wider society and social harm (Hillyard and Tombs 2004). From an interpretivist standpoint, the ontological beliefs are everchanging and subjective placing value on experiences and emotions. Whereas, positivism favours stable, objective and measurable units the two are antithetical but both have a role to play (Darlaston-Jones 2007; Caulfield and Hill 2014; Bryman 2012).

Consequently, this research adopts both quantitative and qualitative methods through a mixed-methods approach, to offset confirm and challenge the findings against each other. To develop greater understanding of social harm and the lived experience for UC claimants (Bryman 2012; Gilbert 2008).

To achieve this, the longitudinal study will be conducted first and once the research results are confirmed this will form the basis for the focus groups and the quantitative survey. This research has been approached in this way because of my own “explicitly driven moral and social concerns in an ambition to produce social emancipation” through critical grounded theory (Belfrage and Hauf 2017; 259). Consequently, from this perspective the researcher acknowledges themselves as an active member of social divides and exclusion. Serving as a prerequisite for confronting the conditions and highlighting the need for social transformation and justice. Ideal for redeveloping social harm and confronting UC policy (Belfrage and Hauf 2017).

### **Outline of study methods**

- The central method is the longitudinal study which will begin in February 2020 and last around 12 months.
- Each participant will be invited to 3 qualitative semi-structured interviews with open-ended questions. This method has been selected as it guides participants around certain topics but provides space for participants to reflect on their own opinions and encourages tangents (Bryman 2012; Gilbert 2015). Whereas, structured interviews would limit the responses received from participants.
- The first interview guide will centre around the participants background and initial experiences of UC. The second and third interviews are preliminary guides which will be revisited to follow-up the results from diary entries and first two interviews
- The research will take place in a Derby Council Office or a private office in an organisation associated with the University.
- I will seek permission to use premises of intermediary organisations such as advice centres or Derby Council Office wherever possible. I have not received specific permissions for this yet but have received offers of support for the research. These premises would offer familiarity for participants but avoid the risks of being in more private places. As contact is established and rapport develops it may be possible to transfer these meetings to University premises or to use Café's or other public spaces, as appropriate. The participant's preferences and the researcher's security will be considered in each final decision on location.
- Each participant will be invited to keep a diary, either in writing or voice recordings detailing their experiences and emotions of the UC process. There will be no standard script to follow, for the researcher-directed diaries to help encapsulate actual lived experiences.
- The sample will consist of 15 participants, single parents, married/ coupled parents, from different backgrounds, living in social housing, council housing, and private renting, in the Derby area. The mix in the various households provides opportunity to contrast the different household inequalities and provides a more diverse sample.
- The sample size for the study is ample, particularly with the use of diaries, as qualitative research generates vast amounts of data (Bryman 2012).
- The interviews and diaries will be transcribed and coded through NVivo between February 2021 and April 2021.
- The results from the study will be used to shape the script for the focus groups and quantitative survey.

•The results from the mixture of research techniques will frame the reconstruction of the preliminary pre-conceptions in a reflective manner, to shape an overall assessment of the empirical results. Imperative for the later stages of critical grounded theory (Belfrage and Hauf 2017).

**Please provide a detailed description of the study sample, covering recruitment, selection, number, age and if appropriate, inclusion and exclusion criteria.**

The purposive sample centres on families who claim UC, to include single mothers, single fathers, and coupled/married households. The sample will entail people from different housing tenures like social housing, council housing and private renting. Moreover, the sample will not intentionally recruit participants based on age, gender, race, religion, and ethnicity. Nevertheless, it is hoped the sample will be diverse.

**Are payments or rewards/incentives (e.g. participant points) going to be made to the participants?**

Yes

**If yes, please provide details**

£10.00 gift card at the end of the research to compensate participant for their time, each participant will be informed of the gift on the information sheet, which will state the card is presented at the end of the 12-month study.

**Do you propose to carry out your project partly in a non-English language?**

No

**If yes, please provide details**

**Ethical considerations**

**Consent**

Informed consent shall be gained by providing all participants with a clear information sheet detailing the purpose of the study. Once they have read through this sheet, they will be given the opportunity to ask questions, and participants will be asked to sign to confirm they are happy to take part in the study. All participants will be over 18.

**Deception**

This research does not entail any deception.

**Debriefing**

At the end of each interview, after asking if participants have any more questions, I will provide them with a debrief sheet for further support.

**Withdrawal from the investigation**

On the information sheet, participants will be informed they can leave the study at any time, even after the research is completed. They can do this by sending an email asking to withdraw, participants do not have to give a reason. All details will be included on the information sheet, consent form and debrief sheet. I will also reiterate their right to withdraw before the interviews begin.

**Anonymity and confidentiality**

To ensure the participant's information is kept confidential, for the duration of the study and after the study has been completed, each participant's personal data will become pseudonyms, through a letter and number from A1, B2, C3, D4, E5, F6, G7, H8, I9, J10, K11, L12, M13, N14, O15. This will ensure the data collected remains intact, whilst protected participants identities.

**Protection of participants**

Yes, to an extent participant may experience some distress when retelling their experiences of UC which include hardship or even domestic abuse. To help minimise this, harm I will ensure I adopt a calm, compassionate and non-judgmental approach throughout the research process. Moreover, each participant will be provided with a debrief sheet detailing different organisations who can assist with further support

**Observation research**

Throughout the duration of my research I shall keep an ethnographic log of the different environments that maybe visited like the council or the jobcentre, mostly recording the room appearance and interactions. No names of people or institutions will be recorded

**Giving advice**

I will not advise my participants on anything in relation to UC, instead I shall signpost them towards organisations where qualified officials can assist/advise them better than I.

**Research undertaken in public places**

Where possible research will be undertaken in Derby City Council to help mitigate issues around the social environment. However if research is conducted in public places I will ensure all laws, religious and cultural sensitivities are considered.

**GDPR - collecting personal data**

Sex, age, living accommodation will be collected to compare different experiences of UC but all names will be pseudonymised from the transcription process, as such this should prevent participants being identifiable. Moreover, any sensitive data will be kept securely in the University of Derby's data store.

**Basis for collecting data**

Consent

**Data retention**

Data will be stored, in the University of Derby's data store for 7 years. The data maybe shared with my two supervisors, Dr Emily Gray and Professor Alex Nunn.

**Rights of data subject**

Yes, the rights of participants have been considered in the participant information sheet and consent forms.

**Commercial sensitivity**

Not applicable for this research

**Are you using non-standard software to store or analyse data?**

No

**Are there other ethical implications that are additional to this list?**

No

**If yes, please provide details**

**Have/do you intend to request ethical approval from any other body/organisation?**

No

**If yes, please provide details**

**Do you intend to publish your research?**

No

**Have the activities associated with this research project been risk-assessed?**

No

## **Attachments**

**Cover letter/invitation to participants**

**Informed consent forms for participants**

**Participant Information Sheet**

**Debriefing material**



## Appendix 7 Coronavirus ethics approval

### **Ethics ETH1920-2955: Robyn Fawcett**

Date Created	07 Apr 2020
Date Submitted	07 Apr 2020
Date of last resubmission	22 May 2020
Date forwarded to committee	07 Apr 2020
Researcher	Robyn Fawcett
Student ID	
Category	Postgraduate research student
Supervisor	Alex Nunn
Project	Families experiences of Universal Credit through social harm
College	College of Business, Law and Social Sciences
Current status	Approved after further information provided

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### **Ethics application**

#### **Project information**

##### **Project title**

Understanding Social Harm: An exploration of the experiences of Universal Credit claimants

##### **What is the aim of your study?**

- Cultivate a more nuanced understanding of the emergent concept of social harm, through an exploration of the contemporary social policy, UC.
- Develop an understanding of the lived experiences for families claiming UC and identify ways that policy and practice may learn from the experiences of beneficiary families, to mitigate the harmful effects of implementing policy.

##### **What are the objectives for your study?**

- 1) Complete a review of existing literature around social harm, welfare and Universal Credit, to inform the literature review.
- 2) Conduct a longitudinal study with UC claimants via interviews and diaries to provide a platform for them to retell their own experiences of UC, including positive, negative and harmful events.
- 3) Use NVivo to code data into prevalent themes to enable in-depth analysis of participants lived experiences.
- 4) Analyse data in accordance to themes inform questions for focus groups and surveys.
- 5) Approach external organisations, Derby Homes, DWP, MPs with research findings.

**Are there any research partners (NOT including your supervisor) within the University of Derby involved in the project?**

**Are there any research partners external to the University of Derby involved in the project?**  
Yes

**If yes, please provide details**

This study is not funded by external partners but will work closely with Derby homes, who will help facilitate working with participants.

**Initial screening**

**Does this project involve human participants?**

Yes

**If yes, should your research adhere to the British Psychology Society (BPS) code of ethics and conduct?**

No

**Does your study involve data collection with any persons who could be considered vulnerable (under 18 years or the elderly, or those with physical or mental disabilities)?**

No

**Does your project involve collecting data within NHS organisations or from any NHS employees or patients?**

No

**Does it involve collecting or analysing primary or unpublished data about people who have died, other than data that is already in the public domain?**

No

**Does your study involve direct access to an external organisation?**

Yes

**Does your study involve species not covered by the Animals Scientific Procedures Act (1993)?**

No

**Does your study involve ionising radiation?**

No

**Does your study involve the evaluation of medical devices, or the testing of medicinal and pharmaceutical products?**

No

**Does your study involve Her Majesty's Prison and Probation Service?**

No

**Does your study involve serving offenders, professionals who work with them, or questions relating to criminal offences?**

No

**Does your study involve a need to see, acquire or store material that could be viewed as illegal or that may attract the interest of the police, security or intelligence services?**

No

**Will your study have any impact on the natural or built environment?**

No

## **Funding and previous applications**

**Has this research been funded by an external organisation (e.g. a research council or public sector body)?**

No

**If yes, please provide the name of funder:**

**Has this research been funded internally?**

No

**Name of internal fund**

**Funding amount**

**Term of funding**

**Date funding agreed**

**Have you submitted previous requests for ethical approval to the Committee that relate to this research project?**

Yes

**If yes, please provide previous application reference:**

ETH1920-0823

## **Study**

### **Brief review of relevant literature and rationale for study**

The welfare state emerged in the wake of World War 2 to counteract the resultant illness, unemployment and unstable employment. It served as a socio-economic and political solution to mitigate between the labour force and capitalism (Offe 1982). However, it is now universally acknowledged that welfare no longer meets contemporary needs, but "capitalism cannot coexist with the welfare state, neither can it exist without the welfare state" as such welfare is a fraught and complex issue (Offe 1982; 11). UC is presented as a radical reengineering of welfare which will streamline the system and 'make work pay' (DWP 2010). Yet 12 months after UC is rolled-out foodbank usage increases by 52%, and 2 out of all 5 families are going to lose an average of £52 a week, (Savage 2018; Tighe 2018; DWP 2010). Furthermore, between 2014-2017 there has been an extra 570 infant deaths, mostly in deprived areas, with affluent areas unaffected. The first increase

almost 40 years (David Taylor-Robinson et al 2019). Wickham et al's (2018) research found any exposure to child poverty altered children's brains increased their chance of longstanding illnesses, behaviour difficulties and adolescent obesity. Evidently UC is penalising the most vulnerable members of society.

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#### **Outline of study methods**

- The central method is the longitudinal study which will begin in February 2020 and last around 12 months.
- Each participant will be invited to 3 qualitative semi-structured interviews with open-ended questions. This method has been selected as it guides participants around certain topics but provides space for participants to reflect on their own opinions and encourages tangents (Bryman 2012; Gilbert 2015). Whereas, structured interviews would limit the responses received from participants.
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- The sample will consist of 15 participants, single parents, married/ coupled parents, from different backgrounds, living in social housing, council housing, and private renting, in the Derby area. The mix in the various households provides opportunity to contrast the different household inequalities and provides a more diverse sample.
- The sample size for the study is ample, particularly with the use of diaries, as qualitative research generates vast amounts of data (Bryman 2012).
- The interviews and diaries will be transcribed and coded through NVivo between February 2021 and April 2021.
- The results from the study will be used to shape the script for the focus groups and a quantitative survey.

•The results from the mixture of research techniques will frame the reconstruction of the preliminary pre-conceptions in a reflective manner, to shape an overall assessment of the empirical results. Imperative for the later stages of critical grounded theory (Belfrage and Hauf 2017).

So far 3 participants have started the longitudinal study, providing they are happy to, this study will continue to work with these participants through telephone, Zoom or email interviews, depending on the participant preference.

The impact of COVID19, has halted further recruitment of participants. Therefore, a survey will be conducted through Qualtrics to understand people's experiences of Universal Credit for individuals who have been claiming for a long period and for those who have directly been impacted by COVID19 and had to claim UC.

There will be an option for participants, to partake in follow-up interviews if they wish to.

The data will be analysed through NVivo, through thematic analysis to draw upon common themes.

**Please provide a detailed description of the study sample, covering recruitment, selection, number, age and if appropriate, inclusion and exclusion criteria.**

The purposive sample centres on families who claim UC, to include single mothers, single fathers, and coupled/married households. The sample will entail people from different housing tenures like social housing, council housing and private renting. Moreover, the sample will not intentionally recruit participants based on age, gender, race, religion, and ethnicity. Nevertheless, it is hoped the sample will be diverse.

**Are payments or rewards/incentives (e.g. participant points) going to be made to the participants?**

Yes

**If yes, please provide details**

Only the 3 participants who have started the longitudinal study, will receive a £10.00 E-voucher, after they complete each interview and 2 diary entries.

Participants who partake in the survey or follow-up interviews will not receive incentives, as the time they provide will be a lot less, than those in the longitudinal study

**Do you propose to carry out your project partly in a non-English language?**

No

**If yes, please provide details**

**Ethical considerations**

**Consent**

The survey provides a detailed explanation of the intent of the research, the expectation of the participant and their right to withdraw, from the survey at any time.

Informed consent shall be gained by providing all participants with a clear information sheet detailing the purpose of the study. Once they have read through this sheet, they will be given the opportunity



to ask questions, and participants will be asked to sign to confirm they are happy to take part in the study.

All participants will be over 18.

#### **Deception**

This research does not entail any deception.

#### **Debriefing**

At the end of each interview, after asking if participants have any more questions, I will provide them with a debrief sheet for further support.

#### **Withdrawal from the investigation**

The information at the beginning of the survey highlights the participant's ability to withdraw their information from the survey at anytime.

On the information sheet, participants will be informed they can leave the study at any time, even after the research is completed. They can do this by sending an email asking to withdraw, participants do not have to give a reason. All details will be included on the information sheet, consent form and debrief sheet. I will also reiterate their right to withdraw before the interviews begin.

#### **Anonymity and confidentiality**

To ensure the participant's information is kept confidential, for the duration of the study and after the study has been completed, each participant's personal data will become pseudonyms, through a letter and number from A1, B2, C3, D4, E5, F6, G7, H8, I9, J10, K11, L12, M13, N14, O15. This will ensure the data collected remains intact, whilst protected participants identities.

#### **Protection of participants**

Yes, to an extent participant may experience some distress when retelling their experiences of UC which include hardship or even domestic abuse. To help minimise this, harm I will ensure I adopt a calm, compassionate and non-judgmental approach throughout the research process. Moreover, each participant will be provided with a debrief sheet detailing different organisations who can assist with further support

#### **Observation research**

Throughout the duration of my research I shall keep an ethnographic log of the different environments that maybe visited like the council or the jobcentre, mostly recording the room appearance and interactions. No names of people or institutions will be recorded

#### **Giving advice**

I will not advise my participants on anything in relation to UC, instead I shall signpost them towards organisations where qualified officials can assist/advise them better than I.

#### **Research undertaken in public places**

Since COVID19 all face to face interviews have been postponed, therefore no research will take place in public places, as all interview will be conducted at home addresses, via the phone, email, the survey, or online chat/Zoom

to ask questions, and participants will be asked to sign to confirm they are happy to take part in the study.

All participants will be over 18.

### **Deception**

This research does not entail any deception.

### **Debriefing**

At the end of each interview, after asking if participants have any more questions, I will provide them with a debrief sheet for further support.

### **Withdrawal from the investigation**

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On the information sheet, participants will be informed they can leave the study at any time, even after the research is completed. They can do this by sending an email asking to withdraw, participants do not have to give a reason. All details will be included on the information sheet, consent form and debrief sheet. I will also reiterate their right to withdraw before the interviews begin.

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