

**Talking 'bout poor folks (thinking 'bout my folks):
Perspectives on comparative poverty in working class
households**

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Abstract

This paper explores concepts and narratives of comparative poverty articulated by residents of six working class neighbourhoods in Britain and examines how individuals' assessments of self were influenced by comparisons to other social groups. The paper presents empirical findings to suggest the need for more nuanced sociological and policy understandings of working class experience and alternative explanations for quiescence with inequality. Our findings suggest disconnections between research emphasising relative deprivation and stigmatisation, a drive to evaluate economic status and the centrality of a comparative relational framework for perceptions of poverty; and the actual lens' through which many working class individuals conceptualise their circumstances. The denial of a social comparative paradigm was generated by circumstances being doxic (or taken for granted), the rejection of a 'poverty' label, the importance of self-trajectories and the ambivalent and nuanced relationships between material wealth, happiness and moral worth. However, a limited comparative gaze upon more affluent groups was contrasted with strong narratives of respectability and legitimacy juxtaposed with those groups deemed not to adhere to these working class values. The paper concludes by discussing the implications of these findings for housing policy.

Key words: comparative poverty; housing policy; relative deprivation; stigmatisation; working class

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Introduction

This paper aims to contribute to our understanding of how individuals on low or modest incomes reflect upon and view themselves as a subject of assessment (Orr et al., 2006; Parker and Fopp, 2004; Burchardt, 2004). According to Giddens (1991) individuals' lives are reflexively organised around questions about how to live which are answered in their day to day decisions and this reflexivity contains hidden processes of regulation, self-surveillance and self-scrutiny (Sweetman, 2003; Adams, 2006). Subjective assessments of one's situation are not fixed by current objective circumstances but rather are influenced by expectations, aspirations, previous experiences and social reference groups (Burchardt, 2004). However, there has been limited research into 'lay understandings and experiences' of differences in income and material circumstances (Dolan, 2007: 711) or what Burchardt (2004: 5) terms 'subjective economic welfare'. The paper examines debates about the effects of inequality (Wilkinson and Pickett, 2009; Dorling, 2010; Townsend, 1979; Green and Gemen Janmaat, 2012; Welshman, 2012) and how inequality is apparently made more durable or is subject to quiescence by those populations who experience its negative effects (Tilly, 1998; Pahl et al., 2007). It focuses on the concept of comparative poverty, examining the extent to, and mechanisms through, which working class individuals compared themselves to other social groups and previous periods and circumstances in their own livesⁱ

The paper is based upon semi-structured interviews with individuals in six lower income neighbourhoods in Britain, undertaken as part of a longitudinal study of neighbourhood change. It begins by reviewing the extensive literature on regimes of judgement within working class populations and the influence of comparisons with other social groups. A description of, and reflection upon, the study methodology and case study neighbourhoods

is followed by a presentation of the findings. These examine comparative frameworks for conceptualising relative deprivation, the signifiers of difference and how difference is understood, the role of life biographies in assessments of the self and processes of distinction and distancing within regimes of working class respectability (Watt, 2006; Blokland, 2008).

We argue that the centrality of doxa requires housing researchers to acknowledge the disconnections between some conceptual frameworks for understanding perceptions of comparative poverty and the lived realities and narratives of working class populationsⁱⁱ (Allen, 2005; Flint, 2011). We conclude that our findings confirm previous knowledge of the ambiguities and complexities of social status and self-esteem in historical accounts of working class life (Hoggart, 1957; Young and Willmott, 1957; Orwell, 1937; Kynaston, 2008); but contemporary housing studies and housing policy needs to re-engage with these historical accounts and develop more nuanced accounts of processes of self-identity and self-critique in accounts of inequality.

Regimes of Judgement

Poverty is conceptualised as a stigmatised social position that may have profound and damaging symbolic, cultural, psychological and material effects on people's lives (Wilkinson and Pickett, 2009; Ridge, 2009; Lister, 2004; Jones, 2011; Hanley, 2006). Social class is dynamic and circulates through symbolic and cultural forms in addition to economic inequalities (Oliver and O'Reilly, 2010: 50; Savage, 2010). Policy discourses often represent the poor as being pervaded by a sense of despair, desolation, misery and apathy (Centre for Social Justice, 2006; Cameron, 2010; Conservative Party, 2010; see Mooney, 2009 and Canvin et al., 2009 for a counter argument). Frost and Hoggett (2008: 438-441) describe the internal and lived experiences of inhabiting what they term social structures of domination, oppression and repression. Their 'psycho-social' analysis of the 'welfare subject' identifies

'intra-psychic and relational wounds' and 'social damage' including pain, feelings of abjection, humiliation, anger, despair and resentment. Similarly, Reay (2005) explores the 'psychic economy' of social class and its affective dimensions of ambivalence, inferiority and superiority. Ridge (2009) highlights psychological effects of poverty including loss of self-esteem, anger and stigma, while Wilkinson (1996) suggests that many individuals on low incomes feel devalued and define themselves as a failure.

Discourses of judgement and self-assessment construct the moral contours of the social space in which individuals on low incomes orientate themselves (Charlesworth, 2000), powerfully influenced by the concept of 'respectability' (Evans, 2006; Skeggs, 1997; Watt, 2006) within the imagined collective of the hard working family or public moralities of credit and debt (Clarke, 2005; Charlesworth, 2000; Goode, 2010) in which the idea of 'duty' is always present (Weber, 1930). Particular regimes apply to women, mothering and domestic management, in a lineage from Victorian public morality to contemporary reality and talk show television programmes (Skeggs and Wood; 2008; Stokoe, 2003; Delap, 2011). This wider social order is not solely generated by elite discourses, with the performance of labour and providing for one's family being a major value in working class lives (Skeggs and Wood, 2008; Orr et al., 2006; Dolan, 2007; Charlesworth, 2000; Hoggart, 1957), often generating feelings of shame, powerlessness and embarrassment in accepting support from the state, family or friends (Creegan et al., 2009; Saugeres, 2009).

However, analyses of poverty may not consider the assets and positive strategies used to overcome obstacles or the continuation of everyday lives in adversity (Orr et al., 2006; Canvin et al., 2009; Orton, 2009). In addition, definitions of 'resilience' or 'coping' may not be conceptualised in such terms by those in poverty, whose responses to their circumstances are often doxic (taken for granted) and perceived as a set of routinized practices: mundane, ordinary, normal and 'common sense' (Oliver and Reilly, 2010; Giddens, 1991; Stokoe, 2003; Savage et al., 2001; Allen et al., 2007; Saugeres, 2009; Mohaupt, 2008).

Social Comparisons

It is argued that 'humans have a drive to evaluate themselves against others' (Davidson, 2008: 122) and that this drive underpins and formulates a continual and powerful anxiety about one's status (De Botton, 2004; Bourdieu, 1984; Wilson and Pickett, 2009). The effects of income are therefore mediated by psychological responses to relative position rather than actual material conditions, located in the social meanings attached to how individuals feel about their circumstances and how these are linked to stress, insecurity and vulnerability (Dolan, 2007; Wilkinson, 1996; Beresford et al., 1999). It is social comparisons, based on subjective assessments of the self and others, that provide the mechanism for relative deprivation to have a psychological impact (Dolan, 2007). Relative deprivation is defined as a psychological effect based on comparison with others who have achieved what it was thought feasible for oneself to achieve but which has not been (Runciman, 1966). In this understanding, the 'objective reality' of a household income does not translate in a linear manner to individuals' subjective assessment of their own position or sense of self-esteem (Dolan, 2007: 715). Social relational dimensions are therefore about inequality rather than material levels of poverty (Townsend, 1979), and inequality has an independent impact on well-being and how individuals compare their income levels with their own previous experiences and the circumstances of others around them (Goffman, 1968; Wilkinson, 1996; Wilkinson and Pickett, 2009; Hooper et al., 2007; Ridge, 2009). This occurs despite individuals often being unaware of the actual extent of income inequality within society (Pahl et al., 2007). Runciman's (1966) classic study identified processes through which social comparisons were made to different groupings, including reference, normative and membership groups; with individuals tending to compare themselves with similar others and thereby limiting the extent to which wider relative deprivation was perceived.

Some individuals on low incomes are very concerned about stigma, negative images and stereotyping (Ridge, 2009; Goffman, 1968; Hooper et al., 2007: 33) which generates a 'spoiled' or 'discredited' identity contributing significantly to low self-esteem, exacerbated by

feelings of being 'looked down on' or 'being a scrounger or good for nothing.' Lower-income parents are often aware of pressures on children to keep up with their friends in terms of material goods, particularly those living in more affluent areas, while those in more deprived neighbourhoods identified others as being in similar situations (Hooper et al., 2007; Ghate and Hazel, 2002).

One process of managing stigma involves the denigration of others or symbolic violence in which families are 'complicit in misunderstandings' of poverty (Oliver and O'Reilly, 2010: 58; Parker and Pharaoh with Hale, 2008: 69). Families on low incomes often suggest that other families conform to various archetypes ('work shy parents', adults who collect benefit when working cash in hand or families with 'out of control' kids or 'unable to cope') but reject such labelling of themselves (Parker and Pharaoh with Hale, 2008: 69-71, 80). Subtle and explicit demarcations are used to distinguish respectability and efforts are made to distance oneself from 'rough' elements (Goffman, 1968; Nayak, 2006; Watt, 2006; Blokland, 2008; Davidson, 2008). Class can also be used against those positioning themselves as 'higher', including 'snobs' (Oliver and O'Reilly, 2010: 62).

However, a sense of stigma and comparative poverty may not always be present if individuals do not see themselves as poor and resist being labelled as such (Ridge, 2009) or make comparisons between their circumstances and those who are less fortunate (Cregan et al., 2009; Davidson, 2008). Individuals may therefore be satisfied if their position is higher than, or equal to, a reference group (Runciman, 1966; Burchardt, 2004; Dolan, 2007).

It may also be the case that "satisfaction with a given level of income is not only influenced by who you are and who you have around you, it is also affected by who you have been" (Burchardt, 2004: 28-29), such that those who have fallen into poverty are much less satisfied than those who have been poorer over the longer-term. Therefore, the making of an identity is contingent on previous experiences of wealth or housing circumstances and

ongoing and shifting relationships with others and changing position in society (Burchardt, 2004; Mee, 2007).

Knies et al. (2007) found no significant associations between neighbourhood income and life satisfaction, which they argue refutes relative deprivation theories suggesting that people are less happy when their neighbours are better off than they themselves are. Individuals may not compare themselves to many others or they may not be envious or resentful of more affluent others, but rather express a sentiment of 'good luck to them' (Dolan, 2007: 719; Pahl et al., 2007: 10; Bamfield and Horton, 2009). Oliver and O'Reilly (2010) found that individuals commonly employed an anti-materialistic rhetoric, emphasising the quality of life and opportunities for self-realisation over financial interests or wealth disparities. Some evidence also suggests that, rather than dis-identification with a stigmatised identity, residents in low or modest income neighbourhoods often emphasise similarities and a sense of ordinariness and sameness rather than differences with neighbours within a self-evident, normal and natural order that 'goes without saying' (Allen et al., 2007: 239-241; Allen, 2005: 201). This previous research evidence and theories were examined in the empirical study to which the paper now turns.

Research Methods

The findings in this paper are drawn from a Joseph Rowntree Foundation- funded longitudinal study of six lower-income neighbourhoods in Britain. The six neighbourhoods were:

Amlwch: an isolated rural town in Anglesey in North Wales, with an industrial heritage including copper mining and chemical production, which was in decline. The town had a large indigenous Welsh-speaking population and a significant migrant population from the north west of England.

Hillside/Primalt: an estate in Knowsley, Merseyside in the north west of England, built to accommodate individuals displaced by the Liverpool slum clearance programmes with a predominately White British population. The neighbourhood was surrounded by similarly deprived areas and had been subject to extensive regeneration programmes, including tenure diversification. These programmes had been significantly affected and delayed by the economic recession and crisis in the construction industry.

Oxgangs: a former local authority but now mixed tenure estate in the southern suburbs of Edinburgh in Scotland, surrounded by some very affluent neighbourhoods. The population is predominately White Scottish/British. Regeneration programmes included demolition of high rise blocks and new build developments. The neighbourhood experiences relatively high levels of residential mobility.

West Marsh: a neighbourhood adjacent to the town centre of Grimsby on the east coast of England, traditionally reliant upon fishing and food production industries which had experienced significant decline. The population is predominately White British and there is a high proportion of private-rented accommodation.

Wensley Fold: a neighbourhood located near the centre of Blackburn, an industrial town in the north west of England, with a large South Asian population. The terraced housing which dominates the neighbourhood has been subject to large-scale refurbishment and redevelopment, including the addition of back yards and gardens.

West Kensington: an ethnically diverse neighbourhood in West London adjacent to several affluent areas. The neighbourhood consists of two estates with predominately high rise flats. It has been subject to neighbourhood renewal programmes and property refurbishment.

The study comprised two waves of semi-structured interviews with 30 residents in each neighbourhood in 2007 and 2009 and a third wave of interviews with six residents in each neighbourhood in 2010. Attempts were made to retain wave one participants in the subsequent fieldwork stages, although new participants were recruited where this was not

possible. The interviews were conducted in residents' homes or local community centres, lasted between 30 and 90 minutes, and were recorded, transcribed and analysed using an NVivo software package. A full account of the research methodology, further information about the case study neighbourhoods and a series of research papers, photographs, audio clips and films are available at the study website (<http://research.shu.ac.uk/cresr/living-through-change/index.html>) and for further empirical evidence from the interviews see Batty and Flint, 2010). The real names of participants have been changed in order to protect their confidentiality. As part of the interviews, participants were asked whether they compared themselves to other people (including those in adjacent neighbourhoods, their neighbours and their family and friends) and what indicators, symbols or markers they would use to make this comparison. We also asked whether individuals made comparisons between their current circumstances and previous periods of their lives.

The sample of residents was not entirely representative of the neighbourhood populations or the wider population of Britain and residence in a neighbourhood, rather than income or stated 'social class' was the key criteria for participation, resulting in a spectrum of material circumstances within the study sample. The limitations and implications of interview techniques also need to be acknowledged. Concepts of habitus and doxa are based upon embodied techniques rather than cognition, while interviews require participants to be reflective and to articulate reasons and explanations (see Flint, 2011). The social dynamics and perceived power and class relations between interviewer and interviewee are important. Individuals may be less likely to acknowledge feelings of resentment to others, or personal feelings of failure, in the artificial context of a formal research interview. Responses could correspond to 'legitimate' or 'correct' values that participants perceive the interviewer or broader society as requiring (Goffman, 1968). There are also potential disconnections between a reflection on one's position in an interview and actual behaviours or perspectives in other settings.

Findings and Discussion

In this section we identify and analyse five key themes to emerge from the interviews and discuss how these relate to existing research evidence and conceptual frameworks.

The Lack of a Comparative Framework

We found considerable evidence to support Knies et al.'s (2007) argument that relative deprivation within a comparative framework may be overstated as a factor in individuals' assessment of the self:

"I don't really compare with anyone. I've never thought of it in that way."

(Riffat, aged 35-44, Wensley Fold)

"No I don't do that [compare myself to others] I just keep myself to myself."

(Gary, 45-64, West Kensington)

"I never really gave that a thought: what other people think about our...it's never entered my mind and it doesn't enter my mind how other people get their money. Do your own thing; get what you can. At the end of the day that's what everybody does in different ways."

(Stan, 35-44, Oxfords)

"I just don't think about it that way...I've always been on a low income, it's something that's never bothered me because I know what I've got to do with what I've got."

(Vernon, 45-64, Oxfords)

"Some people are better off than others and some people are worse off than others but that's really none of our business though is it? ...No I never really thought about it really. "

(Kyle, 16-24, Hillside/Primalt)

These perspectives fundamentally challenge the centrality, or even existence, of a comparative drive or the pervasive presence of forms of status anxiety based on an assessment of subjective economic welfare which is directly linked to a sense of self-esteem and social worth (Burchardt, 2004; Davidson, 2008; De Botton, 2004; Runciman, 1966; Dolan, 2007). The regularity with which individuals stated that they 'did not think about it [comparative poverty] in that way' indicates a powerful dissonance between the assumptions and conceptual frameworks of many sociological accounts and policy rationalities and the understandings and processes enacted by poorer populations themselves.

In addition to the limited proclivity to compare oneself to neighbours or other social groups, the mechanisms through which such a comparison may be undertaken were also uncertain:

"We can't measure it against anything, like anybody else's finances or anything like that."

(Kimberley, 35-44, Wensley Fold)

"I'm struggling but I'm not saying that everybody will be. Some might have some pennies put to one side; they might have got a relative. I don't know."

(Tracey, 25-29, Wensley Fold)

It was also recognised that possible signifiers of wealth could be misleading:

"I do know that a lot of people have very nice cars, but you can have a nice car and not be able to afford it in this day and age so who's to say what financial situation people are in?"

(Martha, 35-44, Wensley Fold)

These accounts challenge the extent to which a comparative landscape was constructed or interpreted based upon conspicuous and unproblematic signifiers or symbols of material wealth in the way that the status anxiety thesis often suggests. Indeed, in many cases, differences were denied, with neighbours regularly described as 'all being in the same boat':

"My immediate neighbours, I would say we're probably all about in the same boat, we're all pretty much the same. We all shop in the same shops and we're pretty much, they must be much the same."

(Stan, 35-44, Oxgangs)

Difference, Moral Worth and Resentment

Some individuals did acknowledge differences in the circumstances of residents in their neighbourhoods, based on physical and visible signifiers such as household goods, home ownership or presence in the neighbourhood at certain times. However, crucially, these perceived material differences did not necessarily translate into a comparative sense of less self-worth or relative inadequacy:

"They've got a big television. I saw it going in and they've had a new cooker, they've got a new washing machine, I've seen them going in. But it doesn't bother me, just because they've got it, I'm not one to say 'I've got to have it too', do you know what I mean? I wouldn't go daft just because my neighbour had something."

(Vera ,65+, Oxgangs)

"Obviously because there's home owners and everyone goes to work, I know they obviously will have more money than us but I just tend to, we don't go out or nothing, we don't spend money, if we're going out we do things for nothing like go to the park and that, we don't go to anything where you have to have a lot of money. So I don't feel worse off, I don't feel like we're stuck in with nothing, we just have to budget our money to what we can afford."

(Verity, 25-29, Hillside/Primalt)

"They're not better than me. I'm on the same level. There's a lot of people like me, so it doesn't make me an outcast sort of thing."

(Marie, 35-44, Hillside/Primalt)

"I've lived in a council house all my life. Some people would probably think 'that's awful. Fancy just making do with a council house' but to me it's always been home so I've never been ashamed of that fact."

(Shirley, 45-64, Oxfangs) *"I'm happy. Even though we've got financial problems when I look at [my family] and see that they're happy then that's all right. There are some people that haven't got financial problems but they've got so many problems in their homes. You see people, they split up: husband and wife split up and the children get left behind and those kind of things."*

(Khaliq, 30-34, Wensley Fold)

"But her [an affluent friend] husband has to work away half the year for them to have that life and I know that my friend would give it all up if he was at home...so it's weighing up the pros and cons."

(Geraldine 35-44, West Marsh).

Geraldine described relatives and close friends who had 'an awful lot of money', 'really good jobs', regular holidays and 'a lovely life'. This was symbolised by a particular acknowledgement of their housing circumstances:

"They live in this lovely cul de sac and just quiet and peaceful. It's lovely and the kids can play out, cos it's a cul de sac they can play football and they've got a massive back yard and stuff like that so it's lovely... My best friend they've just had an extension put on the house and two new bedrooms and ensuite bathroom put in...I've another friend and she lives in a really nice area of Grimsby, really really good area and you know when you walk in somebody's house and it's just 'ahh' and it's absolutely beautiful her home."

But, for Geraldine and many of the other interviewees, these housing circumstances were not translated into moral distinctions. Rather they represented "just how the other half lives." This lack of jealousy and resentment was apparent in the words of many individuals, articulated through the commonly cited refrain of 'good luck to them' (Dolan, 2007; Bamfield and Horton, 2009; Pahl et al., 2007). This acknowledged hard work but was not accompanied by a turning in upon oneself or a judgement about one's own relative lack of success of self-worth:

"I don't resent anybody. They've worked hard for it. Good luck to them...they've worked hard, just as hard to get their money as everybody else has and I've no grudge for that at all."
(Betty, 35-44, Oxfords)

Self- Labelling

A key explanation for these processes was a denial of the label of poverty or deficits and comparisons being made, where they were made, favourably with others, including populations in the Third World (as found previously by Runciman, 1966 and Pahl et al., 2007):

"That issue doesn't really bother me. I'm probably the least educated from my family. My cousin is a head teacher in Blackburn, I've got another cousin who's a head, he's a psychiatrist, head of a department and a brother who's got a computer business and another one's a planner, so they're far more educated than me and financially better off...I'm very content with my life in that respect because I compare myself to people who are worse off."
(Sajid, 30-34, Wensley Fold)

In these accounts a clear marker was used to describe individuals' own circumstances and what they termed destitution or extreme poverty:

"You weigh up what you've got and think 'well I've got a job, I can afford to buy'...where there are people who can't just go out and buy a pair of trainers for their kids so in that respect I worked, I've got pride about myself."

(Zara, 30-34, Oxfords)

"I've got to let those angry and resentful feelings go because they're only bad for me and if you keep looking upwards towards what people have that's better or bigger or more than you've got yourself then you'll always be disappointed. But I'm always the kind of person that's always tried also to look down or look behind me and see that I am very fortunate. I've got a roof over my head, I've got a warm house, I've got a comfy bed, I'm not challenged in any way in terms of I don't have somebody abusing me or treating me badly or taking my rights away in that sense so I'm a lot more fortunate than a lot of people who live on the planet or just this area... as I'm getting older I'm finding it easier to accept what you've got and look at it and say 'aren't I lucky?' than to keep saying 'why haven't I got?' In reality the majority of people on the planet have got absolutely sod all and we are, even me living in a terraced house in a quite built up area, I'm one of the world's rich people and that's the way I try and look at it."

(Martha, 35-44, Wensley Fold)

"At least I've got a roof over my head so I can't really... there is a lot of people worse off than me like."

(Kyle, 16-25, Hillside/Primalt).

Comparison with Previous Circumstances

Our findings indicate that the emphasis in the relative deprivation literature on contemporary situated comparisons with other social groups (including geographical signifiers of social

status such as housing type and neighbourhood of residence) may neglect the more frequent comparison of present personal circumstances with previous situations in individuals' lives (Burchardt, 2004):

"I wouldn't necessarily look at people round about me...I think you judge it on what you maybe had before and it's different from now."

(Zara, 25-29, Oxfords)

"I see the past. My thinking mentality, the way I think, look at previous experiences I've had and reflect back on things that are happening now, seeing how to improve it, how much I have improved, whether I have or not."

(Sabah, 16-24, Wensley Fold)

For some individuals, their present situation represented considerable progress from earlier periods of their lives, both in terms of relationships, personal happiness and financial security:

"Now I'm independent, I'm self financing, and I've got a good roof over my head, these homes are in excellent condition, well maintained."

(Barbara 45-64, Hillside/Primalt)

"I love life now. I've been on an upward spiral for years now actually and I'm really happy where I am...I had nothing but I walked away with even less really, nowhere to live, nowhere to go, no money, 'what do I do with me kids?' and I got up and made that step and not gone back, not said 'okay just for easiness sake'. I've done what I wanted to do so that's my biggest achievement I think, doing that for myself and I'm glad I have done now because I couldn't be in a better place."

(Tracey, 25-29, Wensley Fold)

However, for other individuals, their lives had been significantly and negatively affected by a worsening financial situation, which was a cause of considerable regret and anxiety:

"In loads of ways, it's like before you go out you have to think twice cos of the budget that you've got and all the things that you buy have got so expensive and you're not getting as much so it's really hard...before we'd just go out and do it and now it's like now it's like "will we be able to do this?" or 'is it better if we change it, not do that and then do this' so we change quite a lot of things...I always say 'oh we used to do this and we don't do it now.'"

(Safah, 16-24, Wensley Fold)

"My situation was much better when I was working, when I was living in the first house and I was working things were better then, I think about it all the time."

(Hashim, 35-44, Wensley Fold)

"It's changed a hell of a lot. At that time we had permanent work, we owned our own homes and now we don't own our homes and we haven't got employment either. It's so different now...I think bloody hell I used to have a really good job and we had everything and now I haven't got anything and we didn't worry about anything."

(Khaliq, 30-34, Wensley Fold)

"Well occasionally, I think about it. I was in banking and I did have a lovely lifestyle, as much as I would have wanted things but things are a lot different now."

(Sarah, 45-64, West Kensington)

Previous financial circumstances were reflected upon by several participants, in some cases in a judgemental way or with regret that money had been 'squandered':

"Financially, I'd like to be in a stronger financial position given my career and how much I have earned, potentially looking back if I'd been a bit more sensible...I could have saved

more, equally the money that I've spent I've spent living the life that I've wanted to live, I haven't had to hold back on anything."

(Waseem, 30-34, West Kensington)

"It does, it makes me feel down a little bit thinking that gosh you know, a waste that I did with the money when I should have saved it and maybe had a bit more."

(Christina, 30-34, West Kensington)

However, reflecting the complexity and ambiguity of these issues, individuals adapted to their present circumstances and reinforced the point that income status was only one element of how contemporary situations were framed and assessed:

"I'd think 'oh my god' because I've been brought up on the bit nicer things I couldn't go and buy Tesco basic brand...it's hard but I've learnt now there are some things that just don't taste any different...its whatever we can afford and it doesn't make any difference. Juice is juice but...obviously I'd love to have the luxury items that they used to have but I've got me independence, I've got my family, I'm happy. I'm not bothered about sacrificing what I used to have."

(Mel, 16-24, West Marsh)

These accounts indicate that comparative reflections about relative poverty were usually internalised to personal biographies rather than focused outwards to the contemporary circumstances of others. However, there was one notable exception, to which the paper now turns.

'Fecklessness' and the Welfare System

Runciman's (1966) typology of normative, comparative and membership groups usefully identifies processes of classification and distinction made by individuals in our study.

Comparative groups included family members and, to a lesser extent, neighbours and those in similar occupations. Membership groups, on the other hand, were defined by participants' aligning themselves with 'ordinary, hard-working families' (Pahl et al., 2007) and those with 'legitimate' sources of income, personal agency and responsibility. In contrast to the ambivalence towards more affluent groups presented above, there were commonly expressed distinctions and distancing from groups labelled as 'feckless' or viewed as 'illegitimately' utilising the welfare state:

"They've got a loan to go out on Saturday night, not for something they need, just for the sake of having some money, so it's their own fault really. All these people who 'oh I can't afford' but they still smoke twenty a day."

(Tracey, 25-29, Blackburn)

"A lot of my friends are on income support because a lot of them have kids which is good in a way to think I have got people that are in my situation but a lot of them seem to manage to go out drinking every Friday and Saturday night and I think 'well how do you do it?'"

(Mel, 16-24, West Marsh)

In addition to these critiques of the perceived financial mismanagement and misguided priorities of others, there was also a very commonly articulated belief that the benefits system did not afford adequate status or rewards to those in lower paid employment:

"You've got the layabouts that don't want to work. They seem to be a hell of a sight better off."

(Maureen, 65+, Wensley Fold)

"When I was growing up you either got on with it or you didn't it was as simple as. I do agree that people need help but I sometimes think the worse you are, the worse mum you are or the worse family life you have the more you get."

(Geraldine, 35-44, West Marsh)

"I often think that there are other people who aren't working but their situation is better than ours. We don't work either but how come our situation's worse? But then I think maybe it's because they've got more kids so they get more help from the wider family...they seem to have the necessities and food, it's not that we look in their shopping baskets to see what they're buying but they seem to be able to afford more."

(Khaliq, 30-34, Wensley Fold)

This had a direct manifestation in its alleged visibility within neighbourhoods:

"I do believe some people are lazy and the benefits system in this country is absolutely ridiculous because there is people on benefits who don't need benefits or deserve benefits...there's people driving round in these flash cars they've got for free off the government and they don't have to go to work."

(Tracey, 25-29, Wensley Fold)

"It gripes me that [a neighbouring household] are getting on for fifty and they've never done an honest day's work in their life but they've had double glazing done, central heating done...they go everywhere...holidays."

(Isobel, 65+, West Marsh)

These responses suggest a clear distinction being made in the justification of one's own position and the projection of the need to work onto others. It was interesting to note that some individuals extended a self-critique of themselves and their own inadequacies to their failure to take advantage of the welfare system:

"I think I just don't know how to milk the system, like they [people on benefits] have always got nice clothes on and everything with designer labels...you need to know how to work the system and I'm too stupid to."

(Olive, 35-44, Oxfgangs)

"Sometimes I feel like a mug, I get up, go to work, I've always worked...I get up and go to work, for example might have four kids cos I know someone like that, she's laid on her bed, I'm rushing to drop him at school, go to work, come back, ...I always say I wish I had the option to get up, to go to work take the benefit route you have to justify it, they would call you up or contact you, you would have to justify, I'd rather make my own money so I don't have to justify anything."

(Cordell, 30-34, West Kensington)

There was a clear contrast between the benevolent attitude of 'good luck to them' espoused towards more affluent individuals or groups perceived to have 'worked hard' in legitimate employment (Dolan, 2007; Bamfield and Horton, 2009; Pahl et al., 2007) and the hostility towards those viewed as failing to live up to expectations of independence and self-reliance. Although this judgemental regime could be a source of esteem and higher social status for those distinguishing themselves from others, even here some individuals criticised their own failure or incapacity to use 'the system' to their own advantage.

Implications for Housing Policy

This paper has primarily focused on the sociological and psychological processes of how relative poverty is experienced and understood by lower income households, but it is possible to identify important lessons for housing policy. To clarify our argument here, material, cultural or symbolic inequalities are detrimental to individuals and societies (Wilkinson and Pickett, 2009; Dorling, 2010; Green and Gemen Janaat, 2012; Anderson and Sim, 2011). Indeed, we have argued elsewhere that stress, anxiety, poor health and low self-esteem were prominent in individuals' narratives (Batty and Flint, 2010). Housing

processes and policies both exacerbate this inequality and may ameliorate it to some extent (Anderson and Sim, 2011).

On one level, this evidence challenges some of the rationales and assumed technical mechanisms underpinning housing policy programmes in many nations. For example, individuals' focus on their personal biographies and comparative frameworks grounded in families and friendship groups further discredits the concepts of role model and social capital effects underpinning mixed communities programmes internationally (see Arthurson, 2012, for a further critique). Similarly, the linked aims of reducing the stigmatisation of low income neighbourhoods or social housing through tenure diversification and 'image marketing' do not appear to be aligned with the complexities and ambiguities presented in these residents' accounts.

Individuals' assessment of wealth and affluence and their personalised critique of their own journeys powerfully contradict an alleged politics of envy or resentment, or underclass pathologies and cultures of dependency and fatalism which continue to pervade debates about social income and deprived populations. One of the recurring problems of housing and urban policy has been a repeated failure to learn from the perspectives of working class communities themselves (Allen, 2008; Arthurson, 2012; Cole, 2001) and this has been exacerbated at times by the disconnections in understandings between these communities and housing researchers. This has been particularly apparent in large scale housing and urban restructuring programmes in nations including the UK, United States, Netherlands, France and Germany; exemplified in competing definitions of housing obsolescence, neighbourhood value and the use of demolition strategies (see the special issue of this journal, 12,(3)).

Above all, our findings suggest the need to critically assess the role of housing within the welfare reforms taking place in many advanced liberal democracies, characterised by enhanced conditionality, benefit restrictions and a reframing of the social rights of citizenship

enacted through access to affordable and appropriate housing. It is problematic in social justice terms that, as Bourdieu (1984) recognised, structural inequality becomes internalised in regimes of self-critique or projected through regimes of judgement onto particular groups within working class communities. This is particularly the case when the cynical ideology or manufactured ignorance of the state and its policies (Zizek, 1989; Slater, 2011) deliberately exploits these fault lines within deprived communities to rationalise and legitimise political and policy projects that reframe understandings of the contemporary housing crisis and its causes. This may be exemplified by new concepts of what constitutes 'fairness' in housing systems and a deliberate refocusing of primary problems in housing (HM Government 2012; 2011, Scottish Government, 2012). For example, the British Prime Minister, David Cameron (2012) used a major speech on welfare reform to ask "Why does the single mother get the council house straight away when the hard-working couple have been waiting years?" This lens, which appears to be mirrored by the residents in our study, deliberately conceals the key structural question of why 'hard-working couples' are now waiting years to access a home of their own. This is why, as Bourdieu (1984) recognised, doxa is problematic when it results in structural inequality becoming internalised in regimes of self-critique, projected through frameworks of judgement onto particular groups within working class communities or denies the possibilities of alternative outcomes. It remains to be seen whether the contemporary economic and banking crisis, including its housing components and the political programme of austerity, reframes these debates. But it is imperative that housing policy continues to address the structural processes generating the crisis in housing systems rather than overly-emphasising individual pathological explanations (Anderson and Sim, 2011).

Conclusions

In *Status Anxiety*, Alain de Botton (2004: 12) stated that 'those without status remain unseen, they are treated brusquely, their complexities are trampled upon and their identities ignored'. Our argument is that this ignorance of identities and dismissal of complexities may also be applied to some academic and many policy accounts of lower income groups' experiences of relative poverty. This critique of social science is not new: research programmes on cyclical deprivation in the 1970s and 1980s were regularly criticised for their failure to take account of how individuals felt about themselves and their lives and to investigate how households actually experienced problems of low income (Welshman, 2012: 164-165).

One outcome has been that political discourse, policy and research (the later unintentionally perhaps) have often been complicit in what Kogan (1982: 2, quoted in Welshman, 2012: 167) termed 'a Dutch auction of misery' (see Mooney, 2009 for a rejection of such paradigms). Our findings support the argument that previous analyses of poverty may have understated the assets and sources of positive self-esteem within lower-income households and communities (Orr et al., 2006; Canvin et al., 2009; Pahl et al., 2007). The drivers of self-esteem are complex and inter-related and a focus on material circumstances risks, as Johnston and Mooney (2007) and Oliver and O'Reilly (2010) suggest, overstating the centrality of income or consumption to individuals' assessment of themselves. This also helps to explain an apparent quiescence with inequality (Pahl et al., 2007).

One explanation for the disconnection between a relational framework of comparative poverty and the perceptions of lower-income groups is the conceptualisation of circumstances as 'doxic' or taken for granted (Lister, 2004: 160; Allen, 2005; Stokoe, 2003; Canvin et al., 2009; Flint, 2011). Rather than identifying their circumstances as ones of adversity, abnormality and relative inequality, individuals perceived them often as mundane, ordinary and 'what had to be done' (Savage et al., 2001; Allen et al., 2007; Edge and Rogers, 2005). This challenges the extent to which individuals generate 'reflexively organised

biographies' (Giddens, 1991) or subject themselves (or others) to processes of surveillance and scrutiny. It also questions whether they view their lives as necessarily problematic in the way that policymakers and researchers often do.

This is not to refute that inequality is inherent and endemic to housing systems and wider economic, social and cultural processes or to deny that it is harmful to deprived populations. Rather, it suggests that we need to better understand the actual mechanisms through which inequality impacts upon wellbeing at individual, household and societal levels. This requires complementing existing international quantitative evidence (Wilson and Pickett, 2009; Green and Gemen Janmaat, 2012) with further in-depth empirical qualitative research within working class communities. This will enable a more sophisticated sociology of deprivation, including its relative and comparative dimensions and its relationship with self-esteem and social status. Rather than this being a novel step forward, it would represent a reconnection with a previous tradition of housing, community and cultural studies which excavated many of the ambiguities and nuances within working class experiences (Hoggart, 1957; Young and Willmott, 1957; Collins, 2004; Watt, 2006).

History teaches us that not to undertake such projects of academic enquiry risks creating a vacuum in which an easily discredited or dismissed social science, including housing studies, cedes the field to political and populist pathologising narratives of individual inadequacy, as happened with the emergence of cultures of poverty and underclass theories from the 1960s to 1990s (Welshman, 2012).

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ⁱ A forthcoming paper will explore the domestic economy and psychological impacts of living on a low income.

ⁱⁱ The first part of the paper's title is that of a song by Lou Edwards which, while recounting the particular circumstances of black urban working class life in the United States in the 1960s, emphasises the disconnections between narratives of poverty and the personal experiences of the poor themselves and the difficulties of articulating these experiences.