From a Lone Mother’s Perspective: An in-depth case study on the psychosocial impacts of the ‘Bedroom tax’ in the UK

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ABSTRACT
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Since 2010 when the previous Conservative and Liberal Democrat Coalition Government came into power, major alterations have been introduced to the welfare state in the UK. The policy, commonly known as ‘the bedroom tax’ (BT) has received widespread public and media attention for its controversy and perceived attack on the finances and living conditions of low-income, working age households in need of welfare support. The implementation of this particular policy has reduced housing benefits for social housing tenants who are deemed to be under-occupying their homes according to the policy criteria. Families therefore, who are deemed to have a ‘spare room’ are required to make up the short-fall in rent or downsize to smaller properties. Research has shown that this policy has pushed vulnerable social housing tenants further into poverty and debt. This thesis has been designed to understand the everyday psychosocial effects of this policy further. It is a unique case study exploring life from a lone mother’s experience of the policy. Data was collected from two interviews and over a ten-month period to assess whether time would be a factor that would affect the story told by one lone mother as she lives with the impacts of the policy. Both interviews were subject to critical narrative analysis. Murray’s (1999) ‘levels of narrative analysis’ were drawn upon to analyse the multiple narratives occurring within this participant’s experience of the BT, shedding light on stories told at the personal, interpersonal, positional and ideological level. The critical narrative analysis then looked at how these stories at each level connected to highlight the psychosocial implications of living with the BT policy as a single mother. The eight plotlines discovered in the analysis demonstrate the complicated areas, which contribute to the story as a whole. Time showed that pervasive feelings of stigmatisation and enforced social isolation occurred due to reduced economic resources and dominant cultural ideologies directed at welfare recipients. Overall, the present case study findings provide an example of the interrelatedness of wellbeing and wellness in the context of public policy changes. Moreover, it shows that the current social and political conditions are challenging the lives of those who find themselves in vulnerable socio-economic positions. The case study poses a number of challenges for counselling psychology, especially as there are ongoing debates on how the profession can engage effectively with wider social and political issues.
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Chapter 1- Introduction

1.1 Structure of the thesis

This thesis was centred on how the ‘bedroom tax policy’ affects the life of a lone mother. The ‘bedroom tax’ policy is one of many controversial welfare austerity policies in the collection of 2012 welfare ‘reforms’ engineered by the coalition government. The official name for the policy is actually the under-occupancy penalty, yet the policy has been derogatively named the ‘bedroom tax’ policy by those who see it and experience it as the government’s attack on bedroom life and intimate space (Greenstein et. in press). This thesis will use the term ‘bedroom tax’ (BT) as it is a popular way to speak about the policy.

Overall, this thesis attempted to uncover how policy interferes with everyday life and overall psychological and social health, as told and narrated from the perspective of a lone mother who lives with the policy on a daily basis. The thesis was designed in such a way to understand experience through the construction of narrative, giving precedence to a critical psychosocial framework (will be explained more in the methodology section) which could interrogate the production of stories and see how the socio-political realms of experience affect psychosocial functioning. Moreover, the research was borne from a social justice lens, hoping to understand and cast a light onto any injustices caused by enforced austerity, as welfare reforms, like the BT policy seems to be targeted at those already vulnerable to economic hardship (Montgomerie & Tepe-Belfrage, 2016).

The thesis is presented in four chapters. This first chapter will begin by introducing the policy within its wider political context. The neoliberal agenda, and the recent economic recession will be discussed and outlined, as the latest global recession in 2009 acted as a catalyst to the current austerity measures imposed by United Kingdom governments. The latter part of this first chapter will then summarise the literature on the topics in and around the issues concerned with the following: social justice, critical psychology, women and welfare, poverty, attachment, and lastly, the research already conducted on the policy itself. Chapter two will present the methodology process and the type of narrative analysis used in this study. Chapter three will display the findings of the study, while Chapter four is split into two parts with the first part presenting the discussion, highlighting the main findings against current literature. The second part of the fourth chapter, will highlight the implications of
these findings from a counselling psychology perspective, whilst also examining how this thesis contributes to existing research on austerity, welfare and single mothers.

1.2 Background

Austerity due to recession

Aforesaid, this section will outline the background behind the policy by summarising how austerity-led policies came into existence and how enforced austerity has since shaped the individual and society. Firstly, before I highlight why austerity happened I want to give a basic definition of what austerity is. There are many definitions but the simplest, and the one which relates most to the current economic recession, is a definition found in the online Cambridge dictionary: ‘a difficult economic situation caused by a government reducing the amount of money it spends’.

Austerity in this sense came to the UK therefore as the solution to the ‘Great Recession’. The BT policy alongside the other austerity measures were all designed to reduce government public spending in light of this banking crisis. The Great Recession started in 2008, when an international financial crisis hit most developed countries. The United States banking system had grossly caused what economists refer to now as the ‘Great Recession’ (Rampell, 2009). According to a report, four trillion US dollars were lost internationally (Weisbrot et al. 2009). Greed seemed to be at the heart of the financial crash, with US banks being blamed for lending easy-credit mortgages to American homeowners, knowing all too well that people would be unable to pay the money back. The banks also went one-step further and then sold off these mortgage loans for profit to international investors who were naïve about the complicated system and unaware that the system was set to fail.

As most countries in world lost money due to naïve investments, a backlash of consequences occurred globally. To put it simply, international trading started to decline, the demand for labour fell and the general economy retracted due to a fall in goods production (Rampell, 2009). What is more, the UK banks were badly hit by the US banking system crisis, requiring a hefty bail out by the UK government. From this, UK investors and consumers started to lose their faith in the banking system, contributing to a further drop in ‘real’ money (that is, in Gross Domestic Product). In response to this crisis, European governments decided to approach this problem by implementing austerity measures as a way to win back lost money
and assets. Consequently, the approach entailed reducing government public spending and increasing public tax revenue.

Although austerity may seem like a pragmatic solution to a financial crisis, it should be noted that austerity as a strategy can be attached to a political ideology defined as neoliberalism. Neoliberalism, is a philosophy which gained momentum thirty five years ago and has since governed politics and plans for the economy. Without doubt, neoliberalism has been a pervasive and a dangerous philosophy which has shifted economics and society further into the realms of capitalism, thus exacerbating social inequality (Wilkinson & Pickett, 2010, Peacock et al. 2014, Spolander et al. 2014). It is a type of capitalism, which revels in competitiveness, seeing people as solely consumers and encouraging private businesses to flourish amidst the privatisation of public services. It also supports policies of lowered tax regulation, facilitating a large competitive labour market amongst profit-seeking businesses. On a social level, neoliberalism constructs discourses which feed the notion of competition, segregating those who are rich from those who are poor by constructing ‘success’ as a measure of an individual’s ‘ability’ to perform in the competitive economic market. Moreover, myths are circulated within dominant discourses to gain support for the retraction of public services, with groups of people being portrayed by the media to be ‘spongers’ or ‘abusers’ of the system.

Under neoliberalism, individuals are responsible for their own ‘success’ in the labour market and any setback or barrier is seen as a failure of the individual (Montgomerie & Tepe-Belfrage, 2016, Grabham & Smith, 2010). In recent years those who are on welfare have been constructed as ‘dependent’ and ‘lazy’ which not only helps with the implementation of austerity but also helps with the implementation of a neoliberal ideology. Moreover, to move back to the motives behind the current austerity, the responsibility of the financial crash can be successfully shifted to the public instead of the bankers who caused it, as the cultural messages enforced by the ideology always redirect responsibility away from big corporations and banks to the fault of the individual.

In regards to the bedroom tax policy, it is just one of the many welfare ‘reforms’ which reinforces a central tenet of neoliberalism. In its design, the BT policy reduces financial assistance with the aim of making the tenant responsible for their own rent, highlighting to tenants that they need to try harder to get more paid employment if they are to continue living in social housing. The policy, alongside other welfare policies, is imbued with the sense that
welfare claimants need to become less dependent on the state for financial help, even though there is a fragile labour market in the UK which makes steady employment a luxury for many (Bailey, 2016).

As I have outlined briefly, the recession and the politics of neoliberalism have stimulated changes to the welfare state in the UK. Furthermore, such political ideologies and consequences of these ideologies have then led to the development and particular dynamics of the BT policy. Before I highlight more about the BT policy, though, it is important in the next section to consider why I was initially drawn to topic. Furthermore, I will highlight why counselling psychology as a profession is suited to this line of enquiry.

1.3 A reflexive prologue: my role as counselling psychologist and researcher

It is useful in this initial chapter to discuss my role in the research as a counselling psychologist and a researcher, in addition to why counselling psychology fits a social justice agenda based on the profession’s fundamental commitment to promoting the wellbeing of individuals, families, groups and communities. Yet, before I do that, the definition of social justice is worth highlighting, as the term can have multiple connotations. The term social justice is used by many disciplines, but for this purpose of this thesis, I will only consider what the term means within counselling psychology and how it applies to this specific research angle.

A simple meaning of the term social justice is ‘fairness’ (Vasquez, 2012), often associated with allocation of resources, whereby members of a society have access to resources such as income, education, healthcare, employment and opportunities (Miller, 2001). Although there are debates over whether resources should be equitable or equal, the consensus is that people have a right to a distribution of valued and disvalued goods (Miller, 2001). I particularly like the idea that social justice in this field is considered a goal and a process (Crethar & Winterowd, 2012); in that, there is an expressed desire for things in society to be fair but there is also a process of action, to try and make things fairer in the presence of inequality. Consequently, this notion of action leads to the idea of a ‘social justice agenda’, a term developed in the US counselling psychology literature to try to work with oppressed or marginalised groups, and thus turn social justice values into social justice action. Goodman
et al. (2004) propose six ways therapeutic practitioners can work with ideas of social justice and these include: 1) ongoing self-examination; 2) sharing power, 3) giving voice, 4) facilitating consciousness raising, 5) building on strengths; and 6) leaving clients with the tools for change.

When referring to this thesis, the research takes on a social justice approach as it is concerned with the possible consequences of the policy, especially as the policy may affect human rights, health and income. This thesis also enacts a social justice agenda by empowering a lone mother to tell her story in the face of potential social justice concerns. The overarching social justice framework this thesis takes is complementary to counselling psychology as a whole, as the concept supports the overall philosophy and values of the profession, especially the profession’s emphasis on holistic wellbeing, prevention and humanism (Cooper, 2009; Strawbridge & Wolfe, 2010). Indeed, Prilleltensky and Nelson (1997) quite rightly point out that the basic requirements of wellbeing will not be fulfilled ‘without an even distribution of social goods, other basic values, need, and rights’ (p.178).

In many ways, this research actually captures a current interest in social justice in the UK, as more and more counselling psychologists are taking note of critical and community psychology models. This means they are becoming more engaged with social and political issues and how they affect individual functioning and wellbeing (Cutts, 2013). In the latest Handbook of Counselling Psychology, Kagan, Tindall and Robinson (2010) hint that the profession in the UK needs to be bolder in its outlook, identity and practice, if it wants to start helping those affected by social problems. It should be noted that the UK is behind the US in the field of social justice, as in the US, social justice perspectives in counselling psychology are more explicitly integrated into professional training courses (Moller, 2011). Notwithstanding, it makes sense that if counselling psychology is committed to enhancing wellbeing in the UK then more needs to be done in this area, both in research and practice terms.

Considering all of these points then, my role in this thesis and as a psychologist is to advance research concerned with social justice issues and social inequalities, whilst, also thinking about how counselling psychology in the UK can respond to the social patterning of distress. Moreover, it is to add to current literature on austerity but with a unique focus on the narratives produced from a single mother’s account of life as she lives with the implications of the BT policy.
To conclude this section, a personal interest has driven this research and this point will be explained further in the methodology section, as I situate myself fully as a researcher, identifying in-depth my intentions, politics, potential bias and assumptions as they may shape the research process. Overall, in this thesis I wanted to engage with those calls for more research on social justice issues from within the field of counselling psychology (Vera & Speight, 2003; Moller, 2011). Equally, these calls have never seemed so important, especially considering growing economic inequity within the UK. The next section will look at how this thesis developed and then will be followed by a description of the welfare policy in question.

1.4 Thesis Development

I was attracted to the topic because there had been media frenzy in 2013 about changes to the welfare state, and newspapers reported and hypothesised the extent to which low-income families would suffer financially and emotionally (Robson, 2013). Being attracted to issues of social justice (as hinted to) and having strong socialist ideals, I decided to use a research opportunity with a wider research project to explore the impacts of the UK Government’s BT policy on families with children in Greater Manchester with the aim of understanding what effect it would have on people’s lives.

Initially I was one of the field researchers for a larger university research project interviewing families in the local Manchester area on the subject of the ‘Removal of the Spare Room Subsidy’ or ‘under-occupancy charge’, colloquially also referred to as the ‘bedroom tax’ (BT). The larger project was a small-scale exploratory study, seeking to understand the connections between welfare, wellbeing and education for families with children in relation to this welfare ‘reform’. My role in this joint project was to interview four families twice over a lengthy timeframe (six-ten months), recording their experiences as they lived with the impacts of the policy.

I shared my fieldwork role with another researcher at the university who had interviewed eight families in a similar way. This meant that within the team, there was a total pool of two interviews from 12 families over a ten-month period (See Bragg et al. 2016). My role in the data collection procedure meant I then had access to all of the families’ data. Overall, the fieldworker role was a great opportunity to be a part of a research team. Moreover, I had the
chance to work alongside cross-discipline researchers, all of whom were interested in the social and political effects of welfare reforms and policy changes. It was from this involvement with the wider project that I was able to shape the focus of my thesis. The exact methodological procedure I took will be discussed more in the methodology section.

Originally, I had proposed to analyse the data from six families, but became focused upon just one participant’s story instead. This research evolved to become solely about a lone mother’s experience of living with the policy over a ten-month period. Joanne, who will be introduced more officially in the methodology section, became the main storyteller and the main gate holder to the subject area. Certainly, the thesis not only progressed to being a more intimate encounter with the subject, but also became unique in that it gave space to a voice often marginalised in society, a lone mother on welfare. Overall, this thesis developed to be much more than just documenting the impact of the bedroom tax policy - it actually became a real insight into how the current neoliberal economy affects social conditions. Furthermore, the case study brings to the forefront wider ethical and moral questions relating to psychology’s role in current socio-economic times. These developments will be discussed in length in the discussion section.

In the next section, it is necessary to introduce the exact terms and conditions of this welfare policy under scrutiny in this thesis. After this, I present the literature review, which lays out the relevant literature on social justice and the psychological impacts of austerity and poverty, emotional attachment of the home, research on lone mothers in austerity, then moving directly to research already conducted on the policy itself.

1.5 Bedroom tax policy

The bedroom tax (BT) is a change in housing benefit policy affecting working age social tenants who rely on extra state funding to pay rent towards their social housing. The core of the policy concentrated on reducing housing benefit for those who were deemed to have a ‘spare room’. The policy was implemented in 1st of April 2013 and coincided with other welfare cuts issued under the Welfare Reform Act 2012 introduced by the coalition government. The Welfare Reform Act 2012 was passed with the intention of reducing the state’s total spending on welfare. The grand aim was to reduce the national welfare spending by £18 billion in five years (Cummings, 2013). Absurdly though, the policy has not been
applied nationally, in that the policy is now only implemented in England and Wales, as Scotland became exempt from the policy in 2014 and it has never been implemented by the Northern Ireland Assembly (Winter, 2016).

Interestingly, the BT policy was marketed to the public on the premise that it would tackle overcrowding and ‘free up’ social housing (National Housing Federation, 2013a). Tenants were expected to move house if they were found to be taking up too much space. If tenants wanted to stay regardless of having a ‘spare room’, the policy was meant to then act as an incentive, encouraging social housing tenants to find (more) employment and to pay the shortfall in rent, thus ‘activating’ them as players in the labour market (Bragg et al. 2015). The government (DWP report, Clarke et al. 2014, 2015) apparently believed that this policy would succeed in a) saving public money, b) make better use of the social housing stock and c) be a catalyst to employment.

As already briefly touched on, the BT constitutes a reduction in housing benefits for social housing tenants who are considered to be ‘under-occupying’ their home by having ‘spare rooms’ in their property. Under-occupying a property, according to this policy, is having a free, spare bedroom which is being used by a family member, and which the government deems is unnecessary and sees the occupier as being able to share a room with other family members. There is specific housing benefit size criteria which outlines particular room occupancy arrangements stating exactly who should share a room and how the criteria is based on gender and age categories. The policy stipulates entitlement to a room based on the following criteria:

- one room should belong to an adult couple
- one room can be occupied by an adult sixteen or over
- any two children of the same sex aged under sixteen
- any two children of different sex aged under ten
- any other child (other than a foster child or child whose main home is elsewhere).

As can be seen above, children are expected to share a room and are no longer permitted to have a bedroom of their own unless the household pays for this ‘extra room’. The policy enforces children of the same sex to share a bedroom until the age of sixteen regardless of whether they vary dramatically in age. The policy does consider exemptions in the case of children sharing, based on disability or medical conditions (Gibb, 2015). Yet despite these
exemptions, there is currently no provision for adults with medical conditions, or for separated parents who share the overnight care of their children (Bragg et al. 2015). Although there have been successful legal challenges that have challenged this very criteria, and importantly there are ‘toolkits’ which provide affected tenants with arguments and advice on how to challenge the terms and conditions of the policy (See carersuk, 2016).

What became clear early on is that the government’s aims for the policy did not fit with the reality the policy was intent on trying to change. For example, the government glazed over the fact that the majority of people in social housing have no choice but to stay in their current dwelling and try to find the extra money for their ‘spare room’, as there is a national social housing shortage, meaning that smaller properties were largely non-existent and thus only those lucky enough could downsize and be exempt from the policy altogether. In the grand scheme of things, this means that many social housing tenants have been subject to substantial financial losses, as housing benefit is deducted monthly for having a ‘spare room’. The financial losses involved for a household vary and they depend on the number of ‘spare rooms’ the house has. If tenants are deemed to have a ‘spare room’ because the criteria does not fit their living arrangements then they will lose 14% of their housing benefit per week for one spare bedroom and 25% for two spare rooms. This can equate to families losing £25 a week, if they have two spare rooms.

Many consider the policy to be a complete failure, suggesting that its creation was poorly conceptualised, especially because it concentrated on placing the burden of welfare reform on working-age households. They are a particular group in society who, firstly, depend on extra finances from the state to supplement low-income, and without this financial help many households would not make enough money to escape poverty. Secondly, this catchment group are more likely to have families who are in obvious need of all the rooms in the house because they have children. Robson (2013) argues that ‘under-occupancy’ is not an issue for working-age tenants but may have been a real issue for retired social housing tenants as their children might have left home (Robson, 2013). Meanwhile Gibb (2015) argues that this particular group have already been affected by other welfare reform changes, making working age tenants even more susceptible to poverty (Gibb, 2015).

Due to these basic oversights, it is easy to surmise how ideology may have driven the policy’s implementation. From the neoliberal agenda perspective, the policy acts quite nicely as a political tool conveying the notion that the state expects people on welfare to become
less dependent on the system (Montgomerie & Tepe-Belfrage, 2016). It also challenges the fabric of government social housing, compounding the idea that vulnerable people will not be housed so easily. The researchers from the wider research project also point out that the policy is a direct surveillance and regulation of family life. They observe that it sets out proscriptively who is entitled to space based upon issues of gender and age, and even who should be sharing intimate bedroom space based on conceptualisation of what family life should look like, that is, a nuclear family with both parents living under one roof (Greenstein et al. in press). Considering these factors, it is hardly surprising that controversy and opposition surround the policy, and furthermore how this policy can really shape the lives of those subjected to it.

As this thesis is mainly centred on a single mother in a low-income household, the literature review will first highlight how single mothers are currently being impacted upon by the wider reforms, before then considering the specific effects of the BT policy and what that may mean for a single mother. However, I would like to add here, that for the remainder of this thesis, I am going to use the term ‘lone mother’ instead of ‘single mother’. This decision arises as the term ‘single mother’ carries a substantial connection to the dominant discourses associated with certain types of motherhood. The term ‘single mother’ arouses almost automatic judgements and stereotypes, such as those of white single female-headed families which have been constructed by governments in recent decades as ‘lacking’ in parenting skills (Harrison, 2012, Burns, 2012). Moreover, they have been constructed/portrayed as the ‘other’ to the norm of nuclear families. Equally, social policies have intensively used this term in numerous and often derogatory ways to try and rationalise social and economic decisions. To avoid contributing to this type of stigmatisation and to avoid this type of state categorisation, as the mother’s status should not be dependent on relationship arrangements, I will use the term ‘lone’ mother throughout the literature review in the next section.
1:6 LITERATURE REVIEW

In keeping with the growing interest in social justice in psychology research, this section will look at why the policy is a social justice issue. Then I will use the literature to consider how emotional health will worsen as Joanne lives with the impact of the policy, concentrating on firstly the psychological impacts of poverty and then how Joanne’s attachment to her home may be challenged because of the policy. The last part of the literature review will then highlight research concerned with lone mothers on welfare in the UK and then end with research done so far on the BT policy.

1.6a Social justice concerns

“I was very shocked to hear how people really feel abused in their human rights by this decision and why - being so vulnerable - they should pay for the cost of the economic downturn, which was brought about by the financial crisis” (Raquel Rolnik, UN raconteur-Interview with the Guardian on the BT)

The policy is deemed by many as unfair and unjust on the basis that tenants are being pushed further into economic deprivation. Social housing has always been allocated based on ‘need’ rather than ability to pay (Stavert, 2013), and therefore the most vulnerable group in society are being made to pay their rent when they are not able to do so. The policy is highly controversial because of this reason, and also, because critics highlight that austerity measures like the BT are used to blame welfare claimants for the economic crisis (Montgomerie & Tepe-Belfrage, 2016, Pierson 2016). Hence, this policy is causing anxiety because of its practical and ideological implications.

Rolinik, a UN raconteur (2013), as quoted above, advised in a report that the UK government should abolish the policy as it was causing unnecessary harm to vulnerable people. Shockingly though, this report along with many others has been dismissed by DWP ministers and backbench Conservative supporters (Gibb, 2015), calling it exaggerated or invalid and only based on ‘anecdotal evidence’. In many ways, those affected by the policy are finding it difficult to get their experiences of the policy across to those in power, and this lack of voice alone, makes this a growing social justice concern. On a more fundamental level though, the policy raises concerns more generally, as it is found to contribute to worsening poverty. Poverty is an oppressive experience, affecting all aspects of life in the way that people’s relationships change, social isolation increases and marginalisation results (Appio et al.
Psychological distress is bound to occur in these conditions. More and more psychologists are starting to realise the extent to which social and economic conditions intersect with personal wellbeing (Prilleltensky & Fox, 1997). Equally, some psychologists are starting to highlight how austerity measures like the BT policy, may jeopardise wellbeing (Harper, 2016).

Prilleltensky (2013) is a key critical psychologist interested in issues of justice and oppression, and he insists that there is no wellbeing without fairness. There have also been numerous studies which make the link between wellness and fairness (Grote et al., 2004, Miller, 2001, Santinello & Vieno, 2011). As a whole, this literature challenges the idea that healthy wellbeing is just based on positive attitude alone; it brings into focus the socio-structural contexts in which wellbeing is created. It challenges the notion that people can just overcome adversity. The reality is that people find it hard to ‘bounce’ back after experiences of poverty, oppression and stigma, and thus are ultimately affected at the intrapersonal level (Prilleltensky, 2013). According to sources, in order to have ‘wellness’, the following types of fairness need to exist: procedural, distributive, informational (Colquitt, 2001); interpersonal (Grote et al. 2004); cultural, retributive and developmental justice (Prilleltensky, 2013).

As one can see, there are various types of fairness and justice associated with wellness and wellbeing. Concerning the BT policy, distributive, procedural and cultural justices are potentially jeopardised. Distributive fairness is being compromised greatly, as resources distributed in the past are being curtailed by recent welfare reform, leaving those who have to stay in their homes with less money. The policy also denies tenants ‘procedural’ fairness, as the voices of those affected are not being listened to and were not consulted with, at the time of the reform (Prilleltensky, 2013). The policy could also be encroaching on cultural injustice in the sense that a particular type of group in society, welfare claimants, are being targeted and marginalised. Consequently, this policy evokes many questions about the wellness and wellbeing of those subjected to the terms and criteria of the policy, whilst too, providing a strong case for why this policy needs researching from a social justice perspective. As demonstrated, the allocation of economic resources is being taken away by this welfare policy. The next section in the literature review will attempt to deal with economic loss by outlining the effects of economic hardship on psychological functioning.
1.7 Psychological Effects of Economic Hardship

In the literature, there is now considerable evidence to show the ways in which poverty affects mental wellbeing (Bassuk, Buckner, Perloff & Bassuk, 1998, Lund, 2012, Wadsworth, 2012, Shonkoff et al. 2009, Brisson & Lopez, 2014). Depression, stress, self-esteem issues, stigma, powerlessness, and lack of hope seem to be common effects of low-income and financial hardship (Cohen, Coxall, Graig & Sadiq-Sangster 1992, Faith, 1985). Moreover, research generally shows that psychiatric disorders are higher in lower socioeconomic groups due to the multiple stressors which coincide with the consequences of poverty (Bassuk, Buckner, Perloff & Bassuk 1998, Belle 1982). Worryingly, too, there is a mental health class gradient (Pilgrim, 1997) which, put crudely, shows that the poorer you are the more likely it is that you will be diagnosed with mental health problems (Cochrane, 1983). As poverty is a catalyst for social conditions like homelessness, less than adequate housing, overcrowded schooling, lack of employment and poor healthcare (Appio, Ann-Chambers and Mao, 2012), the link between poverty and mental health issues seems somewhat explained.

According to Goodman, Pugach, Skolnik and Smith (2013) there are three broad psychological categories commonplace to poverty that include: stress and strain, social isolation, exclusion and powerlessness. This literature makes perfect sense given that people experiencing poverty will be unable to meet their basic needs (House et al. 1994) which then causes stress. Moreover, people with less money are often subjected to a plethora of insecurities, the main ones being ‘food insecurity’ (DeParle, 2009) and insecure housing (Kushel, Grupta, Gee & Haas 2006). Interestingly, Goodman et al.’s (2013) research is not dissimilar to a report published recently on austerity by Psychologists Against Austerity (2015) who documented the psychological effects of financial strain and austerity. Participants were found to be affected inwardly in the following dimensions: ‘fear and mistrust’, ‘humiliation and shame’, ‘isolation and loneliness’, ‘feeling trapped and powerlessness’ and lastly, ‘instability and insecurity’.

There is also a positive correlation between poverty and traumatic life events. Research, for example, finds that people with no income or on a low income experience more traumatic life events such as infant mortality, community violence, marital dissolution and crime than those with higher incomes (Bausaman & Gore 2004, Belle et al. 2003). Chen and Matthews (2003) and Gallo and Matthews (2003) also highlight that ongoing exposure to these stressful life
events leads to more experiencing of emotions like anger, hopelessness, hostility, fear and worry which undeniably affects psychological and physical wellbeing.

On a similar thread, studies also show that people in financial hardship can be treated worse and even exploited compared to those ‘higher’ up the social ladder, due to unequal power balances (Reed, Collinsworth & Fitzgerald 2005). Exploitation can then lead to feelings of worthlessness, powerlessness and learned helplessness. Kivimaki et al.’s (2004) study highlighted that people with low levels of control and autonomy in their jobs had higher rates of sickness and mental illness, demonstrating that wellbeing is significantly jeopardised by power dynamics occurring at the interpersonal level.

An obvious but associated component of poverty is stigma. Stigmatisation vehemently decreases wellbeing (Appio, Ann-Chambers & Mao 2012). Many recent studies have started to document the impact of stigma and shame on personal health (Appio, Ann-Chamber & Mao 2012, Chase & Walker, 2013). Amongst the research there is the consensus that stigmatisation exists and is felt by many who are categorised as poor. They posit that stigma adds to the emotional distress already felt by those struggling materially. It can also make poverty more enduring, as those stigmatised start to lose confidence in their abilities to lift themselves out of poverty (Walker et al. 2014).

To move beyond this level to an even more distal type of injustice I will discuss the issue of income inequality at the global level and how that affects the individual. Wilkinson and Pickett (2009) highlight clearly in their book that there is a strong correlation between income inequality and World Health Organisation mental health surveys. They conclude that countries with high levels of mental health problems are also the countries with the biggest income inequality. Countries like the UK and USA with the highest level of income inequality are found to have higher incidences of mental health issues. Therefore, Wilkinson and Pickett’s (2009) research suggests that financial hardship does not exist in a vacuum; instead, the symptoms of distress are aggravated in a society where there are stark differences between the rich and the poor. The researchers suggest that this is because trust in the other is lost and community belonging dissipates. Moreover, citizens are encouraged to embrace values of competition and ambition over more socialistic ones

As depicted, the psychological consequences of living in economic disadvantage are forceful and all embracing, affecting mental health in countless ways. Even though there is literature which evidences this (as described above), there still seems to be a heavy dose of amnesia in
light of these facts, and psychological suffering is still often equated with personal factors rather than wider socio-cultural influences. Even in wider remits, mental health and its link to poverty is largely absent from the agendas of international health development policies (Lund, 2012), as international policies tend to concentrate on issues like Human Immunodeficiency Virus rather than eradicating poverty itself. To summarise then, issues of poverty and inequality are global challenges and are issues that affect the health of many. The next section will stick close to the possible psychological impacts of the policy, but will concern itself now with the policy’s possible influence on one’s psychological attachment to home.

1.8 Home is where the heart is

At first glance, the policy seems typical of all other welfare reforms, in that it takes money from those that need it. However, Greenstein et al. (in press), highlight that this policy does something more than this; it works to construct and control the parameters of what family life is on the basis of criteria and entitlement. It does this by setting the boundaries of who should belong in what room and what is accepted and not accepted. The researchers argue that it resembles a top-down restructuring of family life based on the ‘nuclear family’ ideal. Managing who is entitled to what, based on gender or age, dictates ‘proper’ relationship dynamics, ultimately disavowing more fluid and alternative living arrangements which are more likely to be found in modern day living situations. Worse yet, it actually constitutes in its very nature a policy which deprives social tenants of their privacy and freedom to live in their home as they please.

Consequently, it is easy to see how the policy seems harsher than others with the main problem being that it delineates family life into categories and dictates whether family members are entitled to space or not. The room that was once a child’s bedroom is now lost due to eligibility and it is deemed ‘spare’. It is as though private intimate space is under attack and this is why Greenstein et al. (in press) argue that the name ‘bedroom tax’ has stuck despite the official name of the welfare reform, as the policy interferes with bedroom life.

Given that this policy is concerned with the structure of the house, it makes sense to wonder how this policy destabilises how one feels about their home in light of these policy changes. As a consequence of the policy, it would be normal to surmise that social housing tenants may feel shaken by the prospect of the changes brought on by the policy, whether staying or moving. Logically speaking, being made to uproot from a current house and community
would potentially bring distress. At the same time, staying and being made to pay the ‘tax’ on the bedroom might initiate resentment both to the house and the area, especially in the context of increasing financial strain.

After first hearing about the policy, my first thought was along the lines of attachment and whether any attachment to the house would be disrupted. If one takes the famous idiom ‘home is where the heart is’, the home is a place where people long to be and it is where they feel a strong connection to. Therefore, the policy seems to miss the more emotional aspect of housing and instead proposes that people should just ‘downsize’ and move to alternative housing completely ignorant of the possible heartbreak this may cause. There is copious research in the literature to suggest that people develop intense feelings towards their house, thus a house becomes a home, and moreover a home is then an extension of the self (Gurney, 2000, Robertson, 2013). Gurney 2000 (cited in Easthope, 2004) offers a poignant definition of home; it is ‘an emotional warehouse wherein grief, anger, love, regret and guilt are experienced as powerfully real and at the same time, deposited, stored and sorted to create a powerful domestic geography, which in turn sustains a complex and dynamic symbolism and meaning to rooms and spaces’ (p.34).

The actual place a person lives in and calls home can be seen as a socio-spatial entity (Saunders & Williams 1988), psycho-social entity (Giuliani, 2003) and/or emotive space (Robertson, 2013). These conceptualisations therefore highlight the development of the personal self alongside the development of the social self, all of which can happen within a context of security and safety. In theory a home provides the sanctuary to which an individual can define who they are through their experience of themselves in the milieu of wider social influences which also shape identity. Saunders and Williams (1988) state that the home is where institutions and societal norms are reproduced; it is the ‘core domestic unit of contemporary society’ (p.82).

It seems pragmatic to assert then that a psychological attachment to the home is very common. And understandably, people become very distressed when faced with losing their home (Giuliani, 2003) as technically in a sense they lose a part of themselves. Giddens’ social theory of self-identity argues that society used to define people’s identity with more concrete expectations and demarcated social roles but now people have to define their own identity through their attachments to things like home, material assets and relationships (Giddens, 1990). Positive well-being and self-identity are therefore wrapped up in notions of
reliable and consistent possession of social and material assets. According to the theory, individuals who are in receipt of all these things can be classified as being ‘ontologically secure’, meaning that they have a clear sense of who they are. On the contrary, ontological insecurity occurs when a person struggles to know their place in the world due to having an absence of material and social security.

According to Dupuis and Thorns (1998) and Saunders (1989, 1980), one of the main ways to achieve ontological security is by having a home; a place where one can establish everyday routines and connections to people. There have been numerous studies looking at ontological security and home ownership (Cairney & Boyle 2004, Dupuis & Thorns 1996, Padgett 2007). It is proposed that the home offers safety from surveillance, control and threat, whilst, equally allowing a person to finally feel in control of their environment (Dupuis & Thomas, 1998).

One study has looked at the implications of housing repossessions on families: the experience for the participants incited strong emotional responses and feelings of helplessness. Fundamentally, the study demonstrated how the crisis disturbed participants’ categorical and ontological identities (Nettleton & Burrows 2001). Categorical identity is a term relating to the way a person perceives their social category (Taylor, 1998), so after experiencing repossession the participants in this study classified themselves differently, for example, as being homeless. Ontological security however, differed in that people started to reflect on who they were, asking questions like ‘who am I now?’ However, the study highlighted that ontological insecurity was not necessarily always a bad thing for some participants as the following quote shows:

‘Husband: I think my values have changed, I think I was very materialistic wasn’t I? Very status orientated, career orientated and all that stuff. I mean the kids say to me I’m a nicer person now than I was then, I’m sure they’re right. And I feel a lot happier’. (Nettleson & 1998, p.268).

In many ways, Giddens’ (1991) concept relates closely to another term, ‘psychological homelessness’. Essentially psychological homelessness (Dresser, 1985, Van der Kolk, 1987a, Goodman et al. 1991) is a term which tries to capture the psychic consequences caused by detachment and disconnection from self, place and society. However, psychological homelessness is a term which is seldom used in the literature and could mean different things to different people. It is, all the same, a term which commands interest and makes one
wonder how a person’s inner mental state might become lost, excluded and uprooted metaphorically as they are separated from the security and safety of a physical home.

Scanlon and Adlam’s (2011) paper on homelessness and exclusion highlights that exclusion from society and material possessions conflate to a notion similar to psychological homelessness but instead call it ‘unhoused minds’, suggesting that the mind can become less anchored and contained when faced with homelessness, exclusion and danger. Based on these understandings then, it seems reasonable to suggest that the BT policy might interfere with an individual’s connection to home and place. This makes one wonder how the policy starts to have subtle effects on self-identity and connection to the community - or even less subtle if a person is forced to move by the policy.

Lastly on the subject of place and community, it is worth noting that studies (Beck 1992, Hoggart, 1957) over the years have found various narratives concerned with place, from relaying stories on the twilight years of the working-class culture (Savage, 2010) to the less positive, fracturing of working class communities (Beck, 1992) due to weakening community bonds. Therefore, it is worth considering whether stories will emerge in this lone mother’s experience of life since the policy and whether these stories shine a light on the lived experience of community in current times. Duncan and Duncan (2001) insist that bonds to places can be stronger for some people than others and it can vary depending on culture. They argue that the type of relationship people have with a place can alter the nature of the place. Rose (1995) agrees with this and goes one step further to state that place is very personal with people attaching their own meanings to places and that places contribute to ‘defining oneself in opposition to the ‘other’ (p.104). Hence, it will be interesting to see whether the policy interrupts Joanne’s relationship to the area or whether this issue is irrelevant to Joanne’s circumstances. The next section will identify and discuss the current literature in the UK on lone mothers on welfare, summarising what this might mean for Joanne as she is hit by the BT policy.
1.9 Lone parents, mothers and welfare

This thesis was centred on one particular lone mother’s story on the BT from the UK. Lone parents, and especially lone mothers in the UK, are generally at a high risk of poverty compared with other families with children (Ridge and Millar, 2011). There are many reasons for this with the main ones being loss of income from relationship breakdown, gender inequality pay gaps, unemployment due to childcare responsibilities and an unstable economy. Poverty rates did decrease for this group from 1997 to 2007 (DWP 2007). However, financial security is being further jeopardised by changes to the welfare system in 2012. Moreover, employment security is a big issue in contemporary times. Qualitative research has shown that some lone mothers battle with never feeling financially secure, either worrying about the low pay they receive in temporary jobs or worrying about debt occurring from the benefit system if the benefit system makes errors on payments. Financial issues can be a real source of stress for lone parents and mothers, and can be the most common reasons why lone parents seek help from outside agencies (Moorhead et al. 2004).

The economic situation of late has meant more generally that women are being hit the hardest by austerity measures implemented by the government. This is important, as reports demonstrate that the average working woman in the UK in 2012 earned less in her career than the average working man (Fawcett Society, 2012). Current cuts to public spending are contributing to this economic inequality. A report by the Fawcett society (2012) highlights that approximately 64% of women make up the public service workforce, employed as nurses, teachers, support workers, Sure Start workers. Yet many professions alike are facing redundancy, due to the retraction of government spending in public services. This means that women in the current era are facing significant job losses as the government chooses to implement tighter fiscal control on the economy. Clearly, these trends have big implications for those who find themselves the main carer and breadwinner of a family with children.

Women generally rely on the benefit system more than men, and ‘benefits make up twice as much of women’s income than men’s’ (p.3, Fawcett Society, 2013). This means these recent welfare ‘reforms’ are going to impact on women disproportionately more than men. This is already proving to be the case, as shown in a Fawcett society report on the 2013 budget analysis: ‘a total of £14.9 billion worth of cuts per year have been made to benefits, tax credits, pay and pensions, with 74% of this taken from women’s incomes. The 2012 Budget
also announced that a further £10 billion of welfare cuts will be made by 2016/2017 (Fawcett Society, 2013). It is tax credit cuts, reductions in housing benefit and the three-year inflation freeze in child benefit, which have left low-income women poorer in recent welfare changes (Inman, 2015, Fawcett Society, 2013). Ninety-two percent of lone parents are women, according to the Fawcett Society (2013). These cuts are symptomatic of the government agenda whereby policy has been geared to incentivise lone parents in the labour market whilst reducing state dependency (Hirsch, 2012). A significant change came in May 2012 when lone parents were no longer entitled to income support (IS) after their youngest child reached five (Newis et al. 2013). Low-income lone parents instead have to claim jobseekers or another type of benefit to support their financial situation, reaffirming the sentiment that paid work should become a priority once children reach school age. As touched on before, finding employment for lone parents is always an area of difficulty, especially in the context of the recent economic recession. The following statement casts a spotlight on the current labour market difficulties for lone parents:

“You think that I had loads going for me, but I can’t get a job for love or money. I’ve been looking for a couple of years. At the end of the day it is an employer’s market at the moment. They are laughing! These people have so many applicants. A recent one I can tell you about is there is a new freezer centre being built, it is not even built yet and I applied online for a part-time opportunity and I just got the email back yesterday that it has been filled. I’m like how has that happened? The shop is not even built yet.”

(Newis et al. 2013, p.6)

In addition to an enduring and weak labour market, there has been another major change to the welfare system. This is the nationwide rolling out of a type of benefit called the ‘universal credit’ payment (Newis et al. 2013). The type of benefit streamlines all eight different means-tested benefits: income based Jobseeker’s Allowance, Housing Benefit, Working Tax Credit, Child Tax Credit, income based Employment and Support Allowance and Income Support, into one package. It was introduced by the Conservative government to, “radically simplify the [welfare] system to make work pay and combat worklessness and poverty (Department for Work and Pensions, 2010). The Fawcett Society (2013) stated their concern with the universal credit system, on the basis that lone parents would be subjected to increased conditionality, which, given their childcare duties then poses a number of risks to finances due to the presence of sanctions. Worryingly too, various media articles and reports
also conclude that lone parents are financially worse off anyway with this system, with only those lone parents on very low wages gaining from the changes. Those who are paid slightly more will have less money than they used to due to the removal of Working Tax Credits (Brewer et al. 2011).

A Save the Children report by Whitham (2012) found universal credit pushes parents further into poverty because they are now working longer hours on low pay and they then start to lose state financial support if their wages increase. The report argues that a single parent with two children, working full-time on or around the minimum wage, could be as much as £2,500 a year worse off under the new system. The system is coming in when, like many people in Britain, lone parents are generally seeing living costs rise at a faster rate than earnings (or state entitlements). The combination of these factors makes it inevitable that, even with the help of universal credit, many families will struggle to make money above the bread line.

As presented, there have been numerous changes to the welfare system under the coalition and Conservative government. Undoubtedly, women and lone parents have been subject to increasing economic precarity whether that is through the benefit system or the wider austerity measures which cut funding to public services. Enforced austerity due to the neoliberal rule has had practical and ideological costs to the way in which lone mothers are expected to parent. On many levels, women seem to be withstanding the worst of austerity.

Apart from material problems, lone mothers are also experiencing significant pressures to ‘survive’ austerity through dominant and widespread societal discourses on being the ‘perfect’ mother despite the economic crisis (Harrison, 2012). The dominant ideology, which accompanies the austerity agenda, and which is spread through media forums, has exasperated the multiple roles women are now supposed to uphold. They are supposed to be the ‘good mother’ and the ‘thrifty, resourceful and employed citizen’ in response to the economic situation (Jenson, 2012, Austin & Carpenter, 2008). This means that women are expected to be the breadwinner, in conjunction with upholding all the domestic responsibilities and childcare responsibilities, as government childcare funding simultaneously fades away.

Interestingly too, the psychological concept of ‘resilience’ has gained popularity at the same time the austerity agenda was introduced, showing how a psychological concept has infiltrated societal consciousness, becoming a popular catchphrase and personal attribute to commend those who show ‘resilience’. In many ways, the cultural messages around
mothering in austerity are an example of psychologisation (Parker, 2007, Jenson, 2012, Austin & Carpenter, 2008). Austerity, and the response to it, has been shifted to the ‘psyche’ of individuals. Therefore, regarding lone mothers, if they cannot ‘cope’ and cannot demonstrate resilience, then they are judged to be failed ‘single’ mothers (Jenson, 2012, Austin & Carpenter, 2008). Consequently, as one can see, all responsibility is on the individual again, displacing and overshadowing the real conversations about why austerity should be introduced in the first place. Moreover, mothers are faced with the enormous task of living up to all of these ideals.

Lastly, although some may see the welfare reform changes as positive as they might help mothers back into the world of paid employment, the reality is bleak. According to a Gingerbread report (Brewer et al. 2013), a high percentage of lone parents who do find a job are unemployed again after 12 months. The report demonstrated that few were able to secure a family-friendly role, with employers being inflexible regarding working hours, or parents just generally being unable to juggle both work and childcare commitments in the long-term. Equally, many lone parents were, more often than not, working in low-paid jobs. This minimised the benefits of working, in the face of ongoing and expensive childcare commitments.

Research has also found negative effects occurring both at the level of parent and child wellbeing (Waldfogel, 2007) if the job offers little material gain due to the added stress of trying to juggle employment, household and childcare duties. Overall then, social policy which solely concentrates on trying to get mothers back to work misses out completely on how this could contribute to the break-up of family life. This idea coincides with the presupposition that mothers also have prime responsibility for social reproduction, in that they effectively provide a stable home whereby all family members are privy to learning and adopting societal values and morals. Perrons (2004) argues that there are increasing costs to social reproduction in the backdrop of the current economic situation this therefore implies that the current hardship of the modern family, and the modern day mother in particular, has the ability to fragment the type of ‘social reproduction’ possible. This leads me to conclude that society as a whole is being jeopardised by such welfare reform changes.

In respect to being a lone mother in poverty, there is substantial evidence to show the negative outcomes poverty has on personal wellbeing (Rosman, Yoshikawa & Knitzer, 2002, Brisson & Lopez 2014). Brisson and Lopez (2014) argue that the issue should be a serious
public health concern as low-income mothers have twice the rate of mental health problems than the general population. Yet, it is not just parents who are affected, as the whole family suffers emotionally too. Ridge’s (2011) literature review for example, reveals that poverty causes children to experience similar emotions as their parents. So, again, intense feelings of shame, stress and sadness are commonly reported. Ridge (2011) concluded from this review therefore, that children in poverty are at high risk of severe mental health problems. To conclude this section, I have tried to show the diverse ways which UK lone mothers are being subject to worsening wellbeing against the backdrop of the recent economic and social climate. The next section will concentrate of the particularities of the bedroom tax policy and what specific impacts this has on those subjected to the policy.

1.10 Current research on the ‘bedroom tax’

"If one policy sums up the cruelty of this Tory government it's the Bedroom Tax.” (Shadow Work and Pensions Secretary, Owen Smith)

As it was only recently implemented, in 2013, there is a paucity of literature in academia to document the policy’s total impact. Nevertheless, there is enough research to show the policy is having a detrimental effect on those subject to the change in housing benefit. This section will elucidate the main findings from housing association reports and academic articles, demonstrating the ways in which the policy is failing on various counts. In addition to this, this section will show how the policy is jeopardising the health of low-income families who have lost the most financial support as a result of welfare changes occurring in 2010-2014 (De. Agostini et al. 2014).

DWP’s own final evaluation report (DWP, 2015), a report which came out at Christmas with hardly any press release, shows little reassurance that the policy has been a useful change to the welfare package. One major finding was that the majority of affected tenants were still affected by the policy nine months later and this was largely because there is nowhere for these tenants to move to. The reality for many tenants was staying in existing properties due to a lack of alternative (smaller) properties. Seventeen per cent though were no longer affected by summer 2014, but the majority of these tenants had escaped the policy terms and conditions mainly by changes to household composition or their children’s ages had changed, making them no longer liable to housing benefit reduction.
Unsurprisingly too, unemployment was still reported by interviewees, with only 5% in the affected cohort being able to secure employment. Tenants highlighted to the researchers that there was a lack of local jobs and that, existing employers were unable to offer more hours of paid work. In summary, just these findings alone indicate that social housing tenants were left with no alternative but to find the extra money even in the context of high unemployment (DWP, 2015). The DWP’s final report is not revelatory; in fact, similar findings are supported widely. For example, Clarke et al. (2014) outline that only 4.5% of affected tenants move while Wilcox et al. (2014) argue only 6% move due to the policy. Consequently on these figures alone, the policy has been unsuccessful in the apparent aim of making better ‘use of the housing stock’ (DWP, 2015).

In the context of a precarious labour market, it seems of no surprise that people are falling quicker into debt because of the policy (Wythenshawe Community Housing Group, 2013). Debt is a very difficult thing to dissolve and even more difficult in the context of unemployment. Moffat et al. (2015) make a good point in that social housing tenants belong to the poorest group in society and are already in financially vulnerable positions, often relying immensely on welfare. Dorling (2015) offers weight to this point highlighting that in 2011-2012, social housing tenants have a median income of £8996 per year and two-thirds have no savings, whilst, nearly two-thirds of social tenants have a disability, increasing the likelihood of limited paid opportunities. Consequently, there is a strong argument that this policy is making disadvantaged people poorer, which is very worrying given the idea that poverty leads to all kinds of negative consequences, both to the individual and to the society as a whole.

Presently, the numbers of those affected by the policy vary depending on reports but in the North West there are 110,000 households who meet the criteria for the policy (National Housing Federation Report, 2013). According to an article in the Guardian newspaper 522,000 housing benefit claimants have been subject to the welfare change. Moffat et al. (2015) state an estimated 660 000 working age tenants have been eligible for the policy’s reduction in housing benefit. Moffat et al. (2015) also hint at the policy’s disproportionate impact on society. The authors suggest that northern towns, especially in the North East region, are being particularly hit by the policy in the context of pre-existing social conditions: higher levels of unemployment and average household debt than other regions in the UK.
Luckily, the government was visionary in that they foresaw difficulties with finances. In the government’s interim report (Clarke et al. 2014) it was kindly suggested to tenants that they could employ the following strategies: downsize; take in a lodger; increase working hours and/or gain employment. Essentially then, in the context of unemployment, tenants were being encouraged to take up a lodger who could pay for the spare room. However, this suggestion angered tenants and proved to be unpopular, as the final DWP report (2015) showed, with only 0.3% of tenants asking their landlords’ permission to rent the spare room out. Seventeen per cent of tenants did however ask a relative or friend to move in instead. These low figures show a reluctance to alter living arrangements, and quite rightly so given issues of safety, privacy and general disruption to normal family life.

One of the widely emphasised findings from the DWP’s final report was that those still trying to manage with the policy in 2014 were running out of money before the week ended (78% of claimants in the study). To pay the shortfall, tenants were using savings, borrowing money from others or accruing arrears. Everyday savings were being made to try to pay the rent by reducing money spent on food, energy bills and recreational activities. These ‘cut-backs’ on resources and amenities show necessary survival strategies as one lives without enough money. Resultantly, the DWP’s own final report provides a black and white overview of life since the policy. It does not conclude that the policy pushes vulnerable people further into poverty and debt as other reports state (e.g. Wythenshawe Community Housing Group, 2013; The National Housing Federation Report 2013), but it does show clearly that there have been many material impacts and even more importantly, that the aims of the initiative have failed in respect to downsizing and making better use of the housing stock.

As social and political factors, interlink with types of wellbeing (Kagan, 2011), Moffat et al. (2015) conducted one of the first qualitative studies on the subject, which specifically examined the impact the policy has on health and wellbeing. The researchers interviewed 28 social housing tenants, 1 focus group and 5 service providers. About eleven households were living with children under 18 years and the majority of participants were single or divorced. Moreover, the sample consisted mostly of women (25), with only thirteen men in the sample. These demographics highlight that there were probably more lone mothers involved in the sample, although the researchers do not state this explicitly, adding fuel to the argument that lone mothers are the ones most likely facing welfare ‘reforms’ like the BT policy.
Overall, Moffat et al.’s (2015) study supported all of the aforementioned findings, regarding tenants trying to cope by cutting down on food, utility bills and social activities. What the study did uniquely show was the way in which participants’ mental health was being affected. The research evidenced moderate expressions of mental illness: ‘Stress, anxiety and depression were mingled with a sense of hopelessness verging on desperation when people recounted how dealing with the bedroom tax had left them feeling’ (p.4). Moreover, constant worry about debt and becoming homeless were consistently found among participants. The participants related psychological impacts to worsening physical health too, with people reporting heart problems due to stress. Furthermore, the study revealed that social isolation was common and that people with young children were finding themselves ostracised from social gatherings. These findings were the first in this capacity to document the mental and physical toll the policy has on health and wellbeing.

Whilst the research to date has documented the multiple ways in which the policy affects the individual, the policy has not been examined in the specific way it could affect a lone mother and her children. A decade ago, mothers were eligible for welfare assistance based on their status of being a mother. In current times, this has changed, as there has been a shift from the ‘gendered subject’ in social policy, to the ‘genderless’ welfare claimant (Brodie & Bakker, 2007, p.53-54). This means that mothers now lose any special rights or provisions for their childcare duties and instead they are expected to enter the labour market as though they are individual labourers, despite their childcare commitments (Pulkingham & Fuller, 2013). In many ways, the BT policy contains a message along with the other welfare policies that people are valued in regards to their economic productivity, and more abstractedly, that motherhood is no longer valued as a form of citizenship, especially if you are a mother on benefits. It also might make gender inequalities greater. The policy could be putting a working class lone mother at risk of greater poverty than say a lone father, as the research shows that women have less opportunity in the workplace, with many more working class women tending to work in lower-paid jobs than men (Pulkingham & Fuller, 2012). Hence, these issues need highlighting in the context of these practicalities, as one may argue that a social housing tenant who is also a mother, is more vulnerable to poverty than other categories of social housing tenants.

Overall, it seems highly probable that the rules of the BT policy might interrupt the everyday practices found in family life. This seems especially true if the mother has to work more and care for her children less. There is the argument that mothers have always been influential in
the role of social production and social capital (Haylett, 2003). Marxist notions of social production tend to conceptualise family life as a place of entrapment, and a place for individuals to reinforce and replicate capitalist values. However, recent work on ‘social capital’ outlines more positive understandings of family life, with family life offering a refuge from the capitalist world (Amaduime, 2000, Acholonu, 1995). The home, according to these researchers is a place where important non-labour market activities take place. It is where family members on a daily basis learn and negotiate concepts of values, social rules and identities. In many ways, the BT policy could challenge the very nature of social production. One may argue that the policy is forgetting about what Katz would call ‘the fleshy, messy, and indeterminate stuff of everyday life’ (Katz, 2001, p. 711) and the important role ‘social capital’ has in the way society functions as a whole. The extra economic pressure could make it difficult for mothers to find the time to nurture the family home in the same way as one could without this financial pressure. It is also important to state here too that the type of social production might alter and become more negative, particularly in the way this policy appears to attack family life and use criteria to penalise family members based on age or gender. The policy’s criteria may contribute to families on the whole, feel attacked and marginalised.

There are many researchers who highlight that the working class home has become the most stigmatised ‘place’ in society, and especially so, if the parents are receiving welfare assistance. The BT policy seems to exclude tenants from having the right to space and home life as it was previously. Bourdieu’s (1984) critical examination of social space talks about social classifications being acquired gradually in the home through family experiences with the social world. These classifications are then internalised as positions and identities and become a form of symbolic violence, where people just accept their ‘places’ in society. In regards to the policy, it will be interesting to see what ‘place’ and position is being adopted by a lone mother on welfare, particularly when it seems social housing tenants are being shamed and rejected from society. It will also be of interest to see whether ‘objective limits becomes a sense of limits’, whereby a sense of one’s position in society then leads one to exclude oneself ‘from the goods, persons, places and so forth from which one is excluded’ (Bourdieu, 1984, p.471).
More generally, there is the argument that these wider reform changes are another attack on working class mothers, as the nature of these policies work to control the behaviours and practices of working class mothers through the process of classification, stigma and exclusion (O’Donoghue, 2013). In the last decade, dominant sociocultural messages have accompanied welfare policy initiatives, depicting parents as ‘unproductive’, ‘lazy’ and lacking in child rearing ability (Haylett, 2003, Heeney, 2015). Therefore, as one can imagine, a lone mother might feel the effects of these negative discourses. They might feel it more, especially if they adopt another sociocultural ideal portrayed in the media called the ‘motherhood ideal’ (Lareau, 2003, Heeney, 2015, Taylor, 2012). The aims of this welfare policy is at odds with the motherhood ideal. Instead of being able to live out the middle class dream of being a stay at home mother and engaging in ‘intensive mothering’ (Hays, 1996), poorer mothers are told they have to work and that they are ‘bad mothers’ if they cannot provide for their families financially (Gibson, 2010). As one can see, working class mothers have to navigate through a mixture of socio-cultural messages, which could have the power to jeopardise wellbeing, and it will be interesting to see how a lone mother internalises or interprets these messages in light of the BT policy implications.

Lastly, in regards to the policy’s effect on lifestyle, it could cast a lone mother, an already stigmatised member of society, further to the periphery of society. Certainly, these psychosocial implications are yet to be studied in an in-depth way and there is a lot to consider here in regards to how lifestyle, identity and social class factor into a lone mother’s version of life since the housing benefit changes. It is hoped that this case study will be responsive to all of these potential issues. I would like to end this section with the words of Alison Garnham (Chief Executive of Child Poverty Action Group):

“The DWP’s own evaluation finds that the ‘bedroom tax’ is not only pushing families into hardship but it’s also failing to free up more accommodation for families, the key argument ministers used to justify this controversial policy. This is a long and deep look at a hugely controversial policy’.
1.11 Conclusion

The level of distress potentially created by this policy is one of the main drivers of this thesis. It feels negligent to underreport how these welfare reforms may be affecting wellbeing. Certainly, there is a growing demand in psychology as a whole to engage with the social patterning of distress (Harper, 2016). Psychiatric medication and talking therapies (Cognitive Behavioural Therapy, most commonly) are on the rise and are used as solutions to distress. However, these treatments are individualistic and negate any inclusion of wider social issues, which could be causing the suffering. Psychologists interested in social justice issues would agree with the notion that psychology cannot ignore the effects of society on the individual and instead there needs to be an ‘increased application of psychology to promote the needs and rights of the economically marginalised groups’ (Harper 1991 p.200).

The research reported in the thesis aimed to understand how this social and economic policy affected daily life from a lone mother’s point of view. From the literature, there are grounds to suggest that a mother will be experiencing multiple changes through the policy as well as being vulnerable to current neoliberal welfare ‘reforms’ and public spending cuts. As my interest resides in developing socially just practices, I am keen to hear firsthand how life has been from the person experiencing it; as Freire (1970) noted, the culture of silence around societal oppression can be broken through a process of dialogue. It was also very important to situate this research from within a critical frame, using a critical analysis to interrogate how I as a researcher co-produced the narrative and to understand more explicitly how wider societal discourses shaped the sentiments expressed.

In the following chapter, a detailed account of the research design is outlined with the participant selection process, data collection method and the type of critical data analysis employed. Trustworthiness and credibility of the research will also be explored.
Chapter 2. Methodology

2.1 Introduction

As outlined in the introduction, I was initially part of a wider research project at Manchester University, which sought to identify the policy’s impact on education, through interviews conducted both with schools and with families with children (Bragg et al., 2016). As aforementioned, I took the role of a field researcher, interviewing four families from the local Manchester area twice over a ten-month period. My original plan was to focus the thesis research on interviews generated by six families, with an agreement among the research team that I could also use additional interview data from two families collected by the other field researcher. This was all with the ambitious aim to gather rich and diverse accounts of life since the change in housing benefit.

In retrospect, it seems this aim was quixotic on many levels and it became clear quickly how the analysis process would take me to a place of depth even with just two interviews from one family. Aside from the technical reasons involved in changing the research design, I also became interested in how a lone mother may be coping amidst the policy changes. This interest therefore led to the current case study design presented in this thesis. Even though there have been changes to the research design, the research questions have been the following:

1. How do the psychosocial narratives told from a lone mother’s perspective change and evolve over time as the family live with the changes to housing benefit?
2. How can Counselling Psychology help if distress is found within the narratives?

This methodology chapter will explain why this research was situated within a qualitative framework and why I chose to draw on a critical narrative analysis to answer my research question. Joanne, the participant, will also be introduced, juxtaposed with my own positioning in the research. Overall, the chapter will explain the purpose of the study, all the decisions made and how the objectives evolved. To summarise then, the chapter falls into seven distinct sections:
1. The theoretical position underlying the research
2. The research method
3. The research design
4. The data analysis procedure
5. A section where I situate myself in the research context
6. A section presenting the participant
7. A section on rigour credibility and trustworthiness of the research

2.2 Theoretical position underlying the research

2.2.1 Quantitative vs. Qualitative Research

The quantitative approach in research is commonly aligned with positivism, an approach grounded in the belief that there is a reality which can be understood as ‘real’ and ‘objective’, and which views reality as independent from the observer. Quantitative research, therefore, attempts to dissect this ‘true’ reality and account for the variables which govern particular phenomena. Essentially, quantitative research would aim to reduce social reality to simple, isolated factors and variables (Cupchik, 2001), as opposed to focusing on an in-depth study of data concerned with richness and complexity. Qualitative research therefore is distinct from the quantitative approach, as qualitative methodologies try to create ‘a deeper and richer picture of what is going on in particular settings’ (Goodwin & Horowitz 2002, p.44). Unlike a quantitative approach, qualitative research is concerned with the holistic, and the nuanced. The approach tries to provide a way to understand complex human experiences (Polkinghorne, 2005, Norman, Denzin & Lincoln, 2005), whilst also giving space and the platform for participants to voice their views and meaning-making (Creswell, 2007).

Considering the topic of interest, I used a qualitative methodology as I was committed to exploring the stories which might emerge in response to the research question. Hence, in line with Polkinghorne’s (2005) advice, I choose a qualitative approach because of the method’s ability to grapple with the in-depth and the subjective. A qualitative method allowed me to explore a detailed account of life since the ‘bedroom tax’ policy from a lone mother’s perspective. Joanne, the lone mother, was keen to engage in interviews and share her complex and subjective account of life since the policy, and a quantitative design would have reduced and de-contextualised the richness needed for a deeper exploration of this particular issue.
Qualitative approaches can be multi-method but mainly utilise observations and interviews to study people and events. There are numerous qualitative methods which belong to the overarching ‘qualitative approach’ and it is the researcher’s responsibility to use a qualitative methodology which complements their research interests. Consequently, as I was interested in the narrative, I needed to pick a qualitative method which firstly sees the importance stories hold as research material, and secondly, which allows me to analyse the stories in particular ways. In the following sections, I will discuss the exact narrative method I employed as a result.

2.2.2 Epistemological and Ontological Positioning

I would briefly like to highlight in this section how, in this research, the epistemology is ultimately influenced by the chosen methodology, and then how the epistemology affects the ontology which underpins the research (Lennie & West, 2010). As theories provide a lens through with researchers can plan and conduct research, I feel it is useful to state which ‘lens’ I have used whilst designing, conducting and analysing this research (Mertz & Anfara, 2006).

To explain simply the meaning of the term epistemology, it is concerned with the theory of knowledge and how one can attain knowledge through methods. It is a way to probe and question how we know things (Guba & Lincoln, 1994). On the other hand, ontology is interested in ‘reality’ and the nature of ‘being’. In regard to this thesis, the narrative methodology I have chosen is informed by the overarching premise that people construct stories and tell stories in multiple ways and this depends on 1) their experiences and how they make sense of it (Pinnegar and Daynes, 2007, Riessman, 2003), 2) the type of audience they are telling the story too, and 3) the type of character they identify with and perform in the story-telling process (Swain and Gilman, 2000, Riessman, 2008). Consequently, the act of narrating can be mostly situated within constructivism, a philosophy which proposes the notion that there are multiple realities created from the “meaning-making activities of groups and individuals” (Wallner, 1994 p.167). Reality, according to the constructivist position, is subjective and cannot be an external, objective phenomenon as the positivist paradigm suggests. From this viewpoint people are ‘influenced by the context of the situation, namely
the individual’s experience and perceptions, the social environment…’ (Ponterotto, 2005, p.129)

‘Staunch’ social constructivism as a philosophical ontology would assume that external reality was non-existent, and knowledge and realities were inherently formed through social interactions, cultures and contexts (McMahon, 1997). Whilst I see story-telling as an inherently social act, an act which propels people to construct a reality to share with the listener, I also see how a story can represent essences of a ‘true’ externally shared and perhaps tangible reality as well. In relation to my personal ontology then, I think there is an independent world which can be experienced through the senses and events (realist approach) and then interpreted and made sense of (social constructivism). I see policies like the ‘bedroom tax’ as a ‘real artefact’ belonging to powerful, independent social and political systems. With this reasoning, my personal ontological position is arguably more in line with ‘constructivist realism’ (Cupchik, 2001). It was this stance on ontology which shaped my interest in analysing stories at four levels: the personal, interpersonal, positional and the ideological story. The decision to do this was borne out of my aim to engage with all the processes which might underlie the narratives found in Joanne’s interviews. I wanted to research the ‘real’ impacts of the BT policy, perhaps shared in parts at the personal level, whilst also uncovering the ‘constructed’ stories, which could be found at all levels. I will talk more about this type of narrative analysis in the next section.

2.3 Research Method: Narrative Inquiry

Narrative research has become very popular across the human and social sciences (Abbot, 1990, 1992). In this section, I am very briefly going to touch on the diverse definitions of narratives and the various ways to analyse narratives. A ‘narrative can be understood to organize a sequence of events into a whole, so the significance of each event can be understood through its relation to that whole’ (Elliot, 2005, p.3). Commonly, a ‘good narrative’ will be coherent in the sense that it will have a beginning, middle and an end (Reissman, 2008), as well as typically being chronological, meaningful and social (be produced for specific audiences) (Elliot, 2005). I particularly identify with Hinchman and
Hinchman’s (1997) definition of a narrative; ‘Narratives (stories) in the human sciences should be defined provisionally as discourses with a clear sequential order that connects events in a meaningful way for a definite audience and thus offers insights about the world and/or people’s experiences of it’ (p.16). This definition supports the perspective that people use narratives to convey personal experiences, and that they make sense and present these experiences in specific ways given the social context and social site in which the narrative is produced.

It is important to state here that there is a debate in the narrative literature about the extent to which narrative research should be socially situated and critically examined instead of just ‘re-telling’ a participant’s story from their perspective. The more psychodynamic and humanistic methods have been criticised by some researchers for producing romanticised accounts of social phenomena, and for over-emphasising the power of stories as a means of accessing personal experience (Atkinson, 1997). This researcher argues that there has been a trend in recent decades to privilege psychotherapeutic and psychology-based approaches when it comes to analysing stories, all of which tend to concentrate on empowering the storyteller by giving an uncritical ‘voice’ to their experience, making the research more humanist and autobiographical in nature. Atkinson (1997) argued that stories should be treated as ‘social facts’, with a need to ‘apply the same canons of methodological scepticism as we would apply to any other acts and social forms’ (p.341). Reissman (2008) and Phoenix and Brannen (2014) would also agree with this, both positing that narrators actively construct their identity and self through particular narrations; choosing whether to characterise themselves in certain ways or choosing to omit details which jeopardise the story or identity they are creating.

Riessman (2008) also argues that participants have agency in this construction process and ultimately can control the way they are perceived by the audience. I agree that this is largely the case, but I also think that the way in which individuals position themselves in narration can be equally representative of their ‘real’ social position in society and thus, the storyteller is restricted in regards to how they narrate their social status and lived experience. Moreover, narrators tend not to have as much agency over their story as they might think, as ideas from societal and cultural discourses are widely replicated. This introduces the idea that
internalisation of discourse can control how they see themselves and their experiences and, thus, affect the story they eventually tell. Overall, I am of the opinion that stories offer partial truths as they are anchored in some form of shared social reality (Phoenix & Brannen, 2014), but agency can be limited, due to the many ways the social sphere intersects with the personal experience.

Lieblich et al. (1998) stated that researchers typically decide to concentrate on the form or content of a narrative. The content of a story relates to the ideas shared in the content (what someone says) while the form of the story relates to the structure of the story (how someone puts the story together using language: sequencing, specific words and metaphors). Psychological research tends to just focus on the content of a story (Stephens & Breheny, 2013). This research, however, felt that it would be beneficial to explore the way a story was structured too. This represents an attempt to deepen the analysis procedure, highlighting further the ways in which the social world conditions the individual. Consequently, I agreed with Riessman, (2008, p.219) that the analyst should ask ‘Why was the story told that way?, hoping to uncover less overt discourses in the process.

Riessman also proposed two more types of analysis: dialogic and visual. The dialogic analysis is an interpretative approach which investigates how talk between speakers is produced interactively as a narrative (Riessman, 2008). For the purposes of my research, I related to Riessman’s (2008) need to see the narrative as a co-production between the researcher and the participant, thus being aware that I would be heavily implicated in the narrative production process, as my questions, demeanour and responses would also shape the types of information Joanne would divulge in the interview process. Henceforth, this research attempted to analyse the form, the content, and the dialogic aspects of a narrative, in addition to investigating any wider social and cultural discourses which influence the functioning at the individual.
2.3.1 Data analysis rationale

As touched on previously, there are numerous ways to analyse stories. Many researchers new to narrative research often become overwhelmed with the definitions of narrative and the differing techniques. In this section, I will briefly explain my data analysis rationale.

I think it is useful to recapitulate that analysis methods are influenced by a researcher’s philosophical position in regard to epistemology and ontology. Edwards (1997) proposed a framework which parses narrative analysis into three types based on ontology: 1) realist ontology which proposes the narrative reflects the world, 2) a social constructivism ontology which stresses the constructive role of the narrator, and 3) the discursive approach which tries to ‘understand the interactive context within which the narrative is constructed’ (Murray 2000, p.339).

Researchers commonly base their research on one level of analysis and neglect the others (Murray, 2000), underpinning their research from a set viewpoint of what they think a narrative is and what purpose it has. However, Diose (1986) argued that there is a fragmentation between the different explanations of narrative and it would be useful to look at these different explanations as levels that contribute to story telling. Murray (2000) would support this and pinpoints the art of narrating to be the following: ‘In telling his or her story the narrator makes use of this socially embedded language. It is not fully the narrator’s story: its structure is conditioned by both the immediate presence of others and the dominant plot lines in society’ (Murray, 2000, p.344).

Following these insights, I began to realise how the thesis would fit a ‘levels of analysis’ approach, a framework conceptualised by Murray (2000). There are four levels of analysis considered in this approach: the personal, the interpersonal, the positional and the ideological. As a result, through this framework I was able to capture how Joanne interprets her experiences since the change in policy and how it impacts on her life in the personal narrative, whilst then being able to analyse how I co-produced the narrative at the interpersonal level. Lastly I was also able to reflect on the ways she constructs her identity.
from wider social and public discourses, demonstrating aspects of ideology which influence her life and daily functioning. It important to state that Murray’s four levels of analysis rests on Diose’s caveat that ‘we are not talking about four different levels of reality, but four different levels of analysis’ (1986, p. 11). Consequently, the different levels are still heavily concerned with how the individual interprets their experiences rather than seeing findings from realist ontology. However, as explained earlier, my personal ontology is based on constructivist realism, which means I will highlight how some parts of Joanne’s story are more likely to be ‘social facts’ based on real and concrete impacts of the policy. This point I will return to and explore further in the discussion section.

In many ways, the rationale for my data analysis stemmed from an innate interest in the ‘psychosocial’ self. This theory sees the self as engaged in a symbiotic dance with society; moreover, it ultimately believes there is blurring of boundaries between the ‘psychic’ and the ‘social’ (Frosh & Baraitser, 2008). Overall, it was hoped that this type of analysis would complement a psychosocial lens as Joanne would be helped to ‘tell her story’ in juxtaposition with wider social discourses. In the next section, I will outline specifically how I did the data processing and the analysis.

**2.4. Research Design**

**2.4.1 Case Study Design**

As outlined above, my thesis became concerned with producing a detailed account of a lone mother’s experience of the policy, and I was interested in the participant’s thoughts and feelings on the subject over two specific time points. It became clear that a case study design would suit all of these objectives. Most research is founded on averaging data through simplifying and over-generalising themes across all data, whereas a case study design did the opposite and really worked with the specifics of one person’s experiences. This meant, that the case study allowed me to capture the richness of the individual more concretely, helping to ensure that nuances were kept and contradictions analysed.

There are many criticisms, and some say myths, surrounding the use of a case study (Flyvbjerg, 2006). The biggest criticism is that one case study may not be representative of
the experience of others. Joanne’s example of life with the BT policy though, can be considered what Flyvberg (2006) would call a critical and paradigmatic case. A critical case has strategic importance in relation to the general population and therefore if a hypothesis is valid or invalid for this case it has a high probability it is valid or invalid for others. A paradigmatic case contains general characteristics of society and represents a snapshot of what is expected if the findings were considered generally (this is particularly relevant to my discussion section). This is not to say I am claiming that these findings should be widely generalised to lone mothers who have been subject to the policy; instead I am raising the point that some of the issues found in the case study will have importance for other lone mothers in similar circumstances. Though there will be a debate to the exact extent to which these findings can be generalised (an issue with all research anyway), the biggest pull to using a case study design was the way a case study can produce intimate knowledge of a subject and thus promote learning and ideas which could foster expertise. As Flyvberg (2006) posits, experts operate on a basis of intimate knowledge and not on rule-based knowledge and, therefore, this thesis demonstrates context-dependent knowledge which has the power to contribute to the complex issues investigated. Given all of this, the case study design is an important aspect to this thesis and it will be discussed more in the discussion section.

2.4.2 Selection of participants

Opportunistic sampling

As explained previously, I had been a part of a wider research team and this meant that Joanne’s two interviews came from a wider sampling procedure. As a team, we decided that the best way to recruit participants was through an opportunistic sampling method. Participants were recruited through local adverts placed in community organisations and settings. A large majority however were enlisted from holding stalls in supermarket locations, by myself and other researchers. 12 parents from the Manchester area, with at least one school-aged child (18 years or below), were interviewed in total for the larger research project.

In respect to Joanne’s recruitment, I was passed her contact details from a community contact and she was one of the parents from the four families which I personally interviewed. Joanne was eager to be interviewed once contacted and in fact she was the first parent I interviewed.
in a university room for the first time on a hot day at the end of June 2014. Joanne will be introduced as the participant on page 57.

2.4.3 Data collection

Narrative Interviews

Two sets of data were collected over a ten month period. Joanne was first interviewed in late June 2014 and interviewed again in March 2015. The longitudinal element of the research was employed by the wider research team as a way to capture a more thorough understanding of daily life since the policy’s implementation. It was hoped that a significant time period would flag up any realities which might occur as one lives day in and day out with the change. The first interview was seventy minutes long, whilst the second interview was completed in forty-five minutes and was conducted over the phone. All of the participants in the research project participated firstly in a semi-structured interview, which asked about the following: finances since the policy, the impact of the policy on daily life and the psychological wellbeing and educational experience of their children since the policy change. There were also questions about community connections, involvements with local services and their overall feelings towards their house, with the interview ending on hopes for the future. The interviewing schedule followed a typical semi-structured interview style (Fylan, 2005) with the aim being to ensure that information would be gathered on important topics whilst also giving room for the participant to talk freely as each subject was broached. All participants then participated in a follow-up interview (approximately nine/ten months later) to see if any changes had occurred over time.

In my role as a main field researcher, I was influential in the types of questions created for the semi-structured interview. I ensured that questions were typically open-ended, with an emphasis on the participant to narrate parts of their story as they chose. For example, questions included: ‘So tell me a bit about your current daily routine?’ and ‘so tell me about your family’ (Jovchelovitch & Bauer, 2000). The second interview was less structured and I commenced by asking ‘how is it going’, and from there I naturally followed Joanne’s narration; although, I did ask about specific areas of her life too when the opportunity arose.
This interviewing strategy was used by the wider research team on the BT project (Bragg et al., 2015), as the team decided it was better to use the second interview as a follow-up interview rather than follow a formal interview schedule as commonly found in projects (Smith, 1995).

The interviews were arranged through telephone correspondence. The second interview was particularly difficult to arrange, as Joanne’s phone was turned off for a few weeks. What is more, when her phone was on and she answered, she arranged to come to the university again and meet me, but to my surprise she failed to turn up. After I had nearly given up hope, Joanne answered again a few weeks later and agreed to do the second interview over the telephone. These complications and changes in interview context will be explored in the discussion section as they could offer additional, yet subtle, insights into Joanne’s life at the follow-up interview. The next section will highlight the exact procedure used in this thesis.

2.4.4 Procedure

In the first interview, Joanne was given an information letter and a consent form to read and sign (See Appendix A). The interview took place in a university room at Manchester University. Before beginning the interview, I explained my role as a researcher and I explained the purpose of the research verbally. Considering how some questions were potentially intrusive - such as questions about finances or emotional health - I wanted to give the participant a choice in what questions she was asked. I decided to create slides on a PowerPoint file with different groups of questions under various headings. Joanne was then given the option of choosing what she was comfortable being asked about, from among these headings on the IPAD. She agreed to answer all of the questions presented on the slideshow.

At the end of both interviews, Joanne was told she could see the transcripts and she could add or omit anything she wanted. She declined this both times. I also asked what pseudonym she wanted and she wanted me to stick with her first name, Joanne. Joanne did accept that she
would receive a report from the wider research team once the research had been completed. Both interviews were recorded with a tape recorder and were transcribed.

2.5: Data analytic procedure

This section in the thesis will clarify how the analysis was undertaken. I will talk firstly about why Joanne became the sole participant in the thesis.

2.5.1 Choosing the Participant

Joanne was selected for this case study for a number of reasons. The first reason was a purely pragmatic decision, as Joanne was the first person I interviewed for the larger BT study and both her interviews were the first interviews where I started to employ the Gee’s (1991) method of transcription to. After some intense and enduring transcription with Joanne’s data, I did think I would be unable to facilitate this type of analysis with more data from the larger project. Aside from this pragmatic decision, I also became content with Joanne’s data based on her status as a lone mother. As recent welfare changes are found to disproportionately affect more women than men (Pulkingham & Fuller, 2013), I realised that there could be unique struggles and difficulties to explore in Joanne’s account of life since the BT policy. In many ways, Joanne; as a woman and a mother became a critical case in the case study design and her current circumstances could be representative of other women and lone mothers currently being hit by the changes in housing benefit and wider welfare reforms. These reasons, or realisations, then became the foundations for this final case study design.

2.5.2 Transcription
I listened to both interviews repeatedly, listening before they were translated verbatim from the audio files into a Word document. In this first stage, I transcribed non-lexical utterances such as ‘umm’ or ‘yeah’; I also made notes in the speech if the participant sighed, laughed or changed tone. Following this, I retranscribed both interviews, using ‘poetic line breaks’ (from Gee, 1992 – these are explained in the following section), listening carefully to how the text was being told and structured. I did this as this type of discursive structural analysis helps privilege the teller’s experience, enabling me to stay close to the ways the story is narrated and thus preventing far-fetched interpretations, which might otherwise prevail. Therefore, this method is seen as a ‘bottom-up analysis’, resulting in assumptions which come from the text and pertaining to the idea that ‘many answers are ruled out by the structure of the text’ (Gee, 1991, p.16).

After these preliminary methods in transcribing, I then thought about how I could combine Gee’s poetic line breaks (1992) and Murray’s levels of analysis (1991) into one analytical procedure, as there are no guidelines or examples of this method being used in the narrative literature. The next section will look at how I uniquely combined two separate analytical approaches together, including the exact steps I took.

2.5.3 Analysing

As mentioned, I have found no other researcher in the literature, which blends these approaches together. Therefore, my method of analysis was to:

1. Identify how speech was being narrated using Gee’s et al. (1992) poetic line breaks as this allows me to understand what the participant wants me to hear/take note of etc. I did this for both interviews.
2. Organise the analysed narrative (using the stanzas and strophes from Gee’s method) into larger parts of the narrative by examining the common themes or perspectives found in the stanzas/strophes. These larger parts (themes) of the narratives then become the main storylines.
3. Apply Murray’s level of analysis (1991) to the main plotlines (or storylines).

Below I will explain these phases in more detail:

1. **First stage in the analysis**
In the first stage, I was informed by the method recommended by Gee (1992); paying attention to way the story was being told and structured. I listened to the audio recording and paid attention to and marked on both transcripts the following micro components: pitch glide (‘the information that the speaker wants the hearer to take as new or asserted information’ [Gee, p.47]), idea units (usually contain a pitch glide and show a specific idea/though/opinion) and lines (Gee states a line to be ‘sound as if they go together’, indicate a stream of speech [Gee et al., 1992, p.247]).

Below is an example of this type of analysis. The example shows two lines of speech from a stanza. The words in capitals are the words emphasised by Joanne and the slash separates out different ideas and the text underlined are re-occurring themes, points of view which help inform the final interpretation. I did this by process partly by hand an example of this can be seen in Appendix C.

53 I just think the way they have DONE it /I think they have – I DON’T like the way they have done it /where if you HAVE got a girl and a boy like me/ you HAVE TO pay.

54 I don’t think that’s right! (coda)

2. The second step in the analysis

I then organised these lines in the text of an interview into stanzas. A stanza contains ‘a particular point of view’ (Gee et al., 1992, p.3) or has a certain theme in it. I then named these stanzas, for instance, the example above belongs to a stanza called ‘Stanza 30: gendered injustice’.

I then organised the stanzas intro strophes. Strophes are what organise stanzas into small parts of the narrative, sharing common themes or opinions. In the above example, the Strophe was identified as ‘Strophe 10: considering the policy’. I did this for both interviews and collated all of the strophes and coinciding stanzas in one document (See Appendix D).
I then reviewed all of the strophes found from both interviews and looked at how these strophes could be grouped together and classified as larger parts of the story based on the main themes/points of view found. From this step, the main themes which captured the mini stories were now named and became the eight main parts or ‘storylines’ (See Appendix B and C). These eight storylines than became the focus in the second part of the analysis procedure.

Due to the sheer volume of strophes and stanzas in each storyline across both interviews, I selected the main ones which told a story within each storyline (being careful to not use stanzas which repeated parts of the story). I organised the final strophe/stanzas which belonged to each of the eight storylines into one document ‘Extracted Analysis’ (See Appendix C). The third and last phase below, will explain how I then applied this distinct type of analysis, Murray’s level of analysis (2002) to the storylines.

3. Second stage in the analysis (Analysed using Murray’s [2002] four levels of analysis framework)

After using Gee’s discursive method to understand Joanne’s narrative, I then chose to analyse the eight storylines of Joanne’s story using the framework of Murray’s four levels of analysis. The eight main storylines found with Gee’s method were: ‘BT and its negative impact’, ‘growing opposition’, ‘life on benefits’, ‘relationship to the house’, ‘struggling with unemployment’, ‘personal wellbeing’, ‘social isolation’ and ‘children’s wellbeing’. For each of these storylines, I wrote analytical summaries on how the story told a personal, an interpersonal, positional and ideological story. These summaries are presented in the findings section. To analyse at each level, I used the following questions to guide interpretations found at the personal, interpersonal, positional and ideological level.

Analysis was therefore implemented at the following four levels:

1. At the personal level:

- What is the main narrative- how can the participant’s communication be represented as a story?
• What are the meta or cultural narratives within the individual one?
• How do parts, episodes, small stories, and phrases contribute to the whole of their experience?
• What do metaphors, images, variable language use, shift in tenses in speech suggest of their experience?

2. At the interpersonal level:

• How did the families relate to me and how did my context, history and beliefs affect the way I responded?
• How do I manage similarities and differences between the family and myself?
• How did the above considerations shape the narrative produced?

3. The positional level: social positioning

• What conversations are there between different voices (personal, professional) and how are social relations represented in the voices of narratives?
• Are there any sub stories involving dramatisation of voices- critiques of voice-relations?
• What I-positions are created through the relational positioning of others? What is achieved in terms of agency and morality in performed identities as a result?

4. The Ideological Level: Discourse and Power

• What are the stories of power? (Exclusion, resistance and accommodation)
• What was privileged, made visible, taken-for-granted, obscured?
• How was gender/class/ethnicity given power by the narrator and how was its power curtailed?
• How were dominant discourses related to or discarded/changed?
2.5.4 Ethical consideration

This thesis was bound by the ethical guidelines issued by the British Psychological Society (BPS) in Ethical Principles for Conducting Research with Human Participants (BPS, 2009). The research was also vetted by the ethics committee from the University of Manchester, and abided by the ethics and guidance advised by the Health and Care Professional Guidelines (HCPC, 2016) before any part of the thesis was conducted.

After potential participants expressed interest in the project, they were sent an information sheet via email or the post which they were asked to read before verbally agreeing to take part in an interview. At the time of the interview, as with all participants, Joanne was given a brief introduction to the purpose of the project and then asked to read the details of the research on the front of the informed-consent form (see Appendix A) before giving space to ask any questions or voice any concerns. Joanne had no questions or concerns and signed the consent form. Following the interview, Joanne was still okay with using the interview in the final report and the thesis. She was told she could no longer withdraw her interview a month after the follow-up interview without reason. She consented to these details (See Appendix A).

In regard to issues of confidentiality, Joanne’s interviews were kept safe and deleted from the audio recorder following the transcription process. All of the stages in transcription were completed in a private study area. No identifiable quotes were used in the written report of the research. All employment and specific geographical personal details were omitted throughout the thesis. Joanne was also given the option to check any quotes which appeared in the final write-up. She was also given the opportunity to use a pseudonym, but chose to keep her first name in the research. This decision was respected, and to ensure that there was a degree of anonymity, I deleted any other personal details in the thesis, which might possibly reveal her identity. I also debriefed Joanne and we talked about how she found the interview process. She said she found it helpful to talk about these issues and was surprised she had a
lot to talk about. I validated her and thanked her as much as possible. She was also advised to get in contact if any issue after the interview arose.

2.6. Situating myself

2.6.1 My role as a researcher in the narrative inquiry process

On reflection, I was very active in the interviewing process. Although I asked pre-determined questions I had not quite appreciated the extent to which my own natural responses would emerge as Joanne was talking. In stricter and, maybe arguably ‘pure’ narrative research, the researcher tends to ask a question and remain silent, conscious not to interrupt the narrative and then will write down notes and points, to return to later in the interview. I however was unable to do this, for reasons I will examine in the discussion section. Despite this, luckily, I had considered beforehand how the interview narrative would be a product of both the participant and the researcher (Mishler, 2004, Riessman, 2008) and decided to analyse the data at the interpersonal level for these reasons. Consequently, my role as a researcher in the narrative co-production has been accounted for in my analysis, with the aim to engage more critically with the material. There are, however, difficulties with analysing the interviews at the interpersonal level and this will be examined at the end of the thesis in the discussion section.

It is worth noting too that the ‘finished narrative’ for both interviews were somewhat orchestrated by how I transcribed them. Transcribing is seen as an interpretative process (Reissman, 2008), with researchers adopting a particular style and purpose. Both interviews went through two distinct transcription phases. As previously alluded to, the first transcription involved a verbatim style of transcription whereby I typed the speech into a Word document. I then followed this by a second transcription using Gee’s poetic line breaks to demonstrate how the speech was being said and structured (see Appendix E). I then used Gee’s poetic line breaks framework to further organise both interviews into a third document. As one can see, I was actively working with the data at each step, showing how I made
decisions to include or not include stanzas (due to sheer volume of stanzas); a complete process which has ultimately shaped the ‘finished’ narrative which contributes to this thesis. Nevertheless, my presence in the narrative production is accounted for by the way I reflect on the ways in which I shape the interview.

2.6.2 Situating myself in the research

In this section I will explain myself in the context of the research. As I have already outlined I actively co-produced the research material, making it necessary to fully and transparently situate myself as person and researcher.

To explain briefly, I have always been perplexed by the human mind and its capabilities, being interested in knowing and understanding why the human mind often appears and feels in turmoil. Due to this pre-occupation, I became committed to two things: trying to understand more about the causes of distress and trying to find ways to alleviate distress. It is this background which resulted in my current training as a counselling psychologist. However, my decision to become a psychologist was made apprehensively, being all too aware of how psychology can fit with the status-quo and how historically it was always aligned with theories which supported patriarchal capitalism and tried to create what was ‘normal’ and what was expected of individuals living in the industrialised capitalist era (Parker, 2007).

Consequently, with this research, I attempted to avoid psychology’s misuse, in that I wanted to situate research in its social and political context; concentrating on the way society and politics affect the individual, and vice versa. To me, there is no isolated individual; society
and the individual are a ‘seamless entity’ (Emerson & Frosh, 2014, p.3). Krishnamurti also said that the individual’s psyche parallels the conditions and psyche of the society, so what we find in society mirrors what occurs in the mind of the individual. To be exact, his thoughts on the psychosocial were:

**Only the individual can change, not the mass**

I am talking to the individual because only the individual can change, not the mass; only you can transform yourself, and so the individual matters infinitely. I know it is the fashion to talk about groups, the mass, the race, as though the individual had no importance at all, but in any creative action it is the individual who matters. Any true action, any important decision, the search for freedom, the inquiry after truth, can only come from the individual who understands. If any one of us is truly individual in the sense that he is trying to understand the whole process of his mind, then he will be a creative entity, a free person, unconditioned, capable of pursuing truth for itself and not for a result.


As one can see in a quote from Krishnamurti above, he talked about social change, but pointed to the individual’s part, highlighting that first, a person has to become aware of their biological and social conditioning in order to be free from it. Indisputably, this perspective on the society and the individual shapes who I am as a researcher and has meant that I wanted to situate my thesis from a critical psychology paradigm, unwilling to isolate an individual’s experience from their social and political contexts.

To summarise, this thesis is comes from a critical psychology perspective and uses a critical narrative analysis to interrogate the social and potentially oppressive structures and impacts
of the policy. The wider research team also situated their research from this perspective (Bragg et al., 2016), dissecting the policy in numerous ways. For example, it went from looked critically at how the policy affects children, families and their education (Winter et al. 2016, Greenstein et al., in press) to then looking at how the policy affects socio-political, structurally-elaborated positions that constitute and constrain relations between women and children (Burman, in press). In addition to this, and worth noting, is that the research and this thesis are both founded on shared political beliefs. In that I, along with the other researchers, were ‘anti-bedroom tax’ before starting the research and were collectively opposed to the austerity measures introduced in 2010. Certainly, these political views have shaped both the interviewing and potentially the findings from the data analysis.

However, I would like to argue that this is not to say the findings are ‘damaged’ or ‘weakened’ by my political positioning. In fact, I feel the thesis was strengthened by my positioning, as the sympathetic engagement with those experiencing the welfare changes enabled me to gather rich and in-depth interviews which may have not materialised if I had been ‘neutral’ or ‘guarded’ or ‘conservative’. Additionally, because I have a northern accent and I am local to the Manchester area, these aspects of who I am may have worked favourably and stood me more of a chance winning the trust of those I interviewed. Which as McKenzie (2015) highlights, trust is normally hard to gain in working class communities as an ‘outsider’.

Although there are things which may have worked to my advantage, I still need to clearly position myself as an ‘outsider’ because I am not currently receiving social assistance and I am completing a PHD at a prestigious, red-brick, university. Therefore my circumstances are distinct and far removed from being an ‘insider’. I am not experiencing what life is currently like for Joanne as an unemployed lone mother of two claiming welfare, but it is due to this difference that I wanted to be able to find out from her perspective how she is being impacted by the changes. We do share some cultural similarities though, which need to be named and they are: we are both white, females of similar ages (late twenties) from Northern England.

My position of power needs to be outlined too and I have tried to do this throughout the analysis and the discussion. Generally, I have tried to understand how I, a university student,
influenced the narratives obtained. In addition to repeatedly questioning how interpretations were being made, I think it is a very difficult process to be ‘self-reflexive’ and I have tried to work with this at the interpersonal level of analysis, to see the ways in which the relationship is created and shaped. I will discuss the challenges of reflexivity in the discussion section. The question I kept referring to was ‘how can I still produce insights whilst still being a ‘heavy’ part of the research process?’

Lastly, to ensure I was being reflective and critical I ensured my findings were checked by my supervisors and I also compared my findings to the general report produced by the research team on the policy (Bragg et al., 2015), which showed similar themes and insights. This in a way suggests that my personal biases have not overshadowed the findings and that Joanne’s story fits with the wider findings relating to the impact of the policy, although my analysis goes into more depth and reflection than was possible in the research from the wider project.

2.7 Presenting the participants

This section introduces Joanne and a synopsis of who she is and how she became a participant.

2.7.1 Joanne

Joanne is a White British female in her late twenties and is an unemployed lone mum to two children, a boy and a girl, aged five and six. She was made redundant in 2012. She rents a three-bedroom property from a Manchester housing association. At the time of both interviews she was on Employment Support Allowance due to respiratory problems (Asthma and pneumonia- at second interview), however she was waiting to see whether she had to go on Jobseekers allowance or be changed over to the new system, ‘Universal Credit’. She was also subject to the change in rules for Income Support benefit as her youngest was nearly five years old and she was anticipating losing this child tax credit.
Joanne volunteered to participate by speaking to a member of BT research team through a community contact. I contacted Joanne via the telephone and she was given the option to complete the interview in her house or at the university. Joanne chose to travel to Manchester University to complete a face-to-face interview. I highlighted that she would be reimbursed for travel expenses.

The first interview took place in a university room in June 2014. Joanne arrived by bus and we chose to meet near the student union. We walked to the building where the interview was being held. Being strangers, nerves were noticeable in both of us. I showed Joanne to the interview room at the top of the building. It was a very hot day. I then left her in the room to go and buy cold drinks and biscuits from the shop. My intention was to show my appreciation for taking part and make her feel as comfortable as possible.

Before the interview, I explained my role as researcher and I went through the informed consent sheet. I also explained she was the first person I had interviewed for the project, highlighting that I was a novice to the process. Joanne was very polite at first and seemed tense and anxious. However, as we started talking I perceived her to become more confident and relaxed as the interview progressed. The interview lasted over sixty minutes and at the end of the first interview she thanked for me for listening! However, I think my novice interviewing skills meant I asked questions which may have already been answered previously but because of the heat and my tiredness, meant Joanne had to repeat things she had touched on already. Regardless, she was patient and open to talking about all of the areas, despite some of them being difficult. I was a bit surprised she didn’t want to check the transcripts once I had finished them. Instead, she said she hoped that the research would do well and we would get people to listen to the impacts of the policy. Therefore, it is worth noting here that she decided to participate in the interviews because she hoped it would help to abolish the BT policy; a point I will return to in the discussion section.

The second interview was conducted over the telephone, as Joanne was unable to find the time to come to university. We agreed to complete the follow-up over the phone but there were a few weeks were it was difficult to get hold of Joanne to arrange the interview, as she would miss my phone calls from the university phone. I started to think that Joanne had too much going on in her personal life and would be unavailable to do the follow-up. Fortunately, on my last attempt I did get a chance to speak to her when she had some time to spare. I was however also suffering from a cold at this time so felt run-down and tired, which
explains why I found it difficult at one point in the interview to remember what she said when we were talking about whether she still wanted to move house and area.

At the time of the second interview (this information came from field notes), Joanne was at home and it was Easter 2015 - the children were off school and could be heard in the background. At one point, someone comes into the house, a male voice that starts to interact and play with the children. Joanne talks more freely this time and leads the conversation more. She did not seem in a hurry to leave the conversation, the second interview felt more organic, and this is reflected in the structure of the interview as I asked fewer questions and followed Joanne’s direction. The follow-up interview lasted 45 minutes. I wrote in my field notes that ‘She seems more confident on the phone’ and this could explain why the narrative themes in the second interview became more pronounced and intense, as maybe the phone allowed Joanne to speak more openly without fear. I will discuss these possibilities further in the discussion section of this thesis.

2.8 Credibility, Transferability, Dependability, Confirmability

In order to ensure the quality of research is high, it can be useful to use evaluative guidelines, which ‘sensitise researchers to the issues that a particular project may need to address’ (Reid & Gough, 2013, p.60). As qualitative research of a hermeneutic or ethnographic nature is disinterested in ‘measuring’ phenomenon and finding an ‘absolute truth’, a diverse set of alternative ways of evaluating qualitative research exists (Reid & Gough, 2013). It is widely accepted by qualitative researchers that qualitative research cannot be replicated or generalised to the same extent as quantitative research, making somewhat redundant the notions of reliability and validity. Other and more relevant assessment terms have been put forward. This thesis assessed quality based on concepts of credibility, transferability, dependability and conformability using Lincoln and Guba’s Evaluative Criteria (1986).

2.8.1 Credibility
Credibility was attained through a number of avenues, the main one being that I conducted a follow-up interview after a significant period. This meant I was able to explore the temporality involved in the narratives; firstly being able to document a more authentic representation of experience as life is lived, and secondly, being overall more exposed to consistencies or inconsistencies, in particular narratives, which again helped in the interpretation process. Consequently, the prolonged engagement with Joanne and her narrative ensured that I was able to digest the material fully. Moreover, my political beliefs and my counselling psychology background enabled me to facilitate Joanne’s narration in a warm and personable way, offering empathy throughout.

Lastly, being transparent in the data analysis procedure also aided the credibility of the research (See Appendices B, C, D, E and F). Yardley (2008) argues that step-by-step reporting is necessary for the audience to see why interpretations and analysis were presented in a particular way. In addition to this, I gave Joanne the option to check the findings before I wrote them into the thesis, as Joanne’s post-involvement would have made the research potentially ‘more transparent’, allowing her to check the validity of my interpretations. However, she declined this option. As an alternative to this though, I maintained regular contact with my supervisors who looked at my findings and encouraged further reflection and engagement with the material. The last step I took to ensure credibility was to situate myself in the analysis and examine in detail the ways I shaped the interviews produced.

2.8.2 Transferability

Joanne was the perfect subject in the attempt to explore this specific welfare change on wellbeing. This is because she is a lone mother who is being subjected to this policy and other welfare reform policies. As stated in the introduction, women and single mothers have been hit disproportionately by welfare cuts in the UK and thus, Joanne’s story slots into the bigger picture of gender and income inequalities in neoliberal times. Consequently, Joanne’s experience of life should correspond with that of other women in her position. Moreover, Joanne’s interviews were both approximately 90 minutes long, thus providing rich and in-
depth material pertaining to current socio-cultural conditions, increasing the transferability to wider contexts.

2.8.3. Dependability

By using Gee’s discursive method to transcribe both interviews, I was able to study the many mini narratives in detail before then putting the story back together into a larger context, highlighting how seven storylines (or plots) developed in both interviews. As all stanzas fell neatly into these seven stories it is arguable that the interviews did produce coherent and stable stories inherent to the participant’s experience of life since the policy change. The second interview was even less structured and still approximately the same amount of stanzas were found with the same themes in them, and all consistent with the parts already found in the first interview. This suggests that the stories told were not wholly dependent on the questions I asked and would have unfolded naturally, whilst also consisting of the same topics and themes, suggesting that Joanne’s narration was consistent over time.

On a similar note, interpretations were generated from a ‘bottom-up’ analysis, which adds to the dependability of the findings. It was hoped that the structural analysis demonstrates interpretations, which stay close to the teller’s experience. In addition to this, findings made from this thesis are supported by evidence from research studies. Both supervisors checked the findings in an attempt to validate and evaluate the data; this contributed to the dependability of the data (Lieblich et al. 1998).

2.8.4. Confirmability

To meet this criteria, I kept field notes after each interview. This was to document any biases, perspectives and questions, which might have arose directly after the encounter. I then used these reflections to guide later interpretations. I also attempted to interrogate the way I conducted myself in the interviews to see how biases or motives may have interacted with the
narrative. Therefore, I used the data analysis procedure to be critical of my position and the findings I produced.

2.8.5 Conclusion

Overall, this chapter has stipulated the very important steps taken to produce this thesis. Certainly, there have been important decisions to make along the way. The type of narrative analysis though is unique in that I have amalgamated two separate ways of analysing, Gee’s (1991) and Murray’s (2002), into one critical narrative method. The next section will show how this analysis was used, whilst also more importantly, present the main findings alongside important interpretations.
Chapter 3-Analysis

This thesis asked the following research questions:

1. How do the psychosocial narratives told from a lone mother’s perspective change and evolve over time as the family live with the changes to housing benefit?
2. How can counselling psychology help if distress is found within the narratives?

This chapter will present eight significant storylines (may also be referred to as ‘plots’ throughout the thesis), which were found in Joanne’s interviews, using Gee’s (1991) transcription method. The eight main parts, or storylines, were coined: ‘BT and its negative impact’, ‘growing opposition’, ‘life on benefits’, ‘relationship to the house’, ‘struggling with unemployment’, ‘personal wellbeing’, ‘social isolation’ and ‘children’s wellbeing’. This chapter will be organised by outlining the main strophes and stanzas, which make up each storyline, followed by a further analysis on the storyline using Murray’s (2000) levels of analysis framework. All eight storylines are interrogated at the personal, interpersonal, positional and ideological level using this framework. To ensure understanding, I have included below what I mean by stanzas and strophes:

- A stanza contains lines which denote a particular opinion or perspective
- A strophe consists of stanzas which are all thematically connected and therefore represent larger sections of the story

The figure (figure 1.2) below has been inserted to highlight the main storylines found in the analysis (See a larger version in the Appendix B, p 186).
Figure 1 - A diagram to show all eight storylines and themes

3 Main Findings

3.1 Storyline 1: ‘BT and its negative impact’

*Powerlessness - ‘no choice but to stay’*

Joanne states that there is no alternative available to her; she must stay and pay the extra rent. She resigns herself confined to the limits of the policy. She conveys her knowledge regarding the policy aims in lines 1-2, stressing that the government want people to move and downsize.

**Strophe 1: Having to stay and live with BT reduction**
Stanza 2: Not suitable for the children

01  **Joanne:** Erm, I have already been offered two houses due to IT/ DOWNSIZING wise

02  because that’s what /they WANT you to DO.

03  **Interviewer:** Yeah.

04  **Joanne:** I’ve said NO to both of them.

05  **Interviewer:** Right.

06  **Joanne:** Because there wasn’t (3 Secs)--- adapted to MY CHILDREN/ they were more—ONE of the houses was for a DIASABLED person?

07  Which wasn’t safe for MY children/ because they would have to go up and round the stairs BEING SO YOUNG to just use the toilet

08  ERM, and the first one was um, TOO SMALL for me.

09  AND the government said themselves it’s FAR too small/ to raise a family in

10  so at the moment, the HOUSE that I’m in NOW,/ I might as well just STAY and PAY THE BT. (coda)

*Issue of space*

She then says that she declined both houses. She emphasises the word ‘NO’ (Line 4);’ I’ve said NO to both of them’. This line suggests that Joanne has been firm in the decision-making process. Equally, it suggests personal resistance, with Joanne exercising control over her family’s future living arrangements despite pressures to move. She is here showing how she is prioritising her family’s needs. My response to this on Line 4 was ‘Right’ which leads Joanne to explain in more detail why the houses weren’t suitable. On line 6, it seems that she was going to say that there wasn’t enough space, however she hesitates or holds back from saying this:

‘Because there wasn’t (3secs) --- adapted to MY CHILDREN.’ (line 6)
Here, this hesitation could show she fears I will judge her for talking about ‘space’ as though I might be of the opinion that welfare claimants are not entitled to space - a dominant narrative in current times. This careful speech could also highlight an attempt to display herself in a certain way, perhaps in a way which deflects stigma; as from this point on she chooses to prioritise the idea that the houses were not suitable for her children. One could argue that Joanne is now positioning herself as a mother and a ‘good mother’ in her answer, appealing to the audience that the choice is dictated by what is best for her children and not what is best for her.

On a similar thread, in relation to the issue of space, she is reluctant to say the houses were too small (line 8-9). In the following line, she concludes ‘AND the government said themselves it’s FAR too small/ to raise a family in’ (09). This sentence potentially supports the notion that she is uncomfortable with leaving the answer as based on her opinion alone, perhaps demonstrating a personal lack of entitlement and lack of right to comment on space. Instead Joanne appeals to the audience that her decision to stay is a rational one and one which is validated by the government. This appeal also could highlight that she is a moral citizen who does not go against authority on such matters.

**Everyday policy consequences**

A few moments later in the interview she explains how daily life has become harder since living with the changes, she says:

11 **Jo:** so it’ll be a bit harder now to pay the BT/ and that is because there is **LESS money**

(Appendix C, p.188).

She then follows this by quickly highlighting that she still will have to pay and that she would rather pay than accumulate debt with the housing association. Since the policy has been implemented, Joanne explains how she has to constantly check her bank balance in order to buy items. She highlights that she has to consider whether she can afford anything before purchasing, and even the basic food shop has to be carefully monitored.
The line above, indicates a sense of being tricked, feeling ‘got’ by someone, she says ‘THEY’ which in this context would be the government. A hint of exclusion is touched on here, as Joanne is stating how she is struggling with the basic food shop which the rest of the public will all have and will all need. The way Joanne narrates this shows how she perhaps feels excluded by the BT policy, excluded on a practical consumer level but also excluded from a lifestyle she can’t access now. Here the audience can picture Joanne as an outsider looking in at those lucky enough to be able to partake in these normal practices.

In regard to coping with the BT, there are emerging themes of stress and worry concerning money. She copes by checking the bank balance and being active in budgeting strategies, such as going to cheaper supermarkets. In stanza 16, she uses the second person pronoun, so stating;

16 you would check the BANK/ before you can do it and you’d go ‘no WAIT a minute, no’. (Says whispering).

(See Appendix C, p.188).

**Loss of active consumerism**

In this part of Joanne’s narrative, I ask Joanne how she copes and how she enjoys life considering the financial pressures (See Appendix F, p. 240). She responds by laughing and by saying she checks the bank and if the rent has been paid she can relax a bit. The laughter insinuates that there is irony to the response; it’s potentially deemed a ‘funny question’, as she doesn’t have the resources to do the things she enjoys. It brings the conversation back to the idea that there is a constant need for Joanne to stay within her means and she has had to scale back on doing almost everything because of a lack of resources. What is established, is that safety and reassurance only come from knowing all the bills have been paid and she is
not in debt. She states that once she knows she is up to date with her bills it is the best feeling in the world.

Joanne, in the first interview, states how the middle of the month is her PLAYTIME (as explained in the methodology section, words in capital represents the words Joanne stressed-See Appendix F, 240). This is where she can take the children to the cinema or to MacDonald’s. It is evident that Joanne has to ‘treat’ the children and takes pride in being able to do this. She also seems to revel in their excitement, as can be seen in the following stanza:

**Strophe 6: Getting through**
**Stanza 19: I don’t leave myself ‘skint’**

18  *Jo:* So it’s CHEAPER FOR ME/ but they’re getting enjoyment from that they’re like TELLING ALL OF THEIR MATES

19  ‘OH YEAH WE’BE BEEN TO THE CINEMA/ WE WENT HERE AND WE WENT THERE’ /and it’s like ‘YEAH’, and that’s worth it.

20  THAT’S worth it for me. / Yeah so that’s HOW I do it personally.

21  So I DON’T leave myself skint and /I DON’T (1 SEC) leave them out./ so it’s a BALANCE, to say, IT’S A BALANCE.

In line 19, she acts out the children’s voices, stressing the excitement they feel when they have been somewhere fun. Therefore, it seems that Joanne’s main concern is to use any leftover money for her children and treat them when she has the resources to do so. Joanne receives satisfaction knowing that the children have enjoyed themselves and that they can tell others about it. This indicates possibly that Joanne sees being able to treat the children as a measure of being a good mother. The lack of story around her own consumerism could highlight that she sees it as more important for her children to participate in society than it is for herself. However, she could be omitting information here to dodge any imagined criticism or judgement from me or the perceived audience, as there is a general view in society that welfare claimants have no right to spend taxpayers’ money on ‘luxuries’ or ‘treats’.

**Survival as an ongoing project**

Joanne depicts that life is a constant balancing act. In stanza 19:

**Strophe 6: Getting through**
Stanza 19: I don’t leave myself ‘skint’ (See Appendix C, p.189)

You have to be **CONSTANTLY BALANCING/ BUT, I KNOW I’M ON MY OWN/ BUT I think EVERYONE’S doing that now aren’t they?** (Coda).

She uses the word ‘BALANCE’ three times in this entire stanza. It seems as though without Joanne’s pragmatism and vigilance, the ‘balance’ can be quickly disturbed. The constant balancing act which is alluded to creates the sense of unrelenting pressure to get it right and to not be derailed.

The idea, ‘BUT, I KNOW I’M ON MY OWN’, stands out and seems out of place at first glance. However, it seems that the stress on every word is with an intention, possibly wanting a sign of recognition from me or an in vivo realisation that she does have a precarious task to do. The ‘balancing’ act described and emphasised alludes to an image of survival, as without careful management it seems she would fall quickly into debt and rent arrears.

The tone of this stanza may also be indicating that she is recalling times when she hasn’t managed it all as much as she liked, and thus forgiving herself by pointing out that she is a single mum. The next idea unit, ‘BUT I think EVERYONE’S doing that now aren’t they?’ (Coda) (Line 22) suggests that she does not give herself much credit for this balancing act, and chooses to shift the focus to others, which might be a modest way to talk about her ability to manage in economically hard times. It might also, though, act as a means of comforting herself, knowing others are struggling too; or it could be a way to minimise negative feelings which might arise with thinking she is alone in managing in this way. Or more crudely, it could represent Joanne’s attempt to appeal to the audience that she is ‘normal’; highlighting how, below the surface, she is desperate to not be seen as an excluded member of society.

**Limited food resources**

Joanne posits that the policy has impacted on the amount of food she can buy and she states that she struggles the most in the school holidays. She talks about the pressure to
‘ENTERTAIN THEM’ and the need to keep the cupboards stocked with food and to stay on top of the bills. It’s clear that she ‘DREADS’ this time, and that school days are easier as they get fed at school. She used the word ‘DREAD’ a lot, suggesting that she can be overwhelmed with anxiety in the summer holidays as she is constantly worried that she is running out of food for the family. The stanza below depicts Joanne’s worry over food resources:

**Strophe 8: Food pressure**

**Stanza: A loaf of bread or a roof over their head?**

28  **Joanne:** So **WHAT’S** left there/ which normally you can **BUILD UP,** /You’ve got to get **EXTRA IN**

29  but you have got to **KEEP** the money for **BT,**/RIGHT THERE! So, its like what you pick?

30  A loaf of bread or a roof over their head. And I’d pick a roof over your head all the time because – I mean a loaf of bread isn’t going to keep me **DRY** /or keep me **WARM,**/ OR keep them **WARM,** /or keep them **DRY.**

31  So you’ve **GOT to pick that/** AND that’s the **HARD** bit. (coda).

**Part 2. Findings using Murray’s levels of analysis**

The storyline ‘BT and its negative impact’ was then analysed using Murrays (2000) levels of analysis framework. Findings are presented below for each level. This structure will be repeated in this chapter for each storyline.

**Personal level**

In the aforementioned stanzas, indications of economic precarity since the policy are prevalent. There are tales of food insecurity, stress and an underlying fear of homelessness. The basic necessities are being stretched to their limit, as the BT policy means Joanne has to find extra money for the rent, which then impacts on everyday finances.
Interestingly, and almost repeatedly throughout the first interview, Joanne chooses to state the positive after talking about all of these impacts. An example of this is below:

**Strophe 9: relief**  
**Stanza 28: positive mind-set**

32  *Jo:* so YOU just **MAKE DO** with what you have got

33  and you **WORK** around that (2 secs)

34  and once you’ve **clocked that ON,** your fine.

35  You get **THROUGH it.** (coda).

Consequently, the above stanza shows how she wants the audience to know she is coping. It is as though pragmatism helps and daily life is all about ‘making do’ and ‘working around’. She uses the present tense and second pronoun in this stanza, which gives the impression she is speaking to those in similar circumstances.

**Interpersonal level:**

On the interpersonal level, as briefly mentioned in the section on Issues of Space, there was evidence that Joanne may have felt prevented from stating exactly what she wanted to say about housing and space. This could reflect an effect of the ‘scrounger’ narrative in society, which would make Joanne diffident about stating the family’s needs as they are. This shows how Joanne monitors her responses in fear of stigmatisation. This will be referred to more in the discussion section.

Another dynamic occurring at the interpersonal level is seen in the second follow-up interview where I try to elicit any injustice in Joanne’s narrative, by asking if she was informed why she has to pay more bedroom tax due to the increase in rent (see Appendix C, p.190). This could have provoked a more emotional response and changed the narrative, however she replies with a matter of fact answer; just the ‘landlord puts it up’. This could reveal my own political beliefs and my interest in social justice coming through in the interview, desiring to uncover any signs of injustice. In the stanza below, I also appear as though I am still trying to understand how she is managing in the context of further financial pressures:
Strophe 26: BT and the financial implications
Stanza 80: Straight out of the benefits = financial loss

41  I: WAH/ that’s a lot isn’t it?
42  Jo: IT IS! /AND that is STRAIGHT out of your benefits.
43  I: yeah, so HOW do you make up the LOSS of the thirty quid?
44  Jo: erm, (pause) you don’t!
     (I laugh and Jo laughs in the background).
45  YOU DON’T! /You got to PAY IT! (coda).

The word ‘WAH’ (Line 41) shows an initial strong emotional response. What is more, my responses seem to have a sensationalist albeit empathic dimension to them, as though I am trying to initiate dialogue about how this may be affecting her. Below is the preceding stanza in the stream of speech which shows I am still trying to ‘dig some dirt’ on the subject, unwilling to let this subject go.

Strophe 26: BT and the financial implications
Stanza 82: Budgeting is the only way

46  I: so things have THEY got financially WORSE/
        since the last time we SPOKE?
47  Jo: erm, THAT wise./ YEAH!
        BUT/ you just CARRY ON
        making BUDGETS/ and doing what you CAN.
48  SO, that’s all you CAN DO. (coda).

It seems then, my intention to throw light on the serious implications of this policy was curbed repeatedly by Joanne, as she choose to consistently answer in a matter of fact way. This response could represent perhaps a) she feels powerless and there is nothing more to say about the subject, b) she does not see me an authoritative figure and she might have been more dramatic if she had seen me as so, or b) her response and attitude is consistent and she does really have to be as pragmatic as she makes out in the interview, in order to cope.
Moreover, she wants to be seen as a strong, ‘good mother’ type in the interview despite hardship; an idea which will be discussed in more detail in the discussion section.

Positional level:

As previously mentioned, Joanne demonstrates a particular narrative around being a strong and resilient mother who puts her children’s wellbeing first and, regardless of financial hardship, she tries to treat her children when she can. Being a mother, seems to be a significant buffer against the changes she faces as she lives with the knock-on effects of the policy, and this will be explored more in the plotline I have titled ‘personal health’. However, there are some instances when she becomes overwhelmed by emotion and the children notice and try to comfort her. She uses direct speech as if coming from the children: ‘They say ‘DON’T CRY, DON’T CRY it’s alright’/ but you can’t say ‘not really, MUMMY can’t handle this ONE’ (See Appendix F, p.239). This could have been narrated in this way, for the purpose of conveying an underlying message, a message she was unable to say out loud, which could be heard as ‘I am in considerable distress at times’. Overall, Joanne carves out a persona in the plotline to give the impression of one who has the capacity to manage and survive the changes. However, as depicted, underneath this need to ‘keep going’, there are glimpses of vulnerability as she tries to sustain a household on her own.

Ideological level:

There is a subtle sign of resistance in this plot, as she states ‘NO’ firmly to alternative housing. However, there are considerably more indications of feeling powerlessness when it comes to accommodation, as she repeatedly highlights that she has to adapt to the policy implications by budgeting and missing out on things. She also demonstrates in the follow-up interview the ‘CARRY ON’ attitude, illustrating that she is forced into a submissive and defenceless position against its impact, as ultimately she has no economic power especially when the rent is paid directly to the housing association from the welfare system and she is made to pay the extra.

However, as I reflect and summarise this powerlessness back to her she becomes angry and the emotion seems to provoke her into talking about the wider ‘austerity measures’ happening
in society. Talking about the BT policy spurs Joanne into becoming more critical towards the government and even the prime minister, David Cameron. See the stanza below.

**Strophe 33: Stigma**

**Stanza 106: David Cameron cutting welfare for people who need help**

65 But YEAH/ you have cut the welfare/but what does welfare stand for?
66 People that NEED help!
67 So you’re cutting people which need help.
68 R: yeah.

This latter stanza merges with another strong storyline which emerged over the two interviews and this is a mini narrative which demonstrates Joanne’s growing opposition and anger to the policy and the government. This is the next storyline which will be outlined in the following section.

3.2 Storyline 2: ‘Growing Opposition’

**Injustice and growing anger**

In the first interview, Joanne insists she agrees with some principles of the policy as she believes most people have lived without paying anything towards their rent for a long-time. She argues that people can be unappreciative, and, unlike her, some may fail to see the support they are given.

**Strophe 10: Considering the policy**

**Stanza 30: Gendered injustice**

50 **Jo:** I DO THINK you should pay something towards it/ because you CAN’T have a house for FREE.
51 It does seem a bit BIG, doesn’t it?
So I do agree that you DO need to pay your way/ you CAN’T have everything in life for free. / Do you know what I mean?

Yet, the part in the policy which Joanne does not agree with is the criterion which focuses on gender, where children regardless of gender have to share the same room until the age of ten years old. She argues that children can go through puberty earlier than ten years old and this can be problematic (and very unsafe) if they are made to share a room.

**Strophe 10: Considering the policy**

**Stanza 31: Children grow up fast**

55  *Jo:* They should have looked at everyone and ‘go wait a minute, no she’s got a boy and a girl, LEAVE her alone / because they need their own space’

56  because in MY experience (gulps)/ and in MY VIEW / I think little girls are growing up FAR too fast these day / FAR too fast

57  PUBERTY the lot / is through the ROOF/ so I don’t WANT MY little boy/ SEEING HIS sister like THAT

58  and I don’t want HER seeing her brother like THAT,/ which (pause) is logical IT’S RIGHT! (coda)

It is clear that Joanne has concerns over what may happen if a boy and a girl share a room and she argues that the policy is illogical on these grounds. Furthering this argument, she highlights that different genders want different things and sharing a room would lead to arguments (See in Appendix F. 244). She gulps in line 56 (in the above stanza), when she talks about this issue, demonstrating perhaps how this strong belief is rooted from her own personal experiences of puberty and therefore explains why she is strongly opposed to the gender criteria.

In the second interview, Joanne is still opposing the bedroom tax policy due to the gender issue, however, there appears to be more anger towards the policy:

**Strophe 34: Anger towards the government**

**Stanza 108: Homeless because of gender**
Jo: And they said KEEP it away from the kids! You know, they don’t want to change anything for them

but ‘I’m sorry YOU LOST the house /because you were a BOY and a GIRL’.

I’M SORRY/ It just doesn’t seem FAIR! (coda)

In line 66, she changes her tense and pretends to talk to her children, informing them that they have lost the house due to the gender issue. This adds to the drama in the scenario, she makes one imagine the devastation this disclosure would cause to all family members. The last line seems to be aimed at those responsible for the policy or to the general public, as she stresses ‘I’M SORRY’ (in line 67) as if she was breaking bad news to someone, as though they are unaware of how unfair the policy is.

Findings using Murray’s levels of analysis

Personal level

Over time, Joanne’s narrative is imbued with growing anger towards the government. In the first interview, she was less vocal and only focused on the gender issue being the main problem; however in the second interview, she stresses the policy is ‘WRONG’ and ‘a STUPID’ idea, referring to David Cameron negatively, arguing that the BT policy is a ploy which only he individually benefits from. See below:

Strophe 34: Angers towards the government
Stanza 109: stupid idea

Jo: So, it’s WRONG! / It’s a STUPID idea

and it was the only way to get HIS money

in HIS pocket to make him look good with this DEFICIT.

I: is this CAMERON?

Jo: yeah, yeah. God I have words to say to THAT man.
From these lines it’s clear that Joanne is equating the policy with unfairness and blames the Conservative leader for the impact it is having. This theme of anger and dislike fuels the next stanza:

Strophe 34: Anger towards the government
Stanza 112: Northern England: all Labour supporters

75 I: mmm, yeah. (30 secs)/ So you’re feeling very angry ABOUT it?
76 Jo: I DON’T LIKE the Tories! /I NEVER have!
77 NORTHERN England has NEVER been for Tories
78 because we have NEVER had as much money/ as the Southerners NEVER!
79 It’s a WELL known/ fact.
80 We are ALL Labour up here /We will ALWAYS be LABOUR up here. (coda)

It is evident that this topic has elicited a strong emotional response in Joanne as she stresses that she has ‘NEVER’ liked the conservatives across two lines (76-77). She uses the collective ‘We’ speaking on behalf of northern England, suggesting the idea of a shared resistance to the Conservative government and the policy. Line 80, shows that she identifies herself as a member of the Labour party but does so as though as if she is talking as though all ‘northerners’ are Labour supporters, whilst arguing that it will always be this way, showing possibly a strong argument that she feels attacked by the Conservatives and finds solace in being a member of the other political party.

Interpersonal level

In the stanza, titled ‘stupid idea’ (See Appendix C, p.193) there is evidence that Joanne and myself both dislike David Cameron, this can be seen in the stanza as we laugh together. This disclosure on my part can be a communication to Joanne that we belong to similar political views and potentially made it easier for Joanne to express her political beliefs without fear of judgement or offending. In fact, in the next stanza, Joanne then states firmly her political allegiance to the labour party, and this may not have happened if I had not responded in a way which validated her thoughts towards David Cameron. Therefore, on the interpersonal level, one may argue, Joanne’s political side was to emerge in the interview due to us holding similar political views. It raises the question with whether she would have been so
forthcoming on the issue, and whether the informal nature of the interview contributed to the growing political voice found in Joanne’s emerging narrative.

Positional level

It is clear from the beginning of this storyline that Joanne positions herself as a moral subject, emphasising how she values the help she receives when others can take it for granted. She positions herself as a law-abiding citizen in the follow-up interview, but exclaiming at the same time that this is a thankless task, as she believes that people who play by the rules will always be the first to get in trouble if they stop doing so, especially compared to those who live outside the law and never conform. One may argue that this evidences Joanne’s sense of despair and hopelessness. Essentially, in these moments of the interview she is positioning herself as powerless to the demands of society; someone who always ‘loses’, always the person to be persecuted and penalised, perhaps mirroring the way in which the policy has made her feel over time.

Importantly, she gives examples of scenarios in the interviews when she has been politically active and she sets the scene trying to challenge a liberal MP on why his leader supported the policy (See Appendix F, p 247). In these instances, Joanne positions herself as a knowledgeable and well-informed member of the public. She communicates that she will challenge the policy and those with more power on the subject whilst having no fear in doing so. In this respect, she constructs herself not just as a brave, feisty character but as someone who has the common sense to question things when they do not seem right. This positioning is contrary to the ‘stereotypical benefit-claimant’ narrative, depicted and promoted in the media (newspapers and TV shows), which tends to show claimants being disinterested in social and political issues.

Ideological level:

It is clear that there is more anger now directed at the policy and the government than in the first interview. She also expresses frustration with the ‘austerity rhetoric’, which she hears repeatedly by David Cameron in the media. One may surmise that dominant media messages about austerity and the calls for ‘we are all in this together’ have not helped with any pain caused by the reform changes. Instead these messages seem to annoy her and align her more strongly with the opposite political party, the labour party.
There are definite tensions in the way Joanne thinks about the policy and the general welfare changes. For example, the theme of injustice is heavily implicated in this part of Joanne’s narrative, as she sees the policy as being unfair and punitive to those on benefits, while David Cameron tries to ‘make him look good with this DEFICIT.’ (p.76) However, coinciding with this notion is increasing anger towards other benefit claimants too, as she blames others who ‘abuse’ the system. This sentiment will be further explicated in the storyline below titled ‘life on benefits’.

3.3 Storyline 3: Life on benefits

Loss

In the stanza titled ‘Culture shock’ (See Appendix C, p 195), she hints that she had a good lifestyle before being made redundant, and whilst working, had a ‘GOOD WORKING wage’. Joanne shows she has lost a former life. She indicates that she had surplus money in her bank account-‘I’d spend that the day I got paid easily and not even have A DENT’. (Line 93) Although she uses the term ‘culture’ confidently, she needs some time to think what exactly she means by this word, as indicated by the pause in the line. After a few seconds, she identifies that it is not just about a different culture; there is a ‘SHOCK’ element in the experienced change:

94 It’s a CULTURE (pause) that’s the word to say, / it’s a culture SHOCK.

Hence, the phrase ‘it’s a culture shock’ insinuates that she is still feeling disorientated by the change in lifestyle, as she states this twice using the present tense. She doesn’t continue to explore how exactly it is a ‘culture shock’, and leaves one to ponder the type of culture she is now experiencing compared to the one before. This phrase does however conjure the image of being cast into a situation which is overwhelming to the senses, and a situation so unfamiliar, it disrupts normal functioning.

On the next line, she draws this narrative to a close with the coda: ‘so in a way, it HELPS you grow up (1 sec) /it DEFINITELY helps you grow up’ (line 95). With this line, it seems as though she is reflecting on the changes she has just spoke about, and has come to the realisation that she has matured as a result of this experience, despite its initial derailment,
demonstrating not only a theme of strength, but also a propensity to find meaning and positives from life experiences.

**Stereotyping**

A theme concerned with stereotyping emerges early in the first interview, as Joanne highlights that people who receive support from the benefit system are misperceived to be buying expensive items for their house.

**Strophe 7: Making sense of the situation**

**Stanza 22: Other people on benefits can take advantage**

96  *Jo:* because **YOU SEE** people in the past /who HAVE TOOK the pee should we say and ‘they’ve GOT the plasma,/ they’ve GOT this / and they’ve GOT THAT’

97  **PEOPLE on benefits are having a joy, but it’s NOT!**

98  **My plasma TV is from when I was WORKING,/ MY nice sofa is when I was working**

   MY nice—I bought it when **I was PAYING tax / and everything.**

This aforementioned stanza indicates that Joanne is acknowledging that to her some people have taken advantage of the benefit system in the past by buying luxury items.

In the next stanza to this, she then states that she bought everything in her house when she was working. She does this by listing the items she bought. It seems very important to Joanne that people know she has worked and paid tax in the past. She also wants others to know she doesn’t take advantage of the system. This is accentuated in this line:

101  **so if anything **_I would never have had the house I have now if I was on benefits from the start/ NEVER!**

**Stigma**

Further on in the interview, when Joanne is talking about her involvement in the children’s school and whether they are aware of the changes at home, there is an element of shame
which is detected, which results in me asking a direct question about stigma. Joanne confirms that there is a stigma which comes with accepting any type of welfare:

Strophe 20: Stigma
Stanza 62: Being judged

I: Okay so do you think there is a certain stigma that comes with being impacted on by the BT?

Jo: I think there is stigma with being on benefits full STOP! /Because they see you as ‘you DON’T pay tax/ you DON’T pay that’.

Joanne then says immediately after:

Strophe 20: Stigma
Stanza 62a: Doing the judging

So (1 sec) I think there’s a stigma for being on benefits/ They JUST see you like most people on benefits

I did it myself /they are DRUNK, /they are HIGH.

They are THIS/ they are THAT/SHE’S having more kids and all that.

So, that’s how it comes ACROSS. (coda)

In both stanzas, Joanne uses the pronoun ‘they’, ‘Because they see you as ‘you DON’T pay tax, you DONT’ pay that’, instead of referring to the ‘others’ or the ‘public’ when referring to the people she is talking about (See Line 107). She also refers to benefit claimants as ‘they’ in Line 109, ‘they are DRUNK, they are HIGH’ when she is talking about how the general public speak about claimants. This use of the third person plural pronoun could highlight the wider discourses occurring in society currently, with the media and government rhetoric carving out two distinct groups: non-benefits claimants vs. benefits claimants. Therefore, this possible use of the third person plural could be evidence that Joanne sees each group as opposing positions to one another; ‘THEY’ and ‘THEM’, highlighting the sense that these groups are very different to one another, with little shared ground.
Directly following this, I ask Joanne if she personally feels stigmatised, to which she replies: ‘Yes, DEFINITELY, because I’m one of them, / I’m on income support’. Interestingly, none of the words are stressed after ‘DEFINITELY’, which could hint that this information is said quietly and almost reluctantly, highlighting that she doesn’t actually want to belong to this group.

She then highlights that her own brother is responsible for many jokes. In line 112 (See Appendix C, p.197), she says: ‘My BROTHER jokes about it, he JUST started working, BLESS him, he’s ONLY nineteen’. This line suggests that Joanne thinks her brother doesn’t understand the full extent of the economy, or her situation, as he has only ‘JUST’ started in the labour market and she ends this line with the two notions: ‘BLESS him, he’s ONLY nineteen’.

Joanne’s emotional response to her brother’s jokes seems to be one of anger and this can be seen in the next line:

113 He goes ‘I’m going off to pay YOUR tax’/ It’s like HANG on a minute/ when I was working I WAS putting the shoes on your feet /NOT mum / ME with my work money.

In the next stanza, she illustrates the stigma she has heard regarding being a woman on benefits and people complaining that they have too many children which means ‘another mouth to feed’. She states that she would never have another child:

116 I would NEVER have another kid/ I had a girl I’m OFF kids for life.

117 When you have a GIRL /you are PUT off for LIFE.

This extra explanation could be a subtle sign that she feels she needs to justify her answer more in order to be believed. This could mirror the way she fears judgement from others because she is a woman receiving benefits. She then states

118 I don’t know how THESE women do it with SIX/ SEVEN /OR EIGHT. /HOW do they do it?

This line shows how it’s difficult to detach from the extreme stories portrayed in the media. This is supported in the next line when she says:
BUT yeah that’s how they come across. / You get hit with THAT belt another

BENEFITS Britain

In this line it’s clear that those messages are ‘coming across’ to Joanne and they are being internalised. She then states that because of those messages, ‘you’ also get hit with the same stigma. The phrase ‘BENEFITS Britain’ brings to mind the recent TV show, ‘Benefits Britain’, which alarmingly has the following description:

‘More Brits are living off benefits today than at any other time since the establishment of the welfare state. Many claimants have spent longer on benefits than in work. Some have never known what it is to have a job and others have found that work simply does not pay. This new six-part documentary series lifts the lid on the reality of life on benefits in Britain. (Channel 5 TV show- Benefits Britain: Life on the Dole).

Undoubtedly, these messages have a powerful effect on Joanne. It’s clear that she fears some of these stigmas, making her very conscious that people may see her in a similar way to the people on the reality TV show. The psychological impact of poverty porn will be discussed in the discussion section.

Immediately following this, in the stanza titled ‘Feeling different’ (See Appendix C, p.197) Joanne states:

Jo: but I’m completely the opposite I WANT to work, / I don’t WANT any more kids.

From this, one can see that she is stressing a counter-narrative to the ‘scrounging stereotype’ and it is obvious that she wants me and the imagined audience to know that she wants all of these things - a job, a house, a car (Line 121) - which she sees as the key to a normal life.

Other benefit claimants

Similar to interview one, in interview two she voices her concerns about other claimants. However, she seems more annoyed at other claimants. She chooses to concentrate her anger on all ‘these druggies’ and all of ‘THESE alcoholics’ (lines 191-184).

Strophe 43: Claimants abuse the system
Stanza 142: annoyance at suspected abusers (alcoholics and druggies)
Jo: but you---It ANNOYS me/ because you get all these druggies
And you get all of THESE alcoholics/and they’re getting
Obviously their doing self-inflicting THEMSELVES / and they are getting every FLIPPING benefit going /and they don’t have to WORRY!
They have no worry at all!
They can JUST skip to the off license every week / I KNOW! (coda)
My uncle was one! God rest his soul/ he DIED.

In the stanza coined ‘uncle was one’ (See Analysis C, p. 203) she explains that her uncle ‘did it to himself” through drinking:
NO/ NO /he was getting erm/ because he drank so much it perforated his liver so he was getting disability THAT way /because he couldn’t work because of his liver,
THAT was damaging him /He did it himself

Joanne’s anger seems to suggest that she is feeling that the people who ‘do it’ to themselves should not be receiving all of the help, and this lends itself to a wider societal narrative about the ‘undeserving vs. deserving’ claimants. It is apparent that she is positioning her uncle in the ‘undeserving’ category; he did nothing but received ‘ALL this money’. One may argue that there are possible feelings of envy towards her uncle, as from her perspective, he was secure and ‘KNEW’ that he had his money. The next stanza continues this narrative, but she shifts the focus to her own circumstances:

Strophe 43: Claimants abuse the system
Stanza 145: I’m disabled but I don’t abuse

Jo: and then there was ME and I’m (pause) disabled (seemed hard to say the word disabled/tone change) /but I DON’T TELL anyone.
never even claimed on it because of my knee /my knee DISLOCATES
SO I’M BED ridden/ when that goes but I don’t tell anyone.
In the aforementioned lines, Joanne stresses that she hasn’t told anyone about her disability but she acknowledges that she could. She concludes with the coda, ‘But I’m not like that. I want to get out to work’. In this she asserts herself as someone who wants to go to work and arguably positions herself as someone who doesn’t abuse the system, unlike people like her uncle. Overall, these stanzas illustrate not only the extent of Joanne’s frustration generally, but a division between her and another type of benefit claimant.

**Powerlessness**

In the second interview, a theme of powerlessness emerges in the context of the current circumstances; she informs me that she has been working as a cleaner for three weeks but had to stop due to asthma. Joanne describes being in a ‘catch 22’ situation, where she felt she was unable to win with the benefits office, she wanted to go to work, but the people in the benefits office were telling her not to go to work because of the asthma.

The stanza shows that Joanne is feeling trapped by the contradictory messages she is receiving from the system and feels potentially that they are trying to trick her into something. The theme of powerlessness is emerging in this context, as it seems Joanne is trying to navigate a system of rules, regulations and messages, and is ultimately left feeling that she doesn’t know what is truly expected of her.

**Stress**

A theme relating to ‘stress’ emerges after talking about future part-time employment at the school. This is depicted below:

Strophe 28: Benefits system
Stanza 87: Can’t wait to come off benefits

144 **Jo:** BUT HOPEFULLY/ this job (*school job*) is AT LEAST 16 hours/ then that’s it then.
I’m off benefits, /I CAN’T WAIT.

R: yeah, because that’s the thing you said LAST time/
like you CAN’T WAIT to get off benefits

I: I can’t wait. It’s SO MUCH stress.

It’s SO MUCH /STRESS. It’s just a joke.

THAT/ makes you MORE ill/ I think PERSONALLY (coda)

In the second interview too, there are concrete signs of stress in Joanne’s narrative. In stanza ‘Being harassed and doing the harassing’ (See Appendix C, p.200), she states how she feels ‘bothered’ by the benefit system. She highlights how she has to get fortnightly sick notes from her doctors due to the requirements of the Employment Support Allowance (ESA). It is clear she doesn’t like the ‘CONSTANT ASKING’, and potentially feels she is a burden to her doctors. In the original follow-up interview, she changes the conversation to tell me that she might not have to do this for much longer, as the type of welfare support package may change depending on the outcome of a medical assessment.

The prospective medical assessment seems a site of stress in that Joanne may have to go onto Job Seekers Allowance (JSA). She highlights that it would be the worst outcome of the assessment, especially as the conditions of JSA, from her perspective, do not complement the role of a lone mother.

Strophe 42: Complications with JSA

Stanza 140: Unrealistic expectations

I: yeah. So what do you think the problems are JSAs-- being on job seekers?

Jo: It’s just too much TIME.

They think you have got ALL the time in the world to look for jobs.

But I haven’t/ I’m a SINGLE MUM with two KIDS. (coda)

Entitlement

In this stanza, Joanne restates how she wants to come off benefits and she only wants to get help from the system for her son who has recently been diagnosed with Autism.
BUT my son’s been diagnosed with AUTISM NOW
so I’ve got to watch MY SON.

he’s being diagnosed with ADHD/mobility and speech and language
so I’ve got to watch THAT now.

So I’ll just get help that way off the benefits which is
HE is more than likely ENTITLED /and it’s nothing to do with me then
I’m just his CARER/And I can go to work then and they DON’T bother you then
SO that will be better/ that’s what I’m going to do. (coda)

This stanza may hint to an underlying notion that Joanne is feeling unworthy of being a benefit claimant. This would reflect the wider societal narrative, as the government and the media have sent messages about entitlement to the British public, and many people accepting welfare have been bombarded with the sentiment that there are some who are entitled and there are some who are not. The ones who are not deemed ‘entitled’ are then told implicitly that they are ‘scroungers’; moreover, that they should be looking for work.

Joanne’s response could show that she is desperate to come off benefits as this would work to absolve any negative feelings (stigma and suspicion) which come with accepting benefits in current political times. It seems Joanne is battling with this conservative concept of ‘entitlement’ and sees relief in feeling ‘entitled’ on behalf of her son’s diagnosis and needs.

_Fear not being believed/Made to feel like a fraud_

Joanne secured a cleaning job after the first interview and she did this because she felt the benefits office did not believe how ill she was. Joanne started to feel hopeless and down about not being believed and states she then risked her health to go and work. This stanza shows that the benefits office was suspicious of her and she has had to gather her energy to prove her illness:

_Strophe 45 (line 745): Made to feel a fraud_
_Stanza 154: Benefits question asthma_
I: that job—MASSIVELY, physically had an IMPACT?

Jo: YEAH. YEAH /cost me my health.

Because I wasn’t getting better. I was supposed to be resting but I went out and got a job.

I thought ‘What is the POINT?’

They are not going to believe me! The ASTHMA!

Some of them don’t even believe me now. (coda)

They have asked me ‘do you REALLY have asthma?’

‘I will show you all of my inhalers if you want? I’ll take a picture and send them into you. Go and ring my doctor.’

In a later stanza, Joanne justifies the treatment she receives as being expected and she concludes by saying ultimately she does not blame the system as there are necessary precautions to stop people abusing the system. This indicates that although she is angry at being made to feel a fraud, she rationalises it to herself and the audience as a necessary requirement, from her perspective: a requirement which restores fairness to a system open to abuse.

On a similar theme, at this point in the interview, I feel prompted to then ask about how she is feeling about the upcoming medical assessment, considering this theme of suspicion and mistrust. She stresses that she feels ‘NERVOUS’ in line (See Appendix C, p.204) and states she ‘KNOW’ (s) what the assessment is like. She talks about her friend not being believed and she stressing in the line that she ‘WAS DEPRESSED’. She then appears to go on to say how they told her friend to go and find work. In the next stanza, Joanne highlights how her case is different and has more substance.

Strophe 45 (line 745): Made to feel a fraud
Stanza 156: feeling nervous about not being believed

yeah but MINE the things I’ve got/ because I’ve been in hospital and everything.

I’ve got a BIT more substance.
I’ve got PROOF.

‘oh well she’s in hospital’ do you know what I mean?

‘I’ve had this and I’ve had that’.

So MINE’S/ got a bit more substance so

BUT I’d rather go out TO WORK/ then sit at home and do nothing. (coda)

In this stanza, she says ‘substance’ twice, indicating that she feels they will believe her more if armed with official evidence from the hospital, unlike her friend. The last lines, she states the conclusion that she would rather work anyway than sit at home. This sentiment is repeated throughout Joanne’s whole narrative. It does seem, though, that she is feeling the strain of having to prove herself to those who will assess her, whilst also raising the possibility that she is in a ‘catch 22’ situation again, as although she says she wants to work, she is also at the mercy of a serious physical health issue. These stanzas show the power that the assessment has; the assessment can promote Joanne from feeling like a ‘fraud’ to being someone who is ‘entitled’ due to successfully proving her illness. This would help the guilt she feels, but at the same time would still mean she has to manage her own feelings towards unemployment and being a stay at home mother (this finding will be discussed more in the ‘personal health’ storyline). Therefore, it seems she is still in a losing situation in regard to what the system can offer her.

Findings using Murray’s levels of analysis

Personal level:

Joanne’s experience of the benefit system was a plotline which seemed to naturally emerge in both of the interviews. In fact, there were more stanzas found in the analysis for this than any of the other seven main plotlines. The told experience of ‘life on benefits’ arguably supersedes the story which Joanne told about the specific impact of the bedroom tax policy. This finding will be discussed further in the discussion session.
Interpersonal /Positional Level/Ideological level

Due to the complexity of this storyline and the wealth of interpretations at every level, I have included all the ideas on these levels in one section. Therefore I still highlight briefly how the interpersonal, positional and ideological stories affected this narrative, while also acknowledging how they fed into one another more fluidly.

Throughout both interviews, Joanne strongly portrays desperation and unhappiness with relying on the benefits system for financial support. As previously mentioned, she continually stressed that she is not the typical ‘benefit stereotype’. Commonly, it felt like Joanne had to prove to me that she has a strong work ethic, which may come from a fear of being judged or criticised for receiving state help. Consequently, this prompted me to see the extent of shame in Joanne’s narrative and imagine how difficult it is for Joanne to classify herself as a benefit recipient. I also think that my role, as a university student, may have exacerbated this dynamic, as Joanne may have felt I have a particular status in society, possibly amplifying the shame she was experiencing in the interview.

Throughout, she positioned herself as someone who is different to, and alienated from, the perceived ‘normative’ benefit culture which is depicted by the media. It is interesting to observe that she takes a more sympathetic position to the stereotypes in interview one, but then seems to display more anger towards benefit claimants in interview two; blaming them more than the actual changes occurring structurally in the benefit system. It does seem that Joanne’s relationship and dealings with the benefits system has led her to becoming more divisive and critical of others. This essentially mirrors the trajectory of the policies, as they have become more divisive and critical of those who ask for support. Here it potentially shows how the individual can be ideologically shaped by policy changes and discourses. The change could alternatively be explained by Joanne’s fear, which seems to rise in the follow-up interview due to the looming assessment, highlighting that she is scared others might take resources away from her and thus feels angry towards anyone who may be a threat to her and may jeopardise her chance at receiving welfare.

Lastly, it is worth mentioning the way in which Joanne gives power to her gender and the status of a single parent as she talks about not wanting to be put on job seekers due to being a single mother. She presents a good argument, illustrating that she has a busy schedule caring for the children and highlighting that the demands of job seekers allowance would be unmanageable. Therefore, from these stanzas one is persuaded that changes to JSA would be
the worst outcome and it makes one consider how other lone parents are expected to manage. Thus, although being a lone parent can have negative connotations in society, Joanne chooses to use her status as a way to argue against this change to her welfare package.

3.4 Storyline 4: Relationship to the house

Rocky start

Joanne ended up found herself in the house through redundancy and a relationship breakdown. Both she and her partner tried to live in the house together but this ended shortly after, stating that ‘WE WERE just fighting like MAD’. She states that the fighting became too much for both of them. In the next stanza, titled ‘personal growth’ she highlights how it was the best thing she did because it helped her grow up, she then states ‘AND (pause) you know, he’s got his house/ and I’ve got MY house. So he has moved on and he wanted to live somewhere where he WANTED to live’ (See Appendix C, p. 206). This narrative which she tells in response to the question, demonstrates how Joanne became a lone mother and how the house became the site of many arguments. At the same time, it also seemed to help Joanne develop her independence; she was able to keep her children housed without having to stay in a relationship which was breaking down. In a way, she was able to stay rooted and she had the power to say to her partner: ‘fine GO on, so SEE ya, GO on, you’ve not got CHAINS around your neck! Go!’.

Although, Joanne stayed in the house with her children she did hate the house (see the stanza below). She highlights how she had to tell herself to not ‘fret over it’ and ‘Just do it!’ in line 247. This reflects a common theme in Joanne’s extended narrative, where she does not let her mind dwell on the negative; instead she will tell herself to problem-solve and carry on.

Strophe 18: Relationship to the house
Stanza 57: Making the house into a home

243 I: so what was it that you hated?

244 Jo: EVERYTHING. / It was JUST a mess. / It was just a MESS./ It was like nothing-- everything was PURPLE!

245 Purple skirting boards and green radiators.
It was just like ONE of those you see on the telly and you think ‘OH GOD! / How am I going to do this, so close to Christmas?’

But the way I see it is don’t fret over it just do it! Just do it!

I: So you made it into a home?

Jo: Yes, I MADE it /into a HOME./You CAN’T dwell on it. (coda)

Joanne talks about making the house into a home but she also says firmly that she would move if she could (See Appendix C, p. 207). She stresses the words ‘DEFINITE’ and says ‘I’d still MOVE tomorrow’, she then goes on to say that she wants to have a mortgage and even knows the house she would like to live in. She says this would be only if she were working. These lines demonstrate that she is unsatisfied and has aspirations which point to being a home owner. In the second interview, this part of Joanne’s narrative stays the same. She says ‘I’m going to move to somewhere I know I WANT to BE/ and that’s what I’ll DO’ but there appears to be more anger towards the house due to the bedroom tax policy at this point. She also talks about her meeting with a liberal MP and how she tells him she is now sharing a room with her daughter due to constant leaking from the roof.

Strophe 36: engagement with politics
Stanza 117: BT is a disgrace!

Jo: and I said do you SEE THAT ROOM?
Well I’m paying £30 for a room THAT I CAN’T even use!
He said that’s disgraceful! /And I said ‘I KNOW IT IS!’/ That was exactly MY point!
I said my kids have got their room and I’m sharing with MY DAUGHTER. / how is that FAIR?

The MP’s comment in Line 277 almost seems weak against Joanne’s stressed ‘I KNOW IT IS’- positioning her as the knowledgeable one in this conversation. These lines show that both people in this interaction feel equally powerless as all they can do is comment on it, without any real resolution.

Further on in the second interview, I ask Joanne if she likes living where she does, but meant in relation to the area in order to review her sense of belonging to the community. She answered this question generally by saying it wasn’t too bad but then directed the conversation specifically to her house again and how she wants to move back into private
accommodation. There appears to be a theme of anger and a need to escape current living circumstances, all of which are even more prominent in the follow-up interview. This could suggest the sense that she is feeling let down by social housing, as she has had to deal with the implications of the policy for a few years now.

Findings using Murray’s levels of analysis

Personal level

Overall, Joanne’s relationship to the house hints at a tempestuous one, one which started alongside redundancy and a relationship breakdown. Despite trying to make the house allocated to her into a home, she still feels unsatisfied and desires more. More to the point, it is apparent that she is disgruntled more by having to pay the shortfall in rent on a house that still needs work done on it. It seems as though the BT policy may have severed any hope for Joanne to feel at home in her home. There is also the idea that she needs more space, not less space, which is opposite to what the policy wants.

Interpersonal level

There is evidence that I may have affected the development of this plot by bringing in the idea of ‘home’ as I tried to understand whether Joanne has developed an emotional attachment to the house, and now sees it as a home. It is clear that she had to make the house hospitable; however, there is no indication that she feels strongly attached to the house.

Interestingly too, there is a point in the second interview where I state incorrectly that she said last time that she wanted to stay in the house and area she lived in now. Joanne politely reiterates her answer again, telling me she would move tomorrow if she could, and does not challenge me on the fact that she said she wanted to move in the first interview too. This shows overall that Joanne’s answers are consistent and she is not swayed by the questions I ask, supporting the notion that what she reports is accurate of her true thoughts and feelings.

Positional level

From interview one, Joanne places emphasis on the supposition that she never asked, nor wanted the house. This sentiment puts Joanne in the position of a subject who is non-demanding, and the situation becomes a reflection of circumstance as opposed to her own
personal want or need. This suggests that she may feel more comfortable in this position, and on a psychological level, it may insinuate that the situation she is in now with the house is not her fault. She does say how it was her partner’s idea and not hers to move into social housing. It may also be that by choosing to highlight that this house was not desired or wanted, she is distinguishing herself from other benefit recipients, thereby consolidating the counter ‘scrounger’ narrative, emphasising that she did not go looking to be a social housing tenant like others, who may want free housing.

Lastly, there is an underlying link with the house and personal growth. Joanne hints that the house became a site of independence, as she was able to keep a home for herself and the kids after the relationship breakdown. Hence, in this context, an identity of resilience and independence is created, which can be seen in Appendix C, p. 206. Through the dramatization of Joanne’s voice, the audience is sent to the moment when Joanne finally told her ex-partner to go, saying or shouting the following: ‘fine GO on, / so SEE ya, /GO on,/ you’ve not got CHAINS around your neck! Go!’ This insight into how the relationship ended puts Joanne arguably into a position of strength and power. Here Joanne chooses to narrate a story of a woman able to detach herself from a relationship which was not working and, through the tone conveyed, demonstrates to the audience that she is proud of this decision.

**Ideological level**

In the second interview, Joanne recalls a meeting with a liberal MP and challenges him on the BT policy and the state of her living arrangements. This is a significant example of Joanne’s political self. She demonstrates resistance to the policy and attempts to find answers. In this interaction, it is clear that she has the power, and tries to demonstrate the injustice she is experiencing. However, the liberal politician only sympathises with Joanne and no real discussion is had on the issue. One may argue this conversation is a microcosm of a wider shared societal powerlessness. By this I mean that there are unmovable structural policies created by a select few, which continue to dictate and remain omnipotent, despite evidence to show how these policies are ineffective and harmful, all of which leaves many people in a state of frustration.
3.5 Storyline 5: Struggling with unemployment

Unfulfilled

Throughout both interviews, Joanne communicates her distress at being unemployed. The possibility of future employment plays a key part in Joanne’s narrative. Before I elaborate on this, I would like to illuminate the ways in which Joanne presents herself at the very beginning of the interview. In Stanza titled (See Appendix, p. 210) she states that she is a single mother with ‘TWO CHILDREN’. ‘And we are just like an EVERYDAY family./ My children go to school and (5 secs) I PLAY mummy (smiles)’.

The choice of the word ‘PLAY’ prompts a few considerations. This could highlight that she is ‘play acting’ being a mother when she really she feels this is not her main calling in life, showing that she is not completely satisfied with staying at home and playing ‘mummy’. This perspective seems to fit with the next stanza:

Strophe 3: Dual roles to uphold
Stanza 9: being a mum and a job seeker

I: So you’re spending A LOT of time

Jo: A LOT OF TIME / job hunting because its needs to be done. /I’m BORED! If truth be told.

it’s BORING doing the same old same old. (coda).

These lines above suggest that Joanne is unfulfilled and feeling trapped by the daily duties of motherhood. It is like she is tormented by the boredom and monotony. Line 229, outlined above, is presented as though she is disclosing something unpalatable, uncomfortable, by saying ‘if truth be told’ and that maybe she feels guilty for feeling bored. The essence of these stanzas highlight that she feels discontented and unhappy with her current circumstances, and that she is dedicated to job hunting as she thinks employment will improve her daily living and possibly her self-esteem.

Joanne’s personal need to obtain employment is carried on in the follow-up interview and it is one of the first updates that she wants to tell me about.
Strophe 23: Health Deterioration  
Stanza 72: Being poorly (pneumonia and things)

303  *I:* So how has it BEEN since the last time we met?
304  *Jo:* ERM, I’ve actually been VERY poorly (sneers).
305  *I:* aww, have you.
306  *Jo:* I’ve caught pneumonia and things.
307  SO I’ve been QUITE poorly
308  BUT I’ve GOT a JOB (laughing), /that’s the second PART! (coda).
309  R: Yeah, I was going to ASK you about that.

However, it becomes clear in a later stanza that although she is telling me this positively, there have been complications in this part of her story and she informs me that although she found a job as a cleaner, her health deteriorated, and she was told by the doctors and benefits office not to work; implying that she may have continued to work if there had been no official outside advice.

At this point in the interview, Joanne changes the focus of the conversation and informs me that there is a new job opportunity on the horizon:

Strophe 25: Hope: potential job opportunity at a school  
Stanza 75: Being out in the fresh air

315  *Jo:* SO I’m going to be STARTING/ in the kid’s SCHOOL
316  I’m organising it after Easter HOPEFULLY /fingers CROSSED.
317  *I:* yeah.
318  *Jo:* So I’m out in the fresh air then and things like that
319  SO HOPEFULLY/I’m at least I’M PART-time in the school. (coda)
These lines demonstrate that she has already been active in job hunting. She stresses the word ‘HOPEFULLY’, indicating a level of anxiety to whether it will materialise. She also uses the common western idiom ‘fingers crossed’, which supports the idea that she is hoping for the best outcome. Joanne seems to focus on hours and not the nature of the job, as she doesn’t stress the words ‘out in the fresh air’ which gives the impression she is more focused on the hours, ‘PART-time’. This may be due to the conditions of the benefit system and she would need to get sixteen hours to be completely free from needing to claim.

Joanne indicates that she enjoyed the cleaning job:

**Strophe 44: Risking health to work**  
**Stanza 151: Reflecting on the cleaning job**

320  **Jo**: because I ENJOYED going to work /for THAT three weeks  
      EVEN though/ it KILLED ME (laughs) literally.

321  I ENJOYED doing it/ it was like a PURPOSE.

322  It was like I’m going to work now so see you later.

323  You know, and then I came home to the kids and the kids were like ‘YOU’’RE going to work mum?’

324  it was NICE to hear them SAY THAT, / you know ‘my mum’s going to work’ it’s like I got--- IF I would have kept this job and the school job it would have BEEN 17 HOURS.

**Findings using Murray’s levels of analysis**

**Personal level**

It seems that employment is important for Joanne for the main reasons: 1) to have a ‘purpose’, to feel satisfied, 2) to release any guilt or worry about being on benefits, 3) to be able to be free of claiming altogether, due to the stress and stigma which comes from accessing the benefits system. From the analysis, it seems that Joanne is unfulfilled as a stay at home mother and she feels at her best when she is working. From both interviews, she highlights that she sees employment as the only viable way out of her current circumstances.

**Interpersonal level**
After considering the stanzas in this plotline, my input seems minimal in comparison to Joanne’s. By this I mean Joanne leads this narrative of her own accord, describing and explaining why employment is good for her and showing excitement in the second interview as she informs me she has been recently employed. In response to Joanne’s excitement in the second interview, I unintentionally use the word ‘positive’, which may have looked like I was passing a judgement on the issue. This was a difficult moment in the communication, potentially reinforcing the dominant discourse that ‘everyone must work and all employment is good’, and I may have accidentally communicated the idea that unemployment is negative. Consequently, I would have preferred to phrase this in a neutral way. So it is unknown how Joanne interpreted this response.

Positional level

Joanne positions herself repeatedly as someone who is a hard worker and someone who is willing to contribute to the economy. Moreover, that she is willing to jeopardise her health for employment. However, it is worth too considering how much she truly desires to work as although she stipulates it strongly throughout both interviews, she could have been doing so to fit in with mainstream opinions and discourses. Therefore, does this strong desire to work come from an internalised social value? This would be hard to comment on further without direct questioning on the subject. There is also a slight variation in the way she talks about her current job in the second interview, sometimes referring to it in the present tense although she had stated previously she had quit the cleaning job due to illness. Therefore, these variations in the story could denote that Joanne may be still working as a cleaner occasionally but wants to omit this information in case she thinks it will get back to the benefits office as they have told her not to work. However, this would again be a difficult idea to verify without Joanne’s input.

Ideological level

One may argue that this plotline in particular captures strong normative white working class values whereby Joanne has been influenced by her parents and working-class culture to identify with and value ‘hard work’ and ‘ability’ to earn a wage. This part of Joanne’s narrative is underscored with the idea that ‘any job is better than unemployment’, and identification with these values could serve to explain the shame she feels when she is unable to exercise these working class principles in the current economic times. In a sense, Joanne’s struggle highlights the common conflict faced by many in the present times: wanting to work
but facing a contracting economy where job prospects for the working classes have become few and far between.

This plotline seems to show, too, Joanne’s struggle with the identity of being a single stay at home mother, and thus causes her to reject this identity in favour of one which might be more socially acceptable, that is, a working mother. There is research to show that a ‘good mother’ is portrayed in the media as one which does everything: earns money and looks after the children full-time (Burns, 2012, Harrison; 2012). These issues will be discussed in the discussion section, as the main interpretation is that Joanne feels unworthy being ‘just’ a stay at home mother.

3.6 Storyline 6: Personal health

*Being a lone mother*

Being a lone mother seems to be at the heart of Joanne’s narrative and it seems vital to the storyline which develops, and this role provides an insight into her ‘personal functioning’.

The stanza below demonstrates the relationship dynamics between her and her ex-partner.

**Strophe 11: Being a single mum and needing support**  
**Stanza 33: The children’s father is around**

325  **Jo:** The dad’s around (pause), THEIR DAD is around. /Their dad PAYS for them /he has not left them completely on me own.

326  He PAYS for them/ and if I need something LIKE he will help / NOT as much as I WOULD/ with the uniform or he will help --- he will take them out SOMETIMES/ or he will --- he is around.

327  He STILL SEES HIS children so (pause)/ SO BUT mostly/ it is my MUM.

It seems that he helps financially but these lines suggest that he is not there in other ways, perhaps emotionally or physically. Lines 326-327 could indicate that she may feel disappointed with his parenting duties and that she does require help with the children but has
to rely on her mother more. On the whole, this stanza causes one to wonder how her well-being might be being compromised by bringing up two children alone, as without the emotional support of another partner she could be left feeling overwhelmed.

Nonetheless, the next stanza which follows highlights how she receives her main support from her mother, ‘But ALL the time, my mum/ because I’ve been diagnosed with Asthma recently and I’ve been REALLY UNWELL with the run up to it /so my mum’s helped me 100 per cent’ (See Appendix C, p.213). She emphasises the word ‘ALL’ in the line, which possibly indicates to me that she wants me to know she has her mother’s help whenever she needs it, a situation very different to that with the father of her children.

What was noticeable in the first interview was the ways in which she gave meaning to her current hardships by prioritising her children’s needs. In fact, she spoke about her purpose as a mother, stating that her ultimate priority is to raise her children ‘right’. This suggests that Joanne gets strength from thinking she has a purpose and this is what helps her focus on what is important to her:

**Strophe 14: Mother’s love**

**Stanza 45: Having the children helps**

01 you only get your children once so I might as well just enjoy them while I have still got them.

02 That’s what makes me smile and gets me through PERSONALLY.

03 You only get your kids ONCE/, you only get to raise your kids ONCE (pause) so instead of PUTTING ALL your work to go OUT on a Saturday

04 I’D RATHER put ALL my work into raising them RIGHT and give THEM something. Give them reason to smile, because a kid’s smile is worth thousands, it is priceless. (coda).

**Mental health concerns**

When she is asked about her health, she states that she has always had problems with asthma and her knee dislocating since she was young. She also talks about a nearly fatal birth complication, since which her asthma has worsened. Despite these serious health conditions,
she believes she suffers more from worsening mental health. The stanza below depicts this sentiment:

**Strophe 15: Physical health**
**Stanza 48: But worsening mental health**

338  *Jo*: It’s NOT your physical health it’s MORE/your mental health that PLAYS on you

339  you know like I SAID/you’re staying in on a SATURDAY night /and you become a
bit of a recluse

340  you get a bit PARANOID- BORED!

341  BOREDOM is the WORST feeling in the world, / because you start thinking ALL
sorts of things/ when you’re bored /’aw I COULD do this and I COULD do that,/OH
no I CAN’T DO this and I CAN’T do that’.

342  It’s like your SCREAMING inside yourself like (pause). What have you done in life
to deserve this? WHAT have I DONE to deserve this? /But, there’s NOTHING you
can do.

343  There’s nothing you can do /so you JUST get on with it /except flick through THAT
telly (laughs) or flick through THAT tablet. *(coda)*

Joanne describes two things she experiences: paranoia and boredom. She then constructs the next line to focus on explaining that ‘BOREDOM is the WORST feeling in the world,/ because you start thinking ALL sorts of things when you’re bored’. She seems to be saying that she first struggles with feelings of boredom but then this leads to a type of paranoia. She then sets a scene of being at home where her mind starts racing with thoughts of ‘aw I COULD do this and I COULD do that,/OH no I CAN’T DO this and I CAN’T do that’. Although she doesn’t expand on how these thoughts make her feel, there is a sense of frustration, loneliness and entrapment. She then shows how boredom leads to self-criticism in line 342.

*Daily life*
Towards the end of the first interview, Joanne is asked about how she is feeling about life now. Below is the full extract:

**Strophe 22: Present Moment**

**Stanza 70: Nothing good**

344  **Jo:** IT’S BLEAK/ It’s DINGY,/ it’s BLEAK, /IT’S FRUSTRATING, / It’s NOTHING good. NOTHING good

345  and the ONLY bit of sunshine/ I get are my kids which is just a HEAT wave.

346  When you’ve got your kids. You’re constantly smiling, you know you got them and are safe.

347  Some people don’t have that, so I class them as my little heat wave, my only bit of sunshine (laughs). *(coda)*

In line, Joanne pauses after stressing ‘It’s BLEAK’, but then seems to allow herself to put everything she is feeling out there, listing a stream of descriptions and emotions. The word bleak invokes the feeling that there is nothing out there for her at the moment. The word ‘dingy’ brings images of small, dark, enclosed spaces. Moreover, she uses the word frustration which may relate to when she has tried to change her circumstances but has been trapped by them. She stresses the word ‘NOTHING’ twice. However, she then changes her mind and states in the next line that she does have the children and they bring joy and happiness. The last line (347) illustrates that she is feeling grateful for her children despite what was said in previous lines.

When talking more about the future, further on in the last part of the first interview, Joanne points out that she is always thinking about the future. Specifically she is always thinking about a future which entails having a house, a job and a car: ‘I will GET that house I WANT/, get that car I WANT/, I will get that job I want’.

‘I will be a DIFFERENT Joanne. /I will GET my HAPPINESS. /So it’s ALWAYS on the back of my mind’. ‘EVERYDAY I go for a job/, it’s in my mind. I put my CV forward every day./ That’s HOW I GET through’ *(coda)*. (See Appendix C, p.215).
One could argue that the thought of the future is a coping strategy which keeps her motivated to try and change her current circumstances. She uses the future-tense with confidence, ‘I WILL’, illustrating that she is determined to make these things happen so she can live the life she desires. The line, ‘DIFFERENT Joanne’ makes one conclude that she is unhappy with who she is at the moment and she feels that a job will help her change for the better. She needs the external conditions in order to regain a sense of wellbeing, without them, she is in this dark place.

Follow-up interview

This part of Joanne’s narrative continues into the follow-up interview and there have been serious changes to her physical wellbeing. She explains that she has recently caught pneumonia and she is still recovering from it. It appears as though Joanne’s support from others has increased by the follow-up interview, and others have all helped out at a time when she really needed help. Therefore, these lines present the idea that the father of the children has been more active with the children but also has offered some emotional support by visiting her in hospital. She stresses that everyone has been helpful, there does seem to be an element of surprise when she mentions that her ex-partner has been there for her too. She self-reflects, ‘I’ve been QUITE lucky that way’ (See Appendix C, p. 217). The word ‘QUITE’ instead of another word like ‘very’, may be a sign that she feels this area of life still needs improving. It could hint to unhappiness with single life still, maybe desiring more support. Or, it could refer to feeling wary about her ex-partner’s support. Overall though, it seems that the relationship with the father of her children has improved somewhat, and this could have buffered some of the stress she was experiencing at the time.

Further signs of health being jeopardised

Joanne’s wellbeing is brought to light again further on in the follow-up interview when she is asked about food shopping. She discloses that she does not eat much anyway and is skipping meals to save money (an issue which will be explicated further in the discussion section):

Strophe 40: Issues with Food
Stanza 130: Reasons for not eating

I: ‘How come you JUST stick to those DAYS?
Jo: I just don’t eat. NO POINT’. (See Appendix C, p.218).
On a similar trend, Joanne is arguably risking her physical health again in the aim to secure employment. She describes working as a cleaner for three weeks: I was in AGONY/ I WAS crying holding my sides/ they were BURNING my sides’.

**Future dreams**

In respect to the future, Joanne exclaims that she just wants a normal life. Once again, similar to the first interview, she lists what she wants, a job, a car and a house. She stresses the word ‘NORMAL’ twice in the stanza, possibly reflecting feelings of alienation; alienation from living the way she would like to live. But she states that life is ‘a prison’, saying: / It’s a prison. It’s not a life, it’s a sentence. I haven’t GOT a life’ (See Appendix C, p.220).

Essentially, this description is different from the first interview as the adjectives have changed from ‘bleak’ and ‘frustrating’ into a concrete noun - ‘prison’. It depicts her sense that life has closed in on her and she feels there is no freedom to move. This can lead one to conclude that her wellbeing has worsened over ten months. When asked about the future, she denotes the following:

**Strophe 51: Future**

**Stanza 183: Want what every girls wants**

426 **Jo:** I just want what every other girl WANTS a marriage/ you know.

427 The big PEARLY/ gates you know.

428 I want my WHITE/ picket fence /and I want my (pause) husband and I want my car and I want my kids to be happy and that

429 WHO KNOWS! / I MIGHT GET THAT!

430 No one knows what is around the corner/NO ONE! (coda).

431 **I:** yeah/DEFINITELY. Yeah.

So the way in which she talks about the future has also changed subtly. She uses ‘I want’ instead of the language ‘I will get’. This lack of a definite future tense suggests that she is finding it difficult to keep the determination to get the things she wants. This could be due to the recent setbacks which have occurred, such as health deterioration and recent job loss. The above stanza indicates that she still has dreams but it might feel more like a fairytale now, narrating her sentiment with ideas found within Disney-type stories, like the idea of a ‘white
picket fence’. This could show how her future goals feel more like illusions now.
Interestingly, six lines later in the interview she abruptly says ‘You have to work/WE HAVE to work hard for what you/GET nothing free these days’. It is almost as if she makes herself snap back into reality and move away from thoughts which entertain fantasy or idealism.

Findings using Murray’s levels of analysis

Personal level

Overall, Joanne’s subjective wellbeing has remained challenged by not having a job, owning a house and being isolated through lack of money. In both interviews, there are themes of sadness, loneliness, boredom and anxiety, which impact on Joanne’s wellbeing. Additionally, there are instances of self-criticism and self-sacrifice, as she admits to missing mealtimes to make sure there is enough food for the children.

Positional level

Joanne allows the audience into personal accounts of loneliness and sadness. She does this by referring to Saturday nights and depicting what she experiences. In this context, her voice is that of a young person; it highlights the idea that she suffers most on a Saturday night as she is at home feeling excluded from the lives of other people her age who may be out drinking, dancing with friends and meeting new people. Interestingly, even though these seem painful moments in Joanne’s current life, she seems to try to minimise the impact by smiling or using humour. This could be because she wants to be seen as a strong, or she may worry that the audience would think that the children’s wellbeing is being compromised too, and thus, she upholds the ‘good mother’ position.

Ideological level

There are strong themes of exclusion and marginalisation in this storyline. Certainly, financial hardship results in exclusion from everyday practices like eating three meals a day and being able to engage in recreational and social activities, all of which seem to contribute to worsening mental and physical health.

This analysis also suggests that she feels unable to improve her mental health without the support of employment. This highlights a wider prevalent societal belief that happiness and employment are interrelated whilst simultaneously supporting the theory that depression and anxiety can manifest in situations of unemployment.
Joanne indicates that life imitates a prison and hints that she has tried to change her circumstances but struggles to get anywhere. Her experience reflects society’s current economic hardship, where there are real declines in social and economic opportunities for most people. In a sense, the hopelessness portrayed in Joanne’s narration highlights how austerity makes some people feel trapped as they repeatedly battle in attaining the resources they need.

3.7 Storyline 7: Social life

Isolation

When Joanne is asked about her social life she replies candidly that she doesn’t have one and the reason for this is that she has no money to go out. She states that she does not understand how people on benefits go out and concludes with ‘I’m poor’. The stanza below highlights that Joanne has a small support network, which means she has no one to ask to babysit the children.

Strophe 12: Social isolation
Stanza 38: No one to babysit

436 Jo: You’re going to ask your mate /but that mate could be going out with you
so you’re like WHO/ am I GOING/ to ASK?
437 And then you’re down to the babysitters, and it’s like I can’t afford £10 an hour and that it goes up after, I think eleven is it?
438 I’ve never used them so I don’t know. I do not have a clue!
439 It’s like, do you KNOW what, I’d RATHER just stay in/ and WATCH telly/ because you don’t feel good about yourself because you feel guilty spending the money
440 so you even the thought of going out and me personally
441 but I don’t know about anybody else, I FEEL DOWN! (coda)

Joanne is asked specifically about friendships and she says that most of her friends have drifted away. She indicates that they have become distant due to not having children of their own. This stanza below demonstrates these dynamics:
Strophe 13: Social Isolation
Strophe 44: Interviewer asking about friends and free-time

451  *I*: So in terms of friends, do you get to see them a lot because you are spending a lot of time on your own?

452  *Jo*: Yeah you on the TV/ you go on the tablet looking for work (long pause).

Friends wise MOST /of MY mates don’t REALLY HAVE kids.

453  They don’t really have kids, so THEY can GO OUT. / THEY will text or WHATEVER but

454  MOST of them because they know now, ‘can we ask Joanne to come out?’

455  ‘but what’s the point? Joanne can’t go out, she’s got no money, she’s got no babysitter, she’s got this, she’s got that’,

456  so we have KIND of drifted now/ BUT it’s FINE you know

457  I’m NOT going to lose sleep over it or anything, it’s FINE.

458  So you do feel a bit of a recluse, is that the right word YEAH? SO/ But, I’m STILL SMILING (laughs and smiles)! (coda)

In line 457, she stresses the ‘BUT its FINE you know’, and states that she does not lose sleep over it. She stresses the word ‘FINE’ twice, which could propose that she feels contrary to this but has come to terms with the idea of having drifted away from her friends. She ends the stanza by admitting she sometimes feels like a recluse but then leaves the last line with the idea that she is ‘still smiling’, possibly feeling uncomfortable with this and opts for a positive ending.

In the second interview, Joanne is asked about whether there have been any changes to her social life and she exclaims that ‘it’s the SAME’. She insists that she does not go out on a Saturday; she does not go out drinking and states ‘NO POINT/NO MONEY TO GO’. Thus, illustrating that money is still stopping her from socializing. In the next stanza, she confirms
that she feels lonely and sad. This then prompts me to ask about her relationship status (See Appendix C, p.223). Joanne stresses the words ‘MUM’ and ‘STILL’, which could convey that she is finding it difficult to make an intimate connection, and it is either a frustrating fact or a subject which evokes frustration and agitation. She does not elaborate further on why she is still a lone mother, solely ends the conversation. It seems there is nothing to add, but it might also be that it is an uncomfortable subject for her. The fact I brought this up shows my conditioned values, that a person could overcome social isolation by having a relationship with someone special. This value is certainly normative to the society we both live in but interestingly, the subject was broached quickly and disregarded quickly, by both parties. Possibly showing how it may be an uncomfortable subject as many people in western societies see singlehood in a negative light, with a single person being judged to be unattractive or undesirable.

Community
In respect to sense of belonging to a community, Joanne highlights in the first interview that she feels lucky to live on the street that she does, as neighbours help relieve the boredom when there is good weather, sitting together on the street and sharing resources (See Appendix C, p. 224- Strophe titled ‘Community connection’).

However, this sense of community seems to be diminished in the follow-up interview as Joanne explains that most people have cars and they tend to leave the area when they can. She does state that the weather could change things. This stanza alludes more to separation than cohesion. This could explain why life feels more like a prison as she may be feeling removed from people on the street too.

Strophe 46: Less community
Stanza 172: Driving

489  I: and how—because NOW it’s good weather /I remember last time you said it was EASIER
490  because you could take them round where you live and PEOPLE chuck in
491  is THAT still HAPPENING?
492  Jo: ermmm.
493  I: like community wise?
Jo: YEAH but WE ALL kind of DRIVE/ I don’t drive yet but I will be SOON / but we all just GET in our cars and get off now

so THAT community sense has kind of gone a LITTLE bit (coda).

Findings using Murray’s levels of analysis

Personal level

Joanne highlights that she has a reduced social life due to her current circumstances. It is apparent that she is unable to socialise with peers due to financial strain and over time this has contributed to a dwindling social network. However, it also seems that Joanne also decides to reject social invites due to the way she feels about herself, emphasising in the stanzas that she feels down (See Stanza 38: ‘No one to babysit’ (displayed above) she states ‘I FEEL DOWN’).

Interpersonal level

In the follow-up interview, I try to enquire about Joanne’s social life again and Joanne is quick to inform me that nothing has changed and it is still depressing. I choose to not leave the conversation here and I ask about her relationship status, as I want to know if she has the comfort of a close intimate relationship which may fill the void of an active social life. However, she replies that she is still a single mum and ends the conversation there. This interaction shows an assumption of mine, that she might feel okay if she had a partner. It is however an awkward subject. In addition, it is perhaps a dangerous subject for many women on welfare, as relationships are kept private from the state on the basis that disclosure might threaten the claiming process.

Positional level

In this mini narrative, Joanne is positioned as the frustrated and unfulfilled subject, who has to choose a lonely life due to financial constraints. As highlighted, she dramatises her friend’s voice, showing that her friends are familiar with her reasons why she cannot go out with them. This dramatisation of voices strengthens the argument that Joanne is powerless to external stressors which make it difficult for her to socialise.

Ideological level
Through this plotline, Joanne communicates a sense of hopelessness and powerlessness, resigning herself to life with limited social contact. It can be taken to reflect what life is like living on benefits and having no surplus money to spend on social activities. Joanne’s story here highlights how loneliness manifests in the context of today’s society and possibly how other benefit recipients feel, due to the process of marginalisation.

On the community level, it appears as though Joanne became more detached from her community in the follow-up interview, insinuating that she would rather escape the area like others do. Again, this could indicate a wider cultural development, where the current political climate and the austerity agenda has eroded the means and sentiments which normally foster community spirit. Hence, Joanne’s account of community life may in fact be a microcosm of what is going on in society, hinting to the presupposition that people are feeling less connected. Indeed, one may argue too that the dominant media messages which demonise people on welfare might affect how people start to feel about their neighbours. Joanne’s own loneliness might be seen as extending out to the area she lives in, and the follow-up interview is capturing a perspective, which is tainted by feelings of isolation.

3.8 Storyline 8: Children’s wellbeing

In the first interview, Joanne states that the children are not directly impacted by the BT. Joanne surmises that this is due to being too young to understand. She believes it is only her mood which might be noticed, as she gets ‘snappy’ or she cries more (See Appendix F, p. 239). However, in the next stanzas, as I clarify this further, Joanne does highlight a conflicting opinion, as illustrated by the segment below.

Strophe 5: Keeping the stress of it from the children

Stanza 15: Children are noticing

503  *I:* So to you they’re not REALLY aware of the change/ but THEY ARE NOTICING you are getting UPSET?

504  *Jo:* OH YEAH / THEY ARE noticing don’t get me wrong.

505  They say ‘DON’T CRY, DON’T CRY it’s alright’/ but you can’t say ‘not really, MUMMY can’t handle this ONE’.

506  You know, but you can’t SAY THAT to a five year old a six year old, / because they see you as superwoman don’t they? *(coda)*
These lines indicate that the children have become more concerned about their mother’s wellbeing since the BT policy. This last line demonstrates that Joanne is trying to mask the impact from the children by trying to do what is normally expected of a good mother, but the children are noticing that their mother is struggling.

Later on in the interview, the children’s schooling is brought up and Joanne is asked whether the school are aware of the BT and whether she feels that the children’s education may be affected by the changes to finances. Joanne responds by stating that she keeps things private, and she knows what to say and what not to say. She does explain that her son is dyslexic and praises the school for being supportive.

‘My son’s--- he’s dyslexic and the support for him was AMAZING, 100%. I was PROUD, proud that he was in the school’. (Appendix C, p.227).

She highlights that the schools supports the family too and that the school would help if issues with BT and the benefits started to affect the children’s education. Joanne shows that she chooses not to involve the school on these issues.

Similarly, in the second interview, Joanne is firmly stating that there has been no impact on the children’s wellbeing following the BT policy in relation to education. Instead of saying she keeps things private, the language has changed to ‘hiding’ it. This can be seen below:

**Strophe 31: No impact on children**
**Stanza 99: Hiding it**

523  **Jo:** WE HIDE IT.

524  **I:** Yeah

525  **Jo:** WE HIDE IT/YOU ALWAYS make sure--- Like I said before we just budget and we need something we budget or we just say have a WORD with the teacher /ON your OWN /away from the kids.

527  You’re FINE then /you just say ‘I’ll pay you this or’, (**coda**)

111
The emphasis in this stanza is on concealment. Hiding something could underpin the extent to which shame affects relational dynamics. The theme of protection is clear in Line 526, as Joanne stresses the importance of not saying anything in front of the children.

Two stanzas later, Joanne concludes that the children’s overall wellbeing comes first and states ‘But I’d NEVER let it affect them, for ANYTHING they need, NEVER EVER!’ I try to clarify this again, however my question is laced with scepticism:

**Strophe 31: No impact on children**
**Stanza 101: Never letting it affect them, NEVER EVER!**

536  \( I: \) so you just hide it away from them and make sure it does not ---

   even though it’s quite a lot of money isn’t it, the thirty quid.

537  \( Jo: \) sometimes yeah. Thirty quid a fortnight it is yeah. (coda)

This stanza illustrates that I am implying that they might know on some level. She states that it can be a lot of money, but chooses not to develop this line of thinking further. This stanza demonstrates the potential for conflict and uneasiness that comes with fully investigating what impact less money may actually be having on the children’s wellbeing.

In the second interview, Joanne talks more about her son and explains how he has now been diagnosed with autism and he is awaiting an ADHD diagnosis. This is a definite change to the status and she states how the diagnosis instils relief, as he will be able to get more support at school. Hence, Joanne sees the diagnosis as a positive development.

**Findings using Murray’s levels of analysis**

**Personal level**

Although, it appears as though Joanne may be overwhelmed at times in front of the children, it seems she devotes energy to concealing and protecting them from the reality of the situation. This storyline demonstrates that Joanne is the main carer for her children, which seems to place a lot of pressure and strain on the household dynamics.

**Interpersonal level**
This part of Joanne’s narrative was the most challenging to approach and to try and analyse with Joanne. I had an agenda to see whether the BT policy impacted on the children’s functioning and wellbeing, but during the interviews it was a difficult subject to broach. One may hypothesize that there are unspoken but socially acceptable defences to enquiring about children from the parent, as the parent may feel as though they are being judged on their parenting skills. Therefore, this topic was a difficult one to engage in, as can be seen in the stanzas.

Positional level

The children’s voices are used by Joanne to illustrate how they try to understand their mother when they see her crying. This creates a powerful imagery, calling one to see that although Joanne tries to be strong there are moments in the house where roles reverse, and she becomes the vulnerable person needing comforting.

Ideological level

This plotline does not really develop notably over the two interviews; instead, the messages stay the same and this seems to be driven by Joanne’s determination to communicate to the audience that the children’s wellbeing is at an optimum despite the BT policy. Consequently, this shows that Joanne fits the common discourse in society, which favours parents who engage in self-sacrificing behaviours. The narrative shows the children’s welfare has to come before anything else, a finding heavily supported in the wider literature on parenting in poverty. However, what is hinted at is that the children show subtle intuition about their mother’s struggle which, although it is not said explicitly, witnessing this may affect their own emotional health and sense of stability.

Conclusion

This chapter has displayed the main findings and interpretations. Due to the wealth of information within each storyline, some parts of the story have been emphasised to a lesser degree than others. Nonetheless, this analysis has shown how the critical narrative analysis helped answer the research questions. The next chapter will present the main findings in the light of the current literature.
Chapter 4: Discussion

4. Introduction:

The purpose of my research was to explore how the BT policy influences daily life, and whether wellbeing can be affected by changes to social policy. This was done by looking at the storied experience of the life of a lone mother, since the BT policy was introduced. The two long interviews conducted for this research produced rich and complex mini stories, all illustrating the ways in which the current political economic climate interacts with life at the personal, interpersonal, positional and ideological level. The eight distinct narratives identified in the analysis outlined the numerous strands of Joanne’s experience of living with the BT policy, with each contributing to her story as a whole. Due to the many, complex, nuanced findings from Joanne, and due to the limits of the study I am going to use this chapter to focus on the most relevant findings to Counselling Psychology.

To summarise, in this chapter I will investigate key findings in the light of previous research, drawing on wider literature concerned with poverty, parenting and the impacts of welfare reform. This first part of the discussion section will attempt to answer the first research question: ‘How do the psychosocial narratives told from a lone mother’s perspective change and evolve over time as the family live with the changes to housing benefit?’ discussing the main themes against current literature. The second part in the chapter will be tailored towards unravelling a second research question: ‘how can counselling psychology help if distress is found within the narratives?’ This is in line with the view that, as counselling psychologists, we have the capacity to work in more preventative ways to help someone overcome the significant socio-economic challenges to personal wellbeing. This chapter will be organised under the following headings and into two parts:

Part A

- Everyday policy consequences
- Emotional Health across narrative
- Unique findings: ‘Angry Political Self’
  - Enacting agency
  - Limits to resistance
Part B

- Purpose of the study
- Narrative framework: the methodology
- Limitations of the study
- Summary of Key Implications of the Thesis
- Further research possibilities
- Conclusion

4.1 Everyday policy consequences

This section will highlight the main findings from Joanne’s narrated experience of daily life with the BT policy. This section has isolated the policy’s most significant impacts on daily life. Whilst, the next section will look at wider issues of wellbeing as they arose more broadly across all eight mini narratives.

As depicted in the analysis section, Joanne and her family are living day-to-day with less money and this is due to a lack of alternative social housing. Like the majority of social housing tenants nationwide affected by the policy, Joanne has to remain in her current dwelling due to an absence of (built and available) smaller properties to move into (NHF, 2013a, p.4, WCHG, 2013, Clarke et al., 2014). These limited economic resources are then ultimately affecting key areas of day-to-day living and these include: cutting back on essential household spending, diminishing nearly all social participation in leisure activities, and being limited in her ability to 'treat' her children to extracurricular activities. As a result, Joanne’s tale of the ‘BT and its negative impact’ demonstrates the policy’s ability to push Joanne further into economic deprivation and poverty. This fundamental finding alone, is strongly supported by many other sources: housing association reports (NHF, 2013a, WCHG, 2013), academic papers (Clarke et al., 2014, Gibb, 2015, Wilcox 2014) and finally, even an evaluation conducted by the government themselves in December 2015 (DWP, 2015).
Daily food troubles

Like many others in Joanne’s situation, she has tried to find ways to deal with the loss of income. Since the policy, she has tried to cope by making changes to the family’s consumption of food by employing the following strategies: 1) shopping at cheaper supermarkets 2) cutting down on items bought in the weekly food shop by limiting any food which she thinks are non-essentials and 3) strategically skipping meals for herself, making sure she only eats what her children eat or not cooking for herself and having a snack and 4) taking her children to her mother’s house to be fed. One can see from these strategies that food is a relentless source of stress and worry, with Joanne having to change her lifestyle and be constantly vigilant about her spending and eating, in order to ensure that she succeeds in feeding her family. This daily stress around food is reminiscent of other similarly affected social housing tenants in Joanne’s position (Power et al. 2014).

What is clear is that there are signs of ‘food insecurity’ in Joanne’s narrative. A plethora of ethnographic studies show that food insecurity manifests with the following prerequisites: (1) uncertainty about future food availability and access, (2) insufficiency in the amount and kind of food required for a healthy lifestyle, or (3) the need to use socially unacceptable ways to acquire food’ (Wunderlich & Norwood, 2006, p.43). The literature confirms that Joanne’s behaviour is typical of someone who is being affected by food insecurity, with constant checking of food supplies and being unable to eat substantial meals due to lack of adequate money. The diagram below by Wunderlich and Norwood (2006) highlights the ways in which overall wellbeing diminishes in the presence of food insecurity (Wunderlich & Norwood, 2006), with wellbeing being attacked by both physical and psychological consequences of food insecurity.

FIGURE 3-2 Food insecurity, and its determinants and consequences (A figure created by Wunderlich & Norwood 2006 adapted from Habicht et al., 2004).
Food insecurity and impact on wellbeing

The examples depicting food insecurity in Joanne’s narrative can be linked to a decline in Joanne’s personal health. Joanne’s physical health was shown to deteriorate over the two interviews. In the second interview she was still recovering from pneumonia, a virus that is contracted by having a lowered immune system. A body’s immune system can be compromised in the presence of malnutrition, as the body is starved of essential macro and micronutrients (Rose, Habicht & Devaney, 1998, Adams, Grummer-Strawn & Chavez, 2003). A scarcity of daily food could explain why Joanne was struggling to regain physical wellbeing in the second interview. Indeed, researchers at Manchester University (Purdam, Garrett & Esmail 2015) found that current economic factors are putting elderly people at risk of poorer health outcomes. They found people are taking longer to recover from illness due to malnutrition. They emphasize that economic, structural changes concerning welfare reform and benefit sanctions seem to be the root cause of food insecurity and food poverty. Therefore, in a similar way, this thesis found signs that a recent welfare change like the BT policy could be contributing to a worsening physical health outcome, and more still, how difficult it is for the individual to make a full recovery when illness of this severity takes over.

Numerous studies have found mental health issues like depression and anxiety increase as food insecurity increases (Siefert, Heflin, Corcoran & Williams, 2004). Whitaker, Phillips and Orzol (2014) looked at the prevalence of depression and anxiety in mothers and their children when they reported being food insecure. The study confirmed that mental health problems in mothers and children are more intense when mothers are struggling with food insecurity and lack of food. The researchers called for this stressor to be addressed by social policy. Clearly and worryingly, it seems that food insecurity in the context of economic deprivation is a complex issue damaging not only physical health but also mental health.

Lastly on this issue, food insecurity is found to increase the risk of weight gain in women and some girls (Townsend, Peerson, Love, Achterberg & Murphy, 2001). There were times in the interview where Joanne would make a joke about being on diet or she concluded in response to a question about socialising with a comment like ‘I don’t feel good’, leaving me
with the impression that she was self-conscious about something. We also laughed together about having a sugar rush as a way to cope with daily stress (See Appendix F, p 245), and she said in the second interview she would snack on sandwiches if she were ever hungry. My interpretation of these communications was that poverty could be interfering with her food choices, causing her to snack on foods which are convenient and cheap. Current research supports this cycle, showing how food insecurity can propel people to make unhealthier food purchases, linking poverty and food insecurity to obesity (Sarlio-Lahteenkorva & Lahelma (2001). I would argue that the consequences go one-step further than just obesity, in women, with indications from Joanne’s story that food poverty could affect overall body image and self-confidence. This then worryingly, might have lasting effects on overall self-esteem and ability to socialise. The next section will look at the ways in which Joanne’s sense of parenting is being encroached on, in the context of daily financial strain due to the policy’s ability to restrict economic spending power.

Daily Parenting with Limited Resources

What was clear from the mini narrative about the 'BT and its negative impact’ is that Joanne has to tried to cope with the changes to housing benefit policy by being pragmatic about how far her finances can stretch. Yet, she shows that managing finances is intense and stressful, putting emphasis on ‘CONSTANTLY checking the bank’ and sometimes saying ‘no’ to her children. In the first interview, she states how she feels 'low' about not being able to provide economically as other parents might (See Appendix F. p.235).

‘IT’S NOT NICE when you have to say NO to YOUR CHILDREN/ it’s the WORST THING in the world to say no to somebody, that’s so simple/

THAT THEY could probably have/ what a kid could have with another mum and dad, who don’t have THIS PROBLEM/ CAN HAVE’.

This reflects the notion of exclusion from ‘normal’ consumerism, a finding which typifies how other low-income parents feel when they have low economic spending powers (McKenzie, 2015). It also reflects Joanne’s propensity to feeling shame and guilt. It is as though she is saying she is an unworthy parent when she has to say ‘no’ to her children. Interestingly, throughout the first interview she then similarly demonstrates the opposing idea that she always makes sure she has a bit of money saved in the middle of the month, referring to being able to buy her children clothes, take them to MacDonald’s or go to the cinema in
the middle of the month. Welfare claimants are often vilified for spending money on non-essential items but as McKenzie (2015) found in her study, these acts are vital to keeping life a bit ‘sweet’ in the face of daily hardship. Extra money spent on treats makes Joanne feel as though she is a ‘good parent’ again. Moreover, ‘treats’ seem an important antidote for the drudgery those on low-income may have to deal with. Kochuyt (2004) concludes on the issue that low-income parents feel good when they can give their children gifts as in this action they assimilate to the ‘parental role of responsible actor’ who can shield the family from economic disadvantage (p.139). The researcher states that the gift can strengthen a parent’s identity within a capitalist society and make the family bond seem more secure.

Unfortunately though, this ability to enjoy the non-essentials became even more limited in the second interview, as she said in the second interview that it is ‘impossible’ and ‘all goes the money’. This change in Joanne’s narrative shows the long-term effect financial strain has on one’s ability to engage in leisure activities. Shildrick and Macdonald’s (2013) study on experiences in poverty found ‘leisure lives were limited and usually focused on home-based activities’ (p.288). Joanne refers to life as a ‘prison’ in the second interview and this may be explained partly by the facts that she cannot go out as much, and she is losing extra money which could be used to treat her children the way she wants to. It is easy to see how continuing material hardship adds to social marginalisation and worries about parenting.

To conclude this section, it is paramount to understand how the findings suggest that circumstances such as Joanne’s pose substantial challenges to physical and psychological wellbeing. Equally, the policy seems to affect a lone mother’s view of herself and the way she sees herself as a parent. This section has tried to isolate the main policy implications as they arose in the analysis. The next section will move to a larger perspective, considering how Joanne’s wellbeing manifested across all eight storylines showing how other issues like unemployment and issues with the welfare system all compromise health at the psychological and social level. Exploring across narratives helps highlight that Joanne’s daily life is not just affected by the BT policy, but is changed and affected by wider social and political issues. This point will be discussed further as the chapter progresses, using current psychological and sociological literature to understand these findings more.
4.2 Emotional health across narratives

Signs of emotional distress were found within all unfolding plotlines over the two interviews. I will highlight how the critical analysis enabled a multi-layered approach to understanding the psychological impacts of the policy, revealing how emotion emerged at the personal, interpersonal and ideological levels. To clarify, I have focused on the main emotions expressed over both interviews, meaning that stress, shame and insecurity will be explored against the current literature.

Stress

There are many explicit and implicit references made by Joanne to the notion of stress in all mini-narratives found in the analysis: ‘The negative impact of the BT’, ‘life on benefits’, ‘relationship to the house’, ‘struggling with unemployment’, ‘personal health’, ‘social life’ and ‘children’s wellbeing’. The stressors depicted in Joanne’s extended story fit with other research which shows that poverty causes one to worry not just about lack of finances, but to worry about things like hunger, employment, housing, illness, transportation, childcare responsibilities, social support, and neighbourhood violence (Ceballo et al., 2002).

Joanne’s life before the policy was stressful as she had faced numerous changes to her living circumstances due to redundancy, unemployment, ill health and a relationship breakdown. Joanne is not alone though, as social housing participants in the wider research project also reported that they were affected by an array of social problems before the policy was implemented (Bragg et al., 2015, Winter et al., 2016). This indicates how the policy is not just one stressor but can be seen as one of many stressors, compounding the daily struggle even more than before (Bragg et al., 2015). A particular stress for Joanne was unemployment. Lone mothers often see employment as the only ticket out of poverty (Pulkingham, Fuller & Kershaw, 2010). Joanne did echo this sentiment and even risked her health with a cleaning job in the attempt to find freedom from poverty. Unfortunately though, the chemicals became too much and Joanne found herself back in a position of trying to find a job which would suit her health and fit around her childcare duties.
There is evidence to suggest that social support can mitigate the physical and psychological consequences of stress (Wadsworth, 2012, Leadbeater & Linares, 1992). Marital support, too, has been found to have a ‘soothing effect’ on economic strain (Simons et al., 1999). Over both interviews, Joanne consistently states she has no social life. This is supported by research carried out on lone mothers who are found to be more socially isolated and have unstable support networks compared to married mothers (Bassuk et al., 2002). Worryingly, substantial research shows that women who perceive a lack of social support and have financial problems will be at risk of developing severe mental health problems (Kitson & Holmes, 1992, McLanahan, 1983; 1985). Joanne does however see her mother as her main support, and this close relationship could help diffuse and lessen the impact of stress and isolation.

Joanne also refers to being in the benefit system as stressful, and actually states that this is ‘So much stress [it] makes you more ill’. The storyline ‘life on benefits’ showcases Joanne’s narrated experiences of the system. She depicts a sense of stress, anxiety and confusion on many accounts, not knowing what the benefit system actually want from her, wondering whether they are trying to ‘get’ her. She shows throughout both interviews that she is desperate to find a job and be free from claiming benefits altogether. Another source of stress is what she refers to as ‘feeling like a fraud’, which seems to manifest in response to recent changes to the benefit system, and so, increased surveillance, conditionality, and assessments put her under pressure to constantly legitimise her welfare status.

What is clear is that Joanne experiences pressure and stress due to the underlying shame she feels due to claiming welfare. Thus, the stigma which is attached to the benefits system seems to amplify the stress. In the following section, I will highlight how the dominant societal ‘shirkers and strivers’ rhetoric seems to impact Joanne’s personal health and social functioning.

**Shirkers vs. Strivers rhetoric**

Joanne outlines quickly in interview one, her own awareness of the ‘benefit scrounger’ narrative. She even refers to a reality television programme, ‘Benefits Britain’ (Channel 4, 2014), a show amongst many others in recent times (Jensen, 2013) which portrays welfare recipients as work-shy, dependent, scounging and delinquent due to their supposedly shaky
morals and underlying inherent laziness (Allen et al., 2015, Tyler, 2013). The ideology is purposely pitched as a solution to a moral crisis (Dowling & Harvie, 2014) or moral collapse of the working classes (Mckenzie, 2015), whereby the government can frame an economic problem to be the fault of those who take from the welfare system and thus present reasons why they should reduce public spending and impose welfare reform.

The benefit scrounger stereotype distinguishes and attempts to define people in current society through the media and through attempts to change the welfare system by dividing people publicly into two camps: those who work hard and contribute to society against those who choose ‘sleeping off a life on benefits’ (George Osborne, 2012). This framing of austerity is potentially a form of ‘ideological displacement’ (Hall et al., 1978, cited in Dowling & Harvie, 2014, p.872) whereby an ‘under-class’ ideology has emerged in common discourses and people who are in need of benefits are being placed in this ‘under-class’ category (Garner, 2007).

Cole (2011) highlighted how social housing tenants are sensitive to perceptions of ‘cultures of poverty’ from the larger society. This is where issues like violence, criminal activity, drug-use, and unemployment (seen as a weak work ethic) are all misleadingly believed to be issues which consume and define social housing estates. The research found that these widely recounted public perceptions (or stigmatisations), which are incessantly shown in the media, are injurious to one’s self-esteem. In addition these perceptions have been found to hinder overall motivation to ask for ‘outside’ help from official agencies (Cole, 2011). In many ways, Joanne’s narrative on life living with benefits echoes these sentiments expressed in Cole’s (2011)’s study. She admits to feeling guilty and ashamed as ‘she’s one of them’ and worries she might be perceived as someone who is ‘feckless, work-shy’. She feels others look at her in negative light for being an unemployed lone mother on benefits.

It became clear early in the first interview that Joanne wanted me and the audience to know that she was a hard worker (Allen et al., 2014, Shildrick & Macdonald, 2013). Other research has found this, arguing that vocal separation, or a need to express a counter narrative, helps someone dissociate from the stigma and shame caused by ‘scroungerphobia’ and ‘benefit scrounger’ narratives (Shildrick & MacDonald, 2013). Indeed, this is not to say that Joanne’s appeals are fraudulent; in many ways, it seems as though Joanne does this to be recognised and respected by the prospective audience.
Honneth’s (1992) critical theory of recognition can relate to Joanne’s current lack of self-esteem and constant need to be seen in a positive light. It could be argued that the ‘scrounger narrative’ is contributing to a state of misrecognition on a social level whereby Joanne’s status as a benefit claimant conjures up many stigmas for Joanne to be at peace with how she is seen in society. Joanne’s supposed unproductivity in the capitalist sense, explains why she feels that others do not respect her, as, like Honneth (1992) highlights, good ‘self-esteem’ is generally related to the division of social labour and whether an individual is contributing to the economy. Joanne’s relationship with herself does seem to worsen over the two interviews, and this could be because Joanne’s own economic situation has not improved and she repeatedly faces social devaluation based on her welfare status. A related point comes from Goffman (1963), who stated that stigmatised individuals tend to have underdeveloped social skills due to the effects of anxiety. Joanne’s appeals to the audience could be interpreted as signs of anxiety and it is easy to imagine how these defences could alter one’s ability to relax with others as one could without the stress of being seen one way or another. Goffman (1963) said that anxiety of this kind constantly interferes with social interactions, which then adds to a continuation of economic disadvantage and financial stress; as individuals are less likely to make friends with people up the social ladder, who could then, potentially help them in the employment market. This therefore raises the idea that these dominant discourses can have lasting harmful consequences for those who are unfortunate enough to be marginalised by them.

The section has also shown how governmental ideology may have impacted Joanne’s health, both physical and social. In the next section, I will look more closely at the role of shame on personal wellbeing.

**Shame**

‘Shame, along with embarrassment, pride and guilt, is widely understood as a ‘self-conscious’ emotion rather than a basic emotion such as anger or fear’ (Chase & Walker, 2013, p. 739). Shame causes feelings of powerlessness and inferiority. An individual experiences the emotion when they believe they have let themselves down or have failed to meet the perceived expectations of others (Tangney et al., 2007). Shame was active in many of the narratives found in the analysis; particularly, shame showed up in ‘BT and its negative impact’, ‘Life on benefits’, ‘struggling with unemployment’, ‘social isolation’ and the ‘children’s wellbeing’. Similar to other research in this area (Chase & Walker, 2013) shame
was never actually named in the interviews. Joanne used words and phrases like ‘guilt’, ‘looked down on’, ‘don’t feel good’ and ‘putting myself down’. It seems the word shame is even avoided in British culture; a sound and word too powerful to emit socially (Scheff 2003, Castell & Thompson, 2007). Notwithstanding, Joanne’s awareness of stigmatisation was acute throughout, and many of these expressions of shame were linked to how she felt about being a claimant of the welfare system.

Research shows that women are extra-sensitive to how others in society perceive them. Mckenzie (2015)’s research with working class lone mothers illustrated that when the women shared their stories about living in a council estate, St. Ann’s in Nottingham, they described how they felt disrespected, looked down on and excluded from general life outside the estate. What was interesting is that ‘while the women were aware of their high visibility’ (p.51) as they moved in and around the estate, the men were found to be less connected with how others saw them. In sum, Joanne’s discriminated-against sense of ‘being a welfare recipient’ parallels the feelings of those mothers interviewed from St. Ann’s, who all had an acute awareness about where they were placed in society and what criticisms they may be subject to from those on the ‘outside’. Lone mothers, it suggests, are tuned in to the various social divisions occurring in contemporary society and this is unsurprising given that they are a group most likely to be attacked by government rhetoric.

To avoid stigma, Joanne wanted to be seen as a ‘good mother’, someone who dedicates her time to nurturing her children, but also a mother who can pay for her own family. It is arguable that she is driven by a dominant discourse on motherhood, and her ideal self encompasses notions which embody a ‘perfect mother’ (Arendell, 2000, Warner, 2006, 2015), an ideal also referred to as the ‘motherhood myth’ (Liss et al., 2012). Research shows that not living up to this idealised notion of ‘perfect mother’ is strongly linked to depression, guilt and shame (Kim et al., 2011, Rizzo et al., 2012).

There is the argument that middle class mothers are more prone to internalising these cultural ideals (Liss et al., 2012) and that working class mothers are less likely to engage in intensive mothering behaviours in the aim to be a perfect mother (Lareau, 2002). However, there is a current shaping of discourse on the maternal figure in the media, which could challenge this argument, as there has been a crusade in the media to define good mothering in austerity (Allen et al., 2015). This entails closer public scrutiny of how mothers manage in economically challenging times, with a mainstream narrative promoting thriftiness and
resourcefulness (and taking responsibility for oneself - a specifically neoliberal, voluntarist move) and a make-do-and-mend culture. This ultimately teaches people to be content with a lack of money. It has also been reaching all mothers despite socio-economic status. The media have used celebrity mums to portray these ideals, for example, Beyonce Knowles being positioned as the ideal mother as she is hard-working, resourceful and supposedly has a business-mind, while Kim Kardashian on the other hand has been construed to be a frivolous and indulgent mother (Allen et al., 2015).

Joanne’s portrayal of motherhood lived up to the idea that many working class mothers feel they are defined by their ability to manage economically, uphold household standards and to self-sacrifice, all of which are seen as necessary to being a good mother (Skeggs, 1997, 2005). Fascinatingly one of the participants in the wider bedroom tax project also told a researcher to tell the professors behind the research taking place that women on council states are good mothers and they need to know this (Burman 2016, in press). This shows the extent to which current rhetoric has demonised working class mothers and questioned their mothering behaviours. Mckenzie (2015) highlighted that mothers from the estate shared the sentiment that ‘when you are valued through motherhood, and you, in turn, value motherhood, it is important that you are a good mum and that others see you as much’ (Mckenzie, 2015, p 108).

Joanne’s overall account of her experience of life over the two interviews shows the tension and challenges which arise as she tries to live up to this particular dominant discourse. In interview one, she expressed anxiety because she wanted to go to work because she is bored with being a stay-at-home mother. The hesitation to admit this suggests there is a level of guilt and that she is worried she would be viewed by the audience as an uncaring mother. Yet, despite this desire, Joanne also showed anger and frustration as she battles with opposing forces of employment and childcare. These tensions depict a wider struggle experienced by other single mothers in her position, especially against the backdrop of reduced government spending on childcare and welfare reform changes (Harrison, 2013, Newis, 2012). As a result, Joanne’s narrative supports the proposition that there is real difficulty with these societal expectations and demands, and in fact, they are becoming even more unrealistic given the recent economic times.

Although research shows that failure to achieve the ‘perfect mother ideal’ is strongly linked to depression, guilt and shame (Kim et al., 2011, Rizzo et al., 2012), Hamilton (2012) found
that identifying with the ‘good mother’ figure has helped against stigma in the way that it allows mothers to preserve their social identity and self-value. In Joanne’s case, it seems that both may be true. She did take pride in being able to manage and treat her children despite the financial hardship. However, she did show signs of shame. Overall, I do think that this dominant ideology can be harmful and quite demoralising at times, as not only is it a regulation of what mothering should be like, it also makes people feel as though they are being judged by others, as was demonstrated in the plea ‘tell your professor we are good mothers..’ (Burman, in press). Furthermore, what happens when there are ‘slips’ or much-needed escapes from the day-to-day management of being a ‘good’ mother? In my opinion, it would be more advantageous if this dominant narrative reflected the real tensions and challenges faced by mothers bringing children up in austerity instead of trying to make women self-conscious, and encouraging them to self-monitor their mothering behaviours.

There were a few times too, in both interviews, which Joanne referred to a previous well-paying job and reminisced about how she would spend money and not even give it a second thought. In the light of Chase and Walker’s (2013) research, Joanne’s experience of shame is common in the context of poverty. As stated by these researchers, shame bubbles at the personal level because modern society puts great emphasis on being able to participate in consumer culture. People are generally valued ‘according to attainment of economic goals’ (p. 740). Therefore, poverty is experienced as personal failure (Edin et al., 2000, Beresford et al., 1999) rather than a structural one. Hence, Joanne’s level of shame is bound to be intensified in this context, as, on a cultural level she is less able to economically participate within a materialist culture, and this inability it attributed to her own behaviours rather than to wider political and economic factors.

Joanne narrates personal goals to find employment, move house, socialise more and enjoy life more generally. She also jokes about meeting a partner and being able to find love again. In relation to psychological theory, Joanne’s shame could be explained by Higgin’s (1987) ‘Self Discrepancy Theory’, whereby shame results due a discrepancy between an individual’s actual self and their ideal self. In Joanne’s case, her goals and aspirations and her path to becoming her ‘ideal self’ are being blocked and challenged by external factors, with only small signs that things in the second interview are improving, for instance there is talk of a potential part-time job opportunity at her child’s school. Higgin’s (1987) theory also relates to Rogers’ (1957) notion of ‘incongruence’, whereby suffering is caused by the discrepancy
between her actual experience and her ideal image. Largely both theories posit that her self-esteem suffers as a result of these conditions.

Higgin’s (1987) and Rogers’ (1957) theories would suggest that Joanne is at risk of a variety of mental health outcomes if there is no improvement between her actual self and ideal self. Joanne’s current struggle with economic disadvantage undoubtedly limits the ways she can reach her goals. What is more, she had repeated setbacks over the course of the longitudinal study, such as unanswered job applications, physical health complications and even problems with her living arrangements in the form of a leaking roof, which continues to leak until the housing association respond to the problem. Therefore, the multitude of external factors and stressors put Joanne in a vulnerable position in relation to negative emotions like shame and guilt, making it less likely that she will be able to achieve the life she expects for herself and her family. Setbacks such as the ones described seem to knock Joanne’s confidence and self-esteem further and this is demonstrated more within the second interview. There is also an increase in anger over the two interviews; an emotion which some theorists believe emerges from a deeper primary experience of shame (Breggin, 2015). This will, be explored in the following section as I unpack the impact of shame further.

**The impact of shame**

**Social isolation**

Shame evokes the urge to hide and disappear (Tangney, 2002). Joanne’s social life deteriorated significantly over the course of the two interviews. As depicted in the analysis, Joanne reports that life has become a prison in the second interview. She also ascertains that it is her lack of social life which causes her the most psychological pain. Withdrawal is a strategy found within those experiencing shame (Walker et al., 2013). Withdrawing can be a way to save money but it also can be a way to avoid any social experiences that might cause shame. Walker et al. (2013) conducted qualitative interviews with thirty people in poverty from different countries around the world and found withdrawal to be a commonly-reported strategy. The research highlighted that it was ‘occasionally difficult to determine whether the social isolation that respondents described was an intended result, the consequence of being
shunned by other people, a symptom of depression possibly triggered by poverty (or perhaps something else), or a combination of all three’ (p.14).

In the context of Joanne’s story, it seemed as though she started to turn down social invitations because of lack of money and household budgeting, but then she also felt self-conscious about not earning and being on benefits when out with others. She also said she would be worrying about money on the night out and then would become miserable and started to conclude that she was not fun to be with anyway. Hence, social outings for Joanne ignited feelings of depression, shame, guilt and consequently, led her to reject social outings, concluding that ‘it’s not worth the hassle’. These occurrences, though, led to long-term social consequences, as by the second interview Joanne had no (or very limited) opportunities to socialise and hints at more depressive feelings as a result.

Over time and through Joanne’s personal narrative, it was easy to see how she became increasing marginalised. Firstly, Joanne’s social status changed from being employed and raising a family with the help of a partner, to now, an unemployed lone mother claiming welfare. It is understood, that being a single mother has always had its own set of stigmas attached due to government rhetoric which frame single mothers as bad parents (Burman, in press), whilst similarly, unemployment challenges other societal norms. It is these conditions then which contribute to Joanne’s exclusion and stigmatisation. Leonard (1984, p.184) defines social marginalisation as ‘being outside the mainstream of productive activity and/or social reproductive activity’. Joanne is excluded from both of these activities and, despite best efforts to find employment, remains stuck in the same situation.

Burton (2004) posit that marginalisation results in people being less able to have control over their lives as they do not have access to the same opportunities and resources. Moreover, the more someone is marginalised the more stigmatised they can become which often leads to less sympathy and help from others in society and thus exacerbates social isolation. Given the findings, Joanne appears to be suffering from marginalisation due to her status in society and the countless ways she demonstrated social isolation. Equally, the very nature of low self-confidence and self-esteem, which were found laced throughout her story, are indications of being marginalised, and represent a common psychosocial outcome found in cases of social isolation and social exclusion (Kagan, 2005).

What is typically found in other research in this area is that the antidote to social exclusion for people experiencing poverty is to create and build relationships with people in their local
community. Mckenzie (2015)’s research with residents from St. Ann’s estate found that the majority of residents felt like they belonged to the community of the estate and that they only felt like ‘outsiders’ when they had to go to other areas of Nottingham or into the city, and thus didn’t feel ‘excluded’ or ‘marginalised’ until they came into contact with people outside of the estate or workers from official institutions or organisations. Some residents said they would never leave the estate as they felt respected and felt they had strong bonds to many people. Mckenzie’s (2015) research highlighted that although they felt marginalised from ‘normal’ life they had found a sense of belonging on the estate and with its members, and it was this sense of community belonging which made life bearable amidst the financial struggle. Joanne’s community involvement however seemed small, reporting only tenuous and superficial links with those on her street. She stated how she saw neighbours mostly when the weather was warmer and this would be when they would all socialise. In the second interview, she portrayed more community disconnection, describing how people ‘get off in their cars’. Therefore, unlike the residents from St. Ann’s, Joanne may suffer more from marginalisation, especially in the absence of strong community ties. I did anticipate that the BT policy would result in specific community impacts as families might have moved. These findings show however, that there are community changes but they seem to belong to broader issues of general poverty and austerity rather than the policy itself.

**Alleviating shame through othering**

Walker et al.’s (2013) study found people facing poverty deal with shame by making a hierarchy of what is morally acceptable and what is not. This hierarchy is defined by work status, work history, benefit history, family size, and migration. Joanne positions herself at the top of this hierarchy, in the way she states her previous employment and by commenting on never having any more children. Walker et al. (2013) highlighted that people engage in this distancing because it makes them no longer the ones at the bottom of the social pile. Joanne also spoke about some members of society falling into the scrounging category, and would typically place the scroungers as those who were ‘alcoholics or druggies’ and who ‘did it to themselves’. This form of ‘othering’ fits with wider literature; for example, Shildrick and Macdonald (2013) found that interviewees in their study would demonise those who were visibly struggling by explaining that they were ‘too busy drinking’ (p.292), and thus placing some welfare recipients as irresponsible due to their own (im)moral choices. Hence it seems as such that ideology is often ‘shared and enacted by those at the bottom’ (Shildrick & Macdonald, 2013, p. 300).
Although, Joanne explained the demands and challenges of the benefit system and how she felt blamed and attacked by the system, she still concluded in the second interview that she did not blame the system but blamed the people who abuse it. Shildrick and Macdonald (2013) propose that it is easier to adopt the hegemonic orthodoxy ‘that blames the poor for their poverty’ ‘in contexts where more solidaristic forms of working-class life are in decline’ (p.285). From Joanne’s perspective this explanation may relate well, as she finds herself only loosely connected to her community, painting the picture in the second interview of how they ‘all get in their cars and drive away’. Therefore, Joanne could be engaged in an “other-up” process, for the following reasons. A) to make herself feel more favourably about her circumstances as she compares herself to others she perceives as not managing well, and b) because she physically is in a state of non-belonging within her community and thus can adopt the ‘under-class’ theory, whereby she may superficially see people on the estate but does not get to know the depth of their stories which might dispel the ‘benefit scrounger’ stereotype. Either way though, this way of alleviating shame has disastrous consequences for the individual and the society.

**Escaping shame- trying to find work**

As depicted previously, Joanne appears to want to fit in to normal culture. Considerable research in this area supports this finding, with many people in poverty placing themselves as ‘normal’ and not ‘poor’ in attempts to preserve self-esteem and dignity (Walker et al. 2013, Chase & Walker, 2013). Chase and Walker (2015) posit that this positioning helps people resist the stigma associated with poverty and it also spurs them on to try and change their economic situation. The researchers also depict how this works in favour of the capitalist work ethic, as people fear poverty-related shame to such an extent that they are always trying to escape from it through the labour market. However, as the researchers point out, whether one can escape or not is dubious, as most are imprisoned by limited skills and by unfair systems and structures which close the door to economic participation.

**4.3 Unique findings: ‘Angry Political Self’**

The findings in this thesis, through the storyline ‘Opposition to the policy and the government’ show how politics and anger play a large role in Joanne’s whole narrative. When the Psychologists against Austerity (2015) released their briefing paper they categorised the main psychological effects of financial strain and austerity as issues of: ‘fear and mistrust’, ‘humiliation and shame’, ‘isolation and loneliness’, ‘feeling trapped and
powerlessness’ and lastly, ‘instability and insecurity’. There was no mention of anger in this research. In this thesis however, anger seemed to materialise in the first interview and seemed to become even stronger in the second interview. Anger manifested when the binary nature of the conversation occurred in relation to the BT policy, so when Joanne had to conclude that she had no choice to pay the extra rent. This conversation led to a quick flash of anger and then Joanne would broadly talk about the welfare cuts and how she disliked the Conservative government and the prime minister.

It should be noted that Joanne never confirmed that she was actually experiencing anger. In fact, when I asked her directly whether she was ‘angry’, she answered with the following:

Strophe 34: Anger towards the government
Stanza 112: Northern England: all labour supporters

75  I: mmm, yeah. (30 secs)/ So you’re feeling very angry ABOUT it?
76  Jo: I DON’T LIKE the Tories! /I NEVER have!
77  NORTHERN England has NEVER been for Tories

As displayed, Joanne’s response seems laden with agitation but she chooses to not admit that she is experiencing this emotion in the interview. It seems then that anger like shame is a difficult emotion to be verbalised and shown to others as it arises in conversation. This perspective fits with wider socio-cultural understandings of emotions, where ‘negative’ emotions like anger are conditioned to always be rejected, repressed and avoided at all costs (Kornfield, 1994). Joanne’s refusal to admit her anger therefore could represent society’s refusal to accept working class anger more generally and therefore she has to ignore the anger she experiences, even though anger is a natural response to being hurt, afraid or in pain. Joanne seems more comfortable expressing her anger in the context of a political group than based on her own circumstances. Perhaps then, that denying emotions on this level can play a pivotal role in diminishing wellbeing, as without openness and awareness, anger can manifest in more unconscious ways, with the person then becoming a victim of their own anger, through for example, self-destructive patterns or aggressive tendencies (Kornfield, 1994). Harnessing this anger, or even admitting this anger could be a crucial step to regaining health. This point though, will be revisited later on in the chapter.
In the findings, Joanne can be viewed to be an ‘angry mother’ too. She displayed her anger in relation to the policy’s gender criteria. She also expressed anger at the benefits system for not understanding her role as a lone mother. So although she seemed to enact the ‘good mother’ narrative, there were instances in each mini narrative which showed how Joanne wanted to challenge the system and challenge those who were responsible for these changes. Of course, anger is a natural response to economic and social injustice and is often present in working class communities (McKenzie, 2015). Interestingly though, according to McKenzie (2015) most researchers do not outline this finding, either because they fear they might demonise the participants, or the researchers themselves want to present the heroic working class ideal. As stated before, this part of Joanne’s narrative is too significant to exclude from the discussion. Moreover, it seemed to develop over the course of the two interviews, indicating possibly that injustices are becoming greater, or the socio-cultural climate was making it easier for people to become engaged with politics and therefore express these emotions. Alternatively, my interviewing style was relaxed (or politically similar) enough to allow this side to emerge; a point I will return to later.

What was clear was Joanne’s anger did seem to be thwarted by high levels of shame and powerlessness. Breggin’s (2015) theory on negative legacy emotions proposes that three emotions - shame, anxiety and guilt - have evolved with the function to restrain wilful and destructive aggressive impulses in an attempt to maintain social bonding and social reciprocity amongst humans. As the government and public rhetoric is constantly shaming those who need welfare, it could be argued that the aggressive or self-assertive impulse in those stigmatised is being tactfully diffused. The result is that welfare claimants are then less likely to act outside of socially normative expectations and practices, and thus, are more likely to hide and disappear (Tangney, 2002) or self-destruct. Hence, the current socio-cultural messages could be using shame as an enforcer of social conformity (Breggin, 2015) in the delivery of current austerity measures and neoliberal policies. Interestingly, Walker et al. (2013) argue though, that welfare policies that shame or stigmatise individuals are counterproductive, as shame affects personal efficacy and confidence so much it affects people’s ability to find jobs and thus leave welfare. This is unsurprising, and could explain why shame has been strongly linked to depression in the literature (Kim et al, 2011, Tangney & Dearing, 2002). This research could also explain Joanne’s situation and the reasons why she displayed less optimism in the second interview.
Lastly, Joanne showed an active political self, recounting the time when she had an MP in her house. She also showed wider political knowledge in regards to knowing when David Cameron was last in Manchester at a party conference. These displays challenge the ‘benefit scrounger’ narrative as many welfare claimants are portrayed in the media as being politically absent and disinterested in politics. However, Joanne showed the opposite. The general election of 2015 had just taken place in May, and Joanne’s last interview was in March, highlighting possibly how issues of a political nature were important for most people at that time. Nonetheless, the Psychologists against Austerity briefing paper was conducted in 2015 too, and this paper did not find ‘anger’ or engagement with politics in this way that this thesis did, making it an important contribution to research in this area and an area worthy of further investigation.

To summarise this section, I have tried to highlight how Joanne’s increasing anger over the two interviews could be signalling a complex interplay of psychological emotions. Moreover, I have discussed how wider ideologies could affect particular emotions which were evident in her interviews, like anger, shame and powerlessness. Looking at this literature, one wonders how Joanne can use this anger in a way that will improve her circumstances, without shame defeating all positivity. I think anger is a necessary tool in the fight for social justice, but I will talk more about using this emotion in the section titled ‘implications for counselling psychologists’.

4.4 Enacting agency (strengths)

Joanne shows strength and the ability to ‘get by’ in difficult circumstances. She shows agency by choosing to stay in the three-bedroom house and she made this choice based on what she thought was best for the children. Contrary to some theorists on agency, Joanne did not make the decision which would result in self-gratification or economic gain (as per Le Grand, 1997, Murray & Schlacter, 1990). Instead, she prioritised her children’s needs over any economic or policy impact.

What became clear is that over time Joanne’s feelings on the policy have intensified, but these feelings come out in the interview when she is talking about welfare changes overall. Hence, it seems that the policy is just more ‘salt in the wound’ on top of other already-existing issues like welfare cuts, unemployment and general economic precarity. In many
ways, there is an emerging sense of agency in the way Joanne talks about her personal struggle with the policy and the welfare reform changes. This contrasts with the other participant in the wider project, ‘tell your professor we are good mothers’, as she presented her opposition as only in a collective (‘we’) (Burman, in press). This shows that Joanne has the confidence to challenge social justice issues, especially when they affect family and daily life.

Although Joanne’s life is met with social isolation and exclusion, she does show some solidarity with working class values. Even though the current conditions are threatening the quality of life she has, she still believes in key working-class principles. By this, I mean she calls for things to be fair whilst also supporting notions of hard work, reciprocity and support (Beider, 2011). Joanne’s narrative defies the hegemonic portrayal of the modern working class: ‘broken and unmoral’. Moreover, she shows particular strength and ability to cope regardless of the situation. In interview two, Joanne reports that her son had been recently diagnosed with autism and described how he becomes aggressive if misunderstood. Surprisingly, she does not really dwell on this too much in the interviews, even though one can imagine the stress involved. She just highlights her love for him and exclaims how she has always known anyway. Interestingly, the stress caused by the benefits system is a bigger narrative than this, indicating the extent to which structural changes impinge on personal functioning.

As touched on, opting to participate in the interview is another enactment of strength and courage on Joanne’s behalf. It is also a bold, political act. McKenzie (2015) outlines that working class women have a difficult time opening up to strangers, and therefore, Joanne has gone against the norm and spoken to someone outside of her community about all these private issues affecting current living. McKenzie (2015) highlights how working class women have a general rule, and this is not to ‘tell’ others of their misery and poverty, not to ‘air your dirty washing’, and when they have to ‘tell’ outsiders, such as to talk to the doctors or the benefits system, they experience shame because they have exposed their innermost private issues. Therefore, as I did not really ‘need to know’, Joanne was brave enough to let me in and understand how this policy and wider issues conspire to affect her wellbeing.

4.5 Limits to resistance

Despite Joanne’s strength to cope, her wellbeing is being jeopardised by the policy and the wider austerity influences on the benefits system. As Prilleltensky et al. (1997) highlight,
there is only so much a person can take without feeling the severe effects of continual hardship. Feeling trapped and powerless was a reoccurring theme throughout Joanne’s narration (especially in the second interview). The sense of entrapment found in this thesis is a main component in typical mood disturbances, like depression and anxiety (Brown et al., 1995). Feeling trapped can also be linked to increasing paranoia and eventually psychosis (Cromby & Harper, 2009). Without wanting to ‘diagnose’ Joanne, there were repeated signs that she was suffering with low mood, anxiety and low self-esteem. Having a low self-esteem puts Joanne at a serious disadvantage when it comes to improving her current circumstances. Joanne needs to feel worthy of love, respected and recognised by others in society in order for her self-esteem to improve (Honneth, 1992). Constant welfare benefit shaming as it occurs in society will only keep destroying the relationship she has with herself and others.

Overall, this thesis was unique in that it concentrated on how life has been for one lone mother as she was subject to the BT policy. What this case study has shown is that she suffers at the hands of dominant discourses. These discourses are being internalised to produce negative emotions like shame, sadness and fear. It seems then that mothers like Joanne are at serious risk of personalising the effect of poverty and government rhetoric to the point where it destroys any last thread of wellbeing. If lone mothers are neglected in future social policy and the economic situation worsens, then it is likely that this group will continue suffering at a personal and a social level. The next chapter will review these findings alongside thoughts on whether counselling psychology has a role in helping these issues raised.

4.6 Implications for counselling psychologists

Counselling Psychology in the UK trains psychologists to think with mainly individualistic explanations of distress and wellbeing. In addition, in the clinical setting, psychologists are largely formulating with, and creating individualistic treatment plans. Yet these findings from the case study highlight how individual distress is being influenced considerably by wider socio-political factors. What is more is there seems to be no real chance of wellbeing in the absence of everyday necessities like, money, food and adequate housing conditions. It is therefore, necessary to seriously consider the second research question posed by this thesis, which was ‘How can counselling psychology help if distress is found within the narratives?’ The following section will attempt to explore this question in the context of counselling psychology and its current format.
“As society itself produces man as man, so it is produced by him. Activity and mind are social in their content as well as their origin; they are social activity and social mind” (Marx, 1967, p.127).

By utilising this type of critical analysis, it was easy to see how the individual processes wrap and intertwine with wider social and economic issues. Marx’s (1967, cited in Loewenthal, 2015) point above captures the psychosocial process perfectly. Joanne’s use of language and the types of words she drew upon, a lot of which came from government and public (media) rhetoric, highlighted the falsity of a lone ‘psychological subject’. In fact, the ‘psychological’ and ‘social’ impacts of the policy and the wider inequalities in Joanne’s story can be more accurately described as an interrelated bundle of psychosocial consequences. In many ways, Joanne’s narrative challenges one of psychology’s main epistemological dualistic assumptions that human beings have inner processes which are unique to each individual and are separate from cultural and societal influences. As close analysis has shown, dominant discourses, social constructs and social values were largely responsible for Joanne’s emotional suffering (against the backdrop of low economic power). On these terms, it makes one wonder whether the ‘psychological’ exists.

It is important for psychologists to spend time thinking about this, although it may seem philosophical, as it affects the type of treatments created and offered in response to distress. The majority of psychological treatments only concentrate on the ‘psychological’. In an attempt to look for ‘psychological impacts’ in this thesis, the first hurdle arose when considering what a ‘psychological impact’ might actually look like. Would, for example, the psychological impacts come in forms of emotions, thought processes, or behaviours. While these things were obviously locatable in Joanne’s story-telling, there was still some uneasiness on my part about whether these were actual signs of ‘psychological impacts’. Emotions, for example, can be seen as both, physical and social impacts. Undeniably, emotions are an embodied phenomenon and often occur in response to social interactions and the social world (relationships, external events linked to social issues). Moreover, thoughts too arise in combination with social activity and social learning; and conceptualised in more basic terms, are internalisations of social dialogues and discourses.
For these reasons then, this thesis does ignite bigger questions about psychology as a profession and whether it has the right to claim knowledge on ‘psychological processes’ and create interventions which treat the ‘inner psychological world’ when the ‘inner psychological world’ is hard to define and understand as something completely unique and free from social context. Considering this question, this thesis fits with the growing trend in research which leans towards understandings of complexities, dialectics, human interrelatedness and general notions of overall interconnection (Frosh & Baraitser, 2008, Stenner & Taylor, 2008, Brown & Stenner, 2009).

So why then, has the discipline made a profession from trying to understand human beings by removing the individual from their social environments? Some researchers would suggest that ‘psychologisation’ and the dominance of individualistic explanations have occurred in society due to capitalism (Parker, 1997). It is argued that psychology was itself created from capitalism (Parker, 1997) as the notion of “self” lends nicely to the permanence of political agendas which are themselves concerned with materialism and consumerism. Theories of “self” it has been argued, keep the individual trapped in a position of self-absorption and preoccupation, causing individuals to become more alienated from collective assumptions and actions which have the power to challenge growing inequalities and social injustices brought about as a result of right-wing policies based on capitalism and neoliberalism.

It is argued then that given the agenda of the political elite to privatise national resources and reduce dependency on the welfare state in order to generate more profit for private corporations, responsibility for health and wellbeing is at the same time also being privatised through the application of individualistic psychological assumptions and theoretical models. Indeed, psychological or mental ‘disorder/sickness’ is being constructed as a problem of the individual; rather than a problem which is concomitant to political or economical changes arising from capitalist policies (Parker 1997, Scanlon & Adlam, 2013).

In fact never before, with such intensity, have individuals been asked to turn ‘inwards’ rather than ‘outwards’, and this idea is mirrored by an increase in demand for (and delivery of) individualised mental health interventions to try and cater for all those who report psychological problems in the UK. This growing demand highlights the extent to which a) distress is present in today’s society and b) there is the belief that individualised psychology is the answer to this distress (Parker 1997, Scanlon & Adlam, 2013). Recent governments have, as Scanlon and Adlam (2013) put it, tried to make ‘the individual personally
responsible for their own recovery from their personal-ised ill healthy, incapacity and related worklessness rather than more publicly to debate the causes and continuance of systemic socio-economic factors that continue to exclude them from the commonwealth’ (p.176).

Certainly, there are multiple conundrums for the ethical psychologist to consider. It seems to me that it is clearly unethical to use cognitive behavioural therapies and psychiatric medication interventions to fix an issue which is a completely a social one. Aside from this it appears to be both impossible and damaging, in that psychological services are underfunded and therefore unable to provide adequate care. Furthermore, research shows how psychotropic drugs ‘disable’ those that are prescribed them (Whitaker, 2010), as their body and social functioning suffers from the side effects. In light of this, the conclusion seems unavoidable; mainstream psychology in its traditional sense is limited in its ability to ameliorate this scenario. Equally, it would be dishonourable, in terms of ethics and social justice, to work in a ‘traditional psychology’ way in response to these findings.

Overall, this case study has shown the problem lies not at the individual level but at the societal level, as growing inequality and daily economic struggles jeopardise wellness and wellbeing. To refer someone to a psychological service who finds themselves in similar circumstances only runs the risk of further pathologisation and stigmatisation. With the utilisation of individualised psychological treatments, she could start to believe the problem lies within her own mind and she has a ‘mental health’ condition, worryingly making her a candidate for psychiatric diagnosis and psychotropic medication. So, how can Joanne be supported ‘ethically’ by counselling psychology? Alternatives to individual therapy do exist, and I use this next section to offer some suggestions.

4.7 Alternatives to psychology?

When problems are individual problems, we can treat, punish, or educate individuals to ‘fit in’ to the preferred view of social life. If instead we ask ourselves how our broader social structures and our ways of maintaining those social structures contribute to alienation, disengagement, humiliation, degradation, and negative evaluation, we recognize our own participation in the perpetuation of individualized pathology. (Mcnamee, 2015, p. 382).

I agree wholeheartedly with the statement above from Mcnamee (2015). The obvious answer to these social problems lies in understanding social structures and changing social policy.
The UK government need to reduce policies which contribute to income inequality in order to achieve ‘lower levels of social exclusion, stress, insecurity- and paranoia’ (Freeman & Freeman, 2008, p.141). In regard to the BT policy, I would argue there is enough evidence mounting to show its detrimental effect on wellbeing. Research on social policy has contributed to these current conclusions. Psychologists can be influential in social policy changes through research and advocacy. A recent and active campaign group headed by psychologists, ‘Psychologists against Austerity’, has conducted research, demonstrated in national campaigns, held regular meetings with nationwide psychologists and wider community members - all with the overarching aim of highlighting challenging the psychological costs of austerity and poverty, as they increase due to austerity measures implemented by the government. These actions could be symbolic of the direction of future work. Without future political engagement, psychology could become just another agent of austerity and poverty, as people are helped to cope with both of these issues instead of helped to challenge them.

As this thesis has shown, there is the potential for individuals to suffer emotionally from these structural issues. It seems vital for psychologists to know about current issues in society and reflect on how they might be influencing a person’s distress. If Joanne visited a clinical practice with complaints of anxiety, many psychologists would work with Joanne to manage these symptoms of anxiety. However, these normal methods could risk pathologising, individualising and the ‘psychologising’ social issues (Parker, 2007). Due to Joanne’s limited support network too, individual psychological treatments are restrictive in that she is not encouraged to get together with other lone mothers. Group-work would allow these mothers to share experiences, and in the right context, engage in three of Freire’s principles: ‘recovering historical memory; de-ideologising everyday experience; conscientization (Tate et al., 2013). These principles can be used as strategies in group-work, in ways which try to de-construct society’s oppressive practices and try to gather the ‘real’ facts from those that are subject to dominant discourses, encouraging discussions which can lead to new ‘truths’ and positions which challenge everyday knowledge and rhetoric. Group work could also be argued to combat isolation experienced by people (like Joanne), and the rectify the culture around working classes not sharing problems with each other. Group work would be ideally, the best tool to encourage lone mothers receiving welfare to salvage their power, connection, voice and authority, as they recreate their social identity.
Lastly, it is important to highlight the role of anger in social change. The majority of psychological models approach anger in a depoliticised way. This means that clients (or patients) are helped to regulate their anger whether through mindfulness techniques, thought challenging or by simply talking about it. As anger occurs in response to threat, it can provide a surge of energy, which motivates people into action. In response to this case study, Joanne’s anger is complicated by a heavy dose of shame due to the ‘benefit scrounger’ discourses. Shame obscures the anger, so much so, that she felt responsible and ‘guilty’ a lot of the time for needing financial support from the welfare system. As one psychotherapist proposes in her blog about how to manage the energy of anger:

‘harness it, enhance it, magnify it, clean it up, so that we can become powerful agents of the changes we want to see’ (Alchemical Garden, 2016).

Consequently, it could be the role of a psychologist to help someone channel this anger effectively. This might means through validating anger, encouraging expression and then facilitating community spaces where this anger can bring people together in the push for social change. In doing this, the unjustified negative emotions (guilt and shame) could also be dissolved by being replaced by positive emotions like hope, enthusiasm and social belonging. Research, which is interested in the link between politics and emotions, has shown emotions like anger can spark movement campaigns. For example, Gould (2016) highlights that anger and outrage led to the creation of the direct action AIDS movement in the United States. The researcher explains that despair overtook the campaign, unfortunately, due to many deaths amongst members; nonetheless, anger was the catalyst for creativity and hope in the beginning of the campaign. The researcher implies that emotions can be destructive but are simultaneously powerful, if addressed and used with ongoing awareness to aid group processes.

Overall, there are many different ways to engage with distress at the psychosocial level. Yet progress remains stunted as the neo-liberal project aims to privatise distress at the individual level and thus increase standardised and individualised ways of looking at distress. In this last section, I have tried to answer my second research question by highlighting the profession’s potential misuse as wider socio-political factors are missed clinically from explanations of distress. I have also offered some ways counselling psychologists can change the way they work and become more ethical in terms of helping individuals both politically and practically. It seems that from my own analysis, counselling psychologists have the tools to become more
socio-politically minded and could work with clients in more socially-just ways. Unfortunately though, until training and research in this area develops in the UK, social justice issues will lie mainly with the individual practitioner and whether they take an interest in a more holistic, and less idiocentric approach to wellbeing.

The next chapter will end this thesis commenting on the main insights, limitations and recommendations to develop this area of research further.

Part 2

4.8 Purpose of the study

This thesis was designed to explore the way in which a policy, the bedroom tax, affected life at the psychosocial level. A critical narrative analysis looked at the narration at multiple levels, in a bid to highlight the psychosocial implications of living with the BT policy as a lone mother. The case study found eight main storylines: ‘BT and its negative impact’, ‘opposition to the policy and the government’, ‘life on benefits’, ‘relationship to the house’, ‘struggling with unemployment’, ‘personal wellbeing’, ‘social isolation’ and ‘children’s wellbeing’. These storylines contained increasing levels of financial hardship, marginalisation, psychological and physical decline. Moreover, potent signs of misrecognition and stigmatisation were contributing to self-criticism and an overarching sense of powerlessness. Overall, the narrative methodology allowed magnification of the current psychosocial stressors being experienced.

Interestingly, the organisation of the different narratives demonstrated that the storyline ‘life on benefits’ was the ‘largest’ narrative, in that it took up more stanzas and belonged to more strophes in the mini narrative. In fact, in Joanne’s second interview, the ‘BT’ storyline was very short, with Joanne expressing more thoughts and feelings as she narrated encounters with the benefit system. This showed that Joanne’s struggle had slightly changed and although the policy exacerbated hardship, she was at the time of the second interview turning her attention to her current struggles with the benefits system as continued changes were
being implemented in the name of welfare reform. Consequently, this research showed how the current political climate under the neoliberal agenda was central to Joanne’s wellbeing, as she was at the mercy of an ever-changing political and social environment. Next, I will discuss whether narrative methodology helped or hindered the research process.

4.9 Narrative framework: the methodology

A narrative methodology was used with the intention of inquiring into the experiences and understandings of the everyday policy impacts of the ‘bedroom tax’. It was utilised for the following two reasons: 1) stories can offer intimate and personal accounts of what is being experienced; accounts being laced with actions, opinions, thoughts and feelings and 2) stories show how personal lives intersect with the social and political environment and ‘integrate multiple interactions among individuals and cultures’ (Kirkman, 2002, p.30). Considering these reasons, it was thought that a narrative framework was well-suited to the aims of the thesis.

The analysis I adopted in this research was an amalgamation of two methods: 1) Structural analysis using Gee’s poetic line breaks (1991) and 2) Murray’s (2000) levels of analysis framework. Gee’s method of transcribing and analysing pays close attention to the way the story is told, listening closely to pitch changes, stresses on words, and how opinions are formed and presented by the narrator. This ‘bottom-up’ analysis was good as it allows analysis to develop in response to what is being narrated and how it is narrated. With this design, I could study both the minutia and the broader overarching storylines in Joanne’s life, and this would have been lost if I had overlooked how the story was being narrated and just looked for general themes in the data.

On a similar thread, I also think the levels of analysis depicted by Murray (2000) was a useful framework to adopt as I was able to look at each plotline in Joanne’s story and consider what was also occurring within the story from social and ideological perspectives. I would like to argue here that the ‘levels of analysis’ were able to show the complexities of the individual and their experience amidst cultural and societal issues. The findings clearly demonstrate the sentiment Murray (2000) stipulated, concerning the nature of narratives: ‘It is not fully the narrator’s story: its structure is conditioned by both the immediate presence of others and the dominant plot lines in society’. Certainly, there were many references to dominant societal
discourses in both interviews, with evidence of Joanne using language and ideas commonly found in the media about welfare claimants and mothers in austerity, so these dimensions may have been less tangible if analysed with a different method.

Murray’s framework also allowed me to analyse at the interpersonal level, to see how my position as a researcher and my input generally in the interviews influenced the story produced. Due to my political beliefs, it was a necessary requirement and the interpersonal analysis helped to make my questions and responses transparent. In a way, it created another layer in the thesis, showing the very active position I had as an interviewer. Therefore, I was able to use the interpersonal level as a method of reflexivity to understand how my story interacted with Joanne’s narration. The next section will outline the difficulties and limitations I faced.

### 4.10 Limitations of the study

‘Reflexivity’ as a construct in research can be troublesome and always needs exploring to understand the dilemmas which come with ‘being reflexive’. There are some researchers who challenge the use of reflexivity and its supposed methodological advantages (Atkinson, 1997, Patai, 1994). They question whether researcher subjectivity enhances the legitimacy and validity of what is being analysed. They wonder whether self-reflexivity really means better research is produced, arguing that reflexive talk can actually undermine more emancipatory work, giving way to privileging self-indulgent and narcissistic accounts and understandings (Patai, 1994).

Patai (1994) argues that reflexivity is an ‘academic fad’ and that, ‘we are spending too much time wandering in the morass of our own positioning’ (1994, p 175). In recent years, there has been a trend for qualitative postmodern researchers to position themselves strongly in the research. Atkinson (1997) opposes the need to situate research from the point of personal values and ideals. He criticises this genre of research, stating that it is overly sympathetic and tries to ‘give voice’ and ‘liberate’ those involved. He argues that this type of research clouds the function of the research, as information is presented less as social facts and more like ‘confessional tales’. Other researchers would agree and suggest that in these types of studies the researchers often uncritically tries to identify with the researched, often seeking similarities between them, as there is a desire to be intimate with the subject and offer assistance to those that are suffering. According to Denzin (1997), a ‘responsible, reflexive text announces its politics and ceaselessly interrogates the realities it invokes while folding
the teller’s story into the multivoiced history that is written... no interpretation is privileged’ (p.255).

In relation to the reflexivity in this thesis, it was easier to move away from it being a ‘confessional tale’, as the levels of analysis method represented an attempt at exposing critically how the narrative was being constructed from various viewpoints and perspectives. Yet this means the findings are ‘messy’ and hard to synthesise into discrete, single interpretations, thus some may see this as a limitation. Marcus (1998) would argue though that this is a sign of good reflexivity as ‘messy texts are many sited, intertextual, always open ended, and resistant to theoretical holism, but always committed to cultural criticism’ (p.392). Nonetheless, although this might be good ‘reflexivity’, being a researcher engaged in this process is challenging as there is a tendency to want to bring everything together to explain some sort of reality; a tension I felt quite keenly and one which becomes more apparent when reflecting on the conclusions of the data.

After much deliberation, I am left wondering whether I was reflexive enough. One of my initial aims was to really understand and investigate how I was contributing to the ‘finished’ narrative in the interview process. What the analysis showed was that Joanne was consistent in what she told me over the two interviews, by creating a stable construction of her experience and her approach to coping with the policy change. I was also surprised that her story remained unswerving even in the moments when I probed a bit deeper in the search for more injustices or more information on her children’s wellbeing. The same sentiments stayed throughout both interviews, painting the same ideals in that she is a hard-working mother whose children are not being affected. Moreover, she can carry on and manage even though things have become strained and her wellbeing is suffering. Consequently, I was left to conclude I facilitated rather than dominated the narrative production, as she would say mostly what she wanted to say and left out things she did not want to tell. Nonetheless, my empathy and, at times, ‘colluding’ responses in the context of politics did affect Joanne’s narrative in the sense that she felt comfortable enough to talk more about politics and imbue her stories with tangible accounts of anger. This may not have happened if she sensed I was someone who supported the Conservative government.

However, despite this perspective, there is the argument that my reflexivity may have been limited by being predominantly ‘alone’ in the reflexive process. Although I tried to repeatedly go back to the research and interrogate the text, there would have been parts of the
story which would have slipped from my view, as I was only able to see and reflect on information based on my own positioning, prior knowledge and biases. Interestingly, I was expecting to find signs of ‘psychological homelessness’. Whereby, Joanne’s sense of attachment to her home had negatively affected her ontological security. However, despite these expectations I could not find ‘pure’ evidence that this was so.

Rather, I found many different strong selves of Joanne; ‘the mother’, ‘the political self’ and ‘the young and ambitious person’. I think if I had interviewed a single person who was being subjected to the policy, I might have found stronger indications of ‘psychological homelessness’. Instead, it seems that Joanne’s role as a mother did not permit detachment on this level. This could be because she is the main carer and she has sole responsibility of keeping everything ‘housed’, on a psychological and physical level so that her children are kept safe. In many ways, this thesis has shown that it was not about Joanne’s psychological homelessness - it was more about keeping real homelessness from affecting the children’s lives, and thus the policy evoked more pragmatism rather than disconnection. Overall, I am alluding to how my prior expectations did not materialise, supporting the idea that the data was largely seen for what it was, and thus was a ‘bottom-up’ analysis rather than a ‘top-down’ analysis.

The research could have been improved through asking more researchers to check the analysis and interpretations to ensure other findings were not missed. Joanne too was offered the option of checking the analysis but she declined the offer; therefore this could have been an avenue which might have strengthened the validity of the study. However, the interpretations I made from the data may have been slightly uncomfortable for Joanne; especially how the research showed her tendency to be critical of others; this information could cause harm. Consequently, this type of reflexive process may have generated other complications.

It can also be posited that one of the main limitations is the case study design. Some would argue that case studies produce unique and situated findings which have no value for wider theories and interpretations. As stated in the methodology section, this criticism is unfounded, Flyvbjerg (2006) argues that these are all myths and that a researcher can learn a lot from doing a case study, as they are able to look carefully into the complexities, being more aware of conflicts and tensions in the data, which ultimately allows for learning to happen. Moreover, in-depth examination can led to falsification of norms, theories and ideas; as
Flyvberg says, what might appear ‘white’ might in fact turn out to be ‘black’. The researcher also argues that case studies are amenable to identifying ‘critical cases’; a critical case is defined as ‘having strategic importance in relation to the general problem’. Therefore, it would be a good indication as to whether other people with similar characteristics might be affected; they are cases ‘which are likely to either clearly confirm or irrefutably falsify’ theories. In regard to this thesis, Joanne is a critical case as she is a lone mother on benefits who is being impacted on by the changes in housing benefit policy and thus, her experiences would be thought to mirror other single mothers in her circumstances.

The last limitation is based on the idea that this study did not produce ‘objective’ comprehensive knowledge of the impacts of the changes. However, as Phoenix and Brannen (2014) state ‘nor would this have been possible using other approaches’ (p.24). Although I managed to pick out the main parts of Joanne’s narratives, there were many other strands I could have highlighted or unpacked further. There is also the conundrum of how much ‘truth’ was in both interviews. Due to Joanne’s current stigmatised position, she was continuously appealing to the audience to be considered as a respectable and moral citizen, meaning that she may have omitted details about employment or her children’s welfare, in order to protect herself from the wider systems, which have the power to intervene and penalise her financially and legally. As a result, this thesis, as with other narrative research, was only able to get a partial story, which was most probably spotted with social facts, omissions and exaggerations.

4.11 Summary of the key implications of the thesis

In examining the smaller narratives, it is clear to see how a policy like the BT and wider austerity measures can jeopardise wellbeing at the psychosocial level. In order to practice ethically in current times, counselling psychologists could make a bigger commitment to understanding and alleviating mental health problems caused by social issues. There are serious challenges ahead for psychologists as they continue their therapeutic work in the presence of wider social policy reforms like the BT policy. This thesis highlighted that a lone mother is sensitive to welfare reform and government rhetoric and, due to this, psychologists can be aware of these issues to make sure social issues are treated as social issues and not personal problems.
Taking note of all this, the following suggestions are made:

- Counselling psychology trainees could have space on the curriculum to discuss social problems and changes to welfare policies.
- Psychology training could also encourage trainees to campaign, research and lobby organisations that continue to personalise poverty.
- There could also be a campaign to increase the provision for group and community work in frontline services.
- Applied psychologists could also be encouraged to accompany clients to the benefits office as they undergo medical assessments. This could ensure that their clients are not being unfairly sanctioned by the benefits system and that people’s wellbeing are being considered before significant changes are made to welfare packages.

The next section will highlight future research projects based on the research presented in this thesis.

**4.12 Further research possibilities**

Future research could use focus groups to aid further understanding of welfare reform and impacts. This design would allow findings to be discussed, challenged and developed further. Equally, the research would suit the social justice agenda if it were adapted specifically to a participatory action research design. Participatory action research would allow mothers to select the main topic of research and to be a part of the data collection process and even the analysis procedure; and then importantly they would have a part in deciding what action should happen because of the research findings. This type of research approach would also facilitate understanding and awareness, by empowering people to make new social bonds and friendships with like-minded people, and maybe tackle some of the tendency to look down on others who are also being stigmatised by dominant cultural discourse. Whatever the outcome, research of this nature could be utilised for social change. This focus and design would contribute to some existing participatory research conducted on lone mothers (Dodson
& Schmalzbauer, 2005) but would be ever more relevant as it would be from a UK perspective and conducted after the global recession.

Another research project could broaden outwards to exploring more generally how everyday life is for families as they live with current political changes. By this, I mean it would be useful to research, perhaps through an ethnographic study, how working class families as a whole unit are managing contemporary life, especially with the recent European Referendum results. It would be important research as there has been a media discourse aimed at white working class voters who have been targeted as ‘ignorant and racist’ if they voted to leave the European Union, making it a prime time to see how politics impacts the family and everyday life. Hall’s (2015) paper is a good example of illustrating how the political economy plays out in everyday life, and more ethnographic research of this kind is needed to give voice to family-based perspectives. Without this type of research focus, politics, social policy and social changes are abstract and not grounded in everyday experiences.

Another avenue, slightly different but connected, concerns the idea that more people are being referred to mental health services due to the referendum result - apparently struggling with high levels of anxiety or despair (Guardian newspaper, Watts, 2016). These claims need investigating, and if this has article has any validity then it would be important to research how clinicians work therapeutically with this type of referral linked directly to the socio-political climate. This would mean turning the focus on those who give the therapy, to gain a different perspective on such issues.

4.13 Conclusion

Overall, this research has tried to delve into the psychosocial narratives found in a lone mother’s account of life since changes were made with the BT policy. The thesis found eight significant narratives which were then layered with different stories of social, cultural and ideological discourses. The story narrated by a lone mother highlighted the extent to which narratives themselves are very complex and layered. I showed too how my position as a researcher contributed to the storytelling. The chance to listen to Joanne’s story has allowed some important issues to be raised about how psychology can engage with social policy issues. There are still many professionals in psychology who concentrate all their attention on individual explanations and assumptions as though they are separate from social influences. This case study is an example where social and political issues have been included in the analysis in the hope of crossing disciplines and encouraging more awareness.
about how personal distress is impacted on by wider, structural issues. Overall, it is hoped that social research and political knowledge will be discussed more by counselling psychologists; whether that it is through research, advocacy or social movements created by psychologists. If counselling psychology in the UK is serious about social justice and wellbeing, then the time seems ideal for those interested to participate in growing social justice concerns.
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Appendices

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Appendix A

Information Sheet (Parent)

You are being invited to take part in a research study which is examining the impacts of the government’s social housing size criteria policy (also known as the bedroom tax) on children, schools and children’s services in Greater Manchester. Before you decide it is important for you to understand why the research is being done and what it will involve for you. Please take time to read the following information carefully and discuss it with others if you wish. There will be an opportunity for one of the research team to go through the information sheet with you and answer any questions you have, contact details are provided at the end of the information sheet. Take time to decide whether or not you wish to take part. Many thanks.

Who will conduct the research?

A research team at the University of Manchester are conducting the research.

Title of the research

The impacts of the bedroom tax on children and their schools

What is the aim of the research?

As part of its welfare reform agenda the Coalition government has introduced a series of major changes to housing subsidies in the UK and from April 2013 renters in social housing are subject to ‘size criteria’ which means a reduction in Housing Benefit if they are deemed to have more space than they need (the bedroom tax). The aim of this research is to explore the implications for children, schools and children’s services of these ongoing reforms to UK housing welfare, with particular reference to the impact of the bedroom tax.

Why have I been chosen?
You have been asked to take part because your family has been impacted by the introduction of the bedroom tax.

What would I be asked to do if I took part?

If you agree to take part, you will be asked to participate in two interviews lasting up to 90 minutes. These will be 6 months apart and will take place in your home or other location of your choice at a time convenient to you. The interview will be conducted by a member of the research team and will be audio recorded.

What happens to the data collected?

The audio recording of the interviews will be deleted after transcription and the electronic documents containing the transcription will be kept in encrypted files. Any paper copies will be kept in locked storage. Only the research team will have access to the transcribed interviews. Some quotes may be used in the write-up of the research, but these will be in no way identifiable: where there is uncertainty, the researcher will check this with you. After data analysis has been conducted you will be given the chance to look at the themes generated and provide any comments at this stage.

How is confidentiality maintained?

All efforts will be made to ensure that confidentiality is maintained. As mentioned above, the electronic data will be kept in encrypted files and there will be no identifiable information contained within the write-up of the report. Any hard copies of the transcript will be kept in locked storage. Your real name will not be used in any written reports and any quotes used will be non-identifiable. These safeguards are in compliance with the University of Manchester regulations on data protection.

What happens if I do not want to take part or change my mind?

Participation in this research is voluntary. You will be given time to read and understand this information sheet before you are asked if you would consent to take part in the study. If you have any questions during this time do not hesitate to contact one of the research team (contact details below). If you do agree to take part there will be a number of points where you will have the opportunity to change your mind if you wish. The latest time in which you can change your mind and withdraw from the research is one month after taking part in the interview. If you sign the consent form but then change your mind at any point in the interview being recorded you can withdraw from the research. Finally, you can change your mind and withdraw from the research after reading either the transcript of the interview or a cursory analysis of the data, if you choose to see these.
Will I be paid for participating in the research?

No payment will be made for taking part in the research.

What is the duration of the research?

Each interview is planned to last up to 90 minutes, and the two interviews will take place approximately 6 months apart. There may be additional time commitments involved in reading the transcript of the interview and the cursory analysis of the data if you choose to do so.

Where will the research be conducted?

As detailed above, the interview will be conducted at a time and location convenient to you; alternatively a time for a telephone interview can be scheduled.

Will the outcomes of the study be published?

The outcomes of the research are planned to be made public in a number of ways. As detailed above however all efforts will be made to ensure that confidentiality is maintained and no identifiable information will be contained within any publications.

Contacts for further information

The project is jointly led by Professor Erica Burman and Professor Ruth Lupton who work at the University of Manchester. They can be contacted at the email addresses below:

- erica.burman@manchester.ac.uk
- ruth.lupton@manchester.ac.uk

What if something goes wrong?

If you would like any further advice, please do not hesitate to contact us. Alternatively, if there are any issues regarding this research that you would prefer not to discuss with members of the research team, please contact the Research Practice and Governance Co-ordinator by either writing to 'The Research Practice and Governance Co-ordinator, Research Office, Christie Building, The University of Manchester, Oxford Road, Manchester M13 9PL', by emailing: Research-Governance@manchester.ac.uk, or by telephoning 0161 275 7583 or 275 8093
The impacts of the bedroom tax on children and their schools

Consent Form - Parents

If you are happy to participate please complete and sign the consent form below

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<td>1.</td>
<td>I confirm that I have read the attached information sheet on the above project and have had the opportunity to consider the information, ask any questions and have had these questions answered satisfactorily</td>
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<td>2.</td>
<td>I understand that my participation in the study is voluntary and that I am free to withdraw up to a month after my second interview without giving a reason</td>
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<td>I understand that the interviews will be audio recorded and transcribed</td>
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<td>I agree to the use of anonymous quotes in any write-up</td>
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<td>6.</td>
<td>Are you, or have you, been involved in any other related research?</td>
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APPENDIX C

Extracted analysis (Transcript 3)

Index

Jo= Joanne (Participant)

I: Interviewer (me)

Coda: An indication that the narrative is brought to a conclusion/back to the present moment

Storyline 1: ‘Bedroom tax and its negative impact’

Strophe 1: Having to stay and live with BT reduction
Stanza 2: Not suitable for the children

01   Jo: Erm, I have already been offered two houses due to IT/ DOWNSIZING wise

02   because that’s what /they WANT you to DO.

03   I: Yeah.

04   Jo: I’ve said NO to both of them.

05   I: Right.

06   Jo: Because there wasn’t (3 Secs) adapted to MY CHILDREN/ they were more—ONE of the houses was for a DIASABLED person?

07   Which wasn’t safe for MY children/ because they would have to go up and round the stairs BEING SO YOUNG to just use the toilet

08   ERM, and the first one was um, TOO SMALL for me.

09   AND the government said themselves it’s FAR too small/ to raise a family in

10   so at the moment, the HOUSE that I’m in NOW/ I might as well just STAY and PAY THE BT. (coda)
Strophe 4: Daily life has become harder since the BT policy
Stanza 11: Have to pay it.

11  **Jo:** so it’ll be a bit harder now to pay the BT/ and that is because there is **LESS** money

12  BUT I’LL STILL HAVE TO PAY/ I’D RATHER PAY it then get into debt with them.

13  **I:** Yeah, so you are going to find a way to pay even though

14  **Jo:** I’LL HAVE TOO (**coda**)  

Strophe 4: Daily life has become harder since the BT policy
Stanza 12: constant bank checking and cutting down on food

15  **Jo:** Yeah, **CONSTANTLY:** / So instead of like, going shopping as much as you’d like go shopping as much as you should—even like a basic food shop

16  you would check the **BANK**/ before you can do it and you’d go ‘no WAIT a minute, no’. (Says whispering)

17  So that bit THEY HAVE got you, /just down to as I’ve said/ the basic food shop **WHAT EVERYBODY NEEDS.** (**coda**)  

Strophe 6: Getting through
Stanza 19: I don’t leave myself ‘skint’

18  **Jo:** So it’s **CHEAPER FOR ME/** but their getting enjoyment from that their like **TELLING ALL OF THEIR MATES**

19  ‘OH YEAH WE’BE BEEN TO THE CINEMA/ WE WENT HERE AND WE WENT THERE’ /and it’s like ‘YEAH’, and that’s worth it.

20  THATS worth it for me./ **Yeah so that’s HOW I do it personally.**
So I DON'T leave myself skint and I DON'T (1 SEC) leave them out, so it’s a BALANCE, to say, IT’S A BALANCE.

You have to be CONSTANTLY BALANCING BUT, I KNOW I’M ON MY OWN BUT I think EVERYONE’S doing that now aren’t they? (Coda)

Strophe 8: Food pressure
Stanza 24: Summer is the hardest time

Jo: This is the HARDEST time, / the SIX WEEKS because (pause) this is the part where you have got to ENTERTAIN THEM

the HOUSE is GETTING eaten out of ALL DAY LONG, SO you have got to keep MORE food in,

you’ve got to KEEP them ENTERTAINED AND you’ve got to keep the bills on top/ AND you have Got to HAVE the uniform

SO it’s like where’s the break YOU KNOW?

So this is the HARDEST time/ this is the bit I DREAD (coda)

Strophe 8: Food pressure
Stanza: A loaf of bread or a roof over their head?

Jo: So WHAT’S left there/ which normally you can BUILD UP, /You’ve got to get EXTRA IN

but you have got to KEEP the money for BT, RIGHT THERE! So, its like what you pick?
A loaf of bread or a roof over their head. And I’d pick a roof over your head all the time because – I mean a loaf of bread isn’t going to keep me DRY / or keep me WARM / OR keep them WARM / or keep them DRY.

So you’ve GOT to pick that/ AND that’s the HARD bit. (coda)

Strophe 9: relief
Stanza 28: positive mindset

Jo: so YOU just MAKE DO with what you have got

and you WORK around that (2 secs)

and once you’ve clocked that ON/ your fine.

You get THROUGH it. (coda)

Interview 2

Strophe 26: BT and the financial implications
Stanza 77: Knowing the reasons why

I: Do you know the reasons why?

Jo: because the Conservatives putting everything up again

its APRIL/ so everything has gone up now AGAIN

because it’s the new financial YEAR.

(long pause) erm, everything goes up again. (coda)

I: did you get NOTICE?/ Or was it just PUT on you?

I: WAH/ that’s a lot isn’t it?
Jo: IT IS! /AND that is STRAIGHT out of your benefits.

I: yeah, so HOW do you make up the LOSS of the thirty quid?

Jo: erm, (pause) you don’t!

(I Laughs and Jo laugh in the background).

YOU DON’T! /You got to PAY IT! (coda)

Strophe 26: BT and the financial implications
Stanza 82: Budgeting is the only way

I: so things have THEY got financially WORSE/

since the last time we SPOKE?

Jo: erm, THAT wise,/ YEAH!

BUT/ you just CARRY ON

making BUDGETS/ and doing what you CAN.

SO, that’s all you CAN DO. (coda)

Storyline 2: Opposition and anger

Strophe 10: considering the policy
Stanza 30: gendered injustice

Jo: I DO THINK you should pay something towards it/ because you CAN’T have a house for FREE.

It does seem a bit BIG, doesn’t it?

So I do agree that you DO need to pay your way/ you CAN’T have everything in life for free. / Do you know what I mean?

I just think the way they have DONE it, /I think they have – I DON’T like the way they have done it /where if you HAVE got a girl and a boy like me/ you HAVE TO pay.
I don’t think that’s right! (coda)

Strophe 10: considering the policy
Stanza 31: children grow up fast

Jo: They should have looked at everyone and ‘go wait a minute, no she’s got a boy and a girl,

LEAVE her alone /because they need their own space’

because in MY experience (gulps)/ and in MY VIEW / I think little girls are growing up FAR too fast these day /FAR too fast

PUBERTY the lot/ is through the ROOF/ so I don’t WANT MY little boy/SEEING HIS sister like THAT

and I don’t want HER seeing her brother like THAT,/ which (2 Secs) is logical ITS RIGHT!. (coda)

Strophe 10: considering the policy
Stanza 32: Policy doesn’t make sense

I: So you are saying AS a family unit,/ you’re saying it DOESN’T actually make sense?

Jo: Yeah, it doesn’t make sense them two sharing. It makes NO sense!

Thank GOD I pay it /and I would rather pay it from that SIMPLE reason that they are not together seeing each other grow up that way.

I: So that’s a principle of yours and that’s why you CHOOSING to

Jo: Oh YES, and that’s why I will pay it (Laughs)

it KEEPS PEACE as well! (Laughs)/ Brothers and sisters FIGHT! (laughing). (coda)
Second interview

Strophe 34: Anger towards the government
Stanza 108: homeless because of gender

65 **Jo:** And they said KEEP it away from the kids!/ You know, they don’t want to change anything for them
66 but ‘I’m sorry YOU LOST the house/because you were a BOY and a GIRL’.
67 I’M SORRY/ It just doesn’t seem FAIR! (coda)

Strophe 34: Angers towards the government
Stanza 109: stupid idea

68 **Jo:** So, it’s WRONG! / It’s a STUPID idea
69 and it was the only way to get HIS money
   in HIS pocket to make him look good with this DEFICET.
70 **I:** is this CAMERON?
71 **Jo:** yeah, yeah. God I have words to say to THAT man.
72 **I:** I SWEAR to God!/ I’d make him GROW hair! (coda)
   (R and I laughing)
73 **I:** that might be a good thing! (Laughing)
74 **Jo:** I was VERY tempted when he was at Salford. /I was SO tempted!

Strophe 34: Anger towards the government
Stanza 112: Northern England: all labour supporters

75 **I:** mmm, yeah. (30 secs)/ So you’re feeling very angry ABOUT it?
76 **Jo:** I DON’T LIKE the Tories! /I NEVER have!
77 NORTHERN England has NEVER been for Tories

193
because we have NEVER had as much money/ as the Southerners NEVER!
It’s a WELL known/ fact.
We are ALL Labour up here /We will ALWAYS be LABOUR up here. (coda)

Strophe 35: wanting to move
Stanza 114: other people don’t pay it, why should I?

Jo: yeah I’m NOT paying IT!/ NO!
I’m NOT paying it anymore/ because ALL the money I’m getting
There’s people out there that have not paid a PENNY TOWARDS IT/
and have had NO comeuppance on it
but it takes one person like ME/ to miss a BILL a payment
AND I’ve NEVER missed a payment /NEVER EVER!
But IVE BEEN a person that would get TARGETED/ you know what I mean? (coda)

Storyline 3: Living on benefits

Strophe 7: Making sense of the situation
Stanza 20: Redundancy

Jo: And it’s because of the economy. EVERYONE IS BALANCING/ it’s just people on benefits WE DONT get as much as someone WHO WORKS/ EVEN THOUGH PEOPLE tend to believe we DO
it’s the HARDEST living I’ve ever done (coda)
I’VE WORKED ALL the time. / I’VE WORKED from the age of 14
AND I only got made redundant for— 2010— it come—it was four years ago in Feb ,
so I’ve worked ALL THAT time
Jo: and to HAVE that—to have a GOOD WORKING wage

because it was a GOOD JOB to what I’m on now from like 300 A MONTH / which was nothing for THAT id spend that the day I got paid easily/ and not even have A DENT.

It’s a CULTURE (pause) that’s the word to say,/ it’s a culture SHOCK.

So in a way, it HELPS you grow up (1 sec) /it DEFINATELY helps you grow up. (coda)

Jo: because YOU SEE people in the past /who HAVE TOOK the pee should we say and ‘they’ve GOT the plasma,/ they’ve GOT this / and they’ve GOT THAT’

PEOPLE on benefits are having a joy, but it’s NOT!

My plasma TV is from when I was WORKING,/ MY nice sofa is when I was working

MY nice—I bought it when I was PAYING tax / and everything.

So that BIT I’m grateful I was WORKING/ when I GOT this house / and I COULD do it UP to the standard that I’ve got it.

But it was when I was WORKING/ NOT when I was on benefits
So if anything I would never have had the house I have now if I was on benefits from the start/ NEVER!

So, I don’t know HOW people do it on benefits AT ALL (laughs). (coda)

Strophe 20: Stigma
Stanza 62: Being judged and judging

I: Okay so do you think there is a certain stigma that comes with being impacted on by the BT?

Jo: I think there is stigma with being on benefits full STOP! /Because they see you as ‘you DON’T pay tax/ you DONT’ pay that’.

‘ I DO pay council tax./ It MIGHT not be as much as YOURSELF/ but—it may only be 12 pound BUT THAT 12 pound/ is still going towards changing your bin or that bin man coming around in THAT truck’

do YOU KNOW what I mean?

So (1 sec) I think there’s a stigma for being on benefits/ They JUST see you like most people on benefits (2 sec) I did it myself /they are DRUNK, /they are HIGH.

They are THIS/ they are THAT/SHES’S having more kids and all that.

So, that’s how it comes ACROSS. (coda)

Strophe 20: Stigma
Stanza 63: Feeling stigmatised

I: Do you feel LIKE you’re STIGMATISED?
Jo: Yes, DEFINATELY/ because I’m one of them/ I’m on income support.

My BROTHER jokes about it/ he JUST started working BLESS him/ he’s ONLY nineteen.

He goes ‘I’m going off to pay YOUR tax’/ It’s like HANG on a minute/ when I was working I WAS putting the shoes on your feet /NOT mum / ME with my work money.

Its things like that. You DEFINATELY get that. (coda)

Strophe 20: Stigma
Stanza 63.a: no more kids

Jo: It is like ‘here we go another mouth to feed’.

I would NEVER have another kid/ I had a girl I’m OFF kids for life.

When you have a GIRL /you are PUT off for LIFE.

I don’t know how THESE women do it with SIX/ SEVEN /OR EIGHT. /HOW do they do it?

BUT yeah that’s how they come across / You get hit with THAT belt /another BENEFITS Britain (coda)

Strophe 20: Stigma
Stanza 64: Feeling different

Jo: but I’m completely the opposite I WANT to work, / I don’t WANT any more kids.

I WANT to work. /I WANT the house/ I WANT the car/ I JUST want everything/ a normal life.
‘Come on kids mummy going to work, you’re going to school. I will try to pick you up but if I can’t, I can’t. Mummy’s been paid. I’ve got to pay the bills’.

I don’t mind doing that. (coda)

Strophe 20: Stigma
Stanza 66: work improves mental and physical well-being

Jo: no matter WHAT job you do /and that is a BUZZ as you are meeting new people
SO your MENTAL side of health goes better / and probably your PHYSICAL side goes better because you move and /SO you lose weight
but you feel—I think you feel more accomplished /more PROUD

I PAID for that/ I DID GO out to work/ and PAY for that instead of going like ‘I’m going to the bank, oh yeah it’s in let’s go!’

I: You feel GUILTY having the money /because you have DONE NOTHING to get it.

So it’s like where’s the accomplishment? I’ve DONE nothing/ just sat on my backside looking for a job. / It’s like WHAT is the point?

Strophe 20: Stigma
Stanza 67: self-criticism

I: So in a way you give yourself a hard time?

Jo: Yes definitely/ I definitely PUT myself down.

NO ONE has ever said to me/ my brother jokes ‘ah we pay your tax’/ ‘YEAH OKAY ‘get me some more then’/IT’S BANTER

BUT it’s not ALWAYS banter.
I feel GUILTY/ WHY is my nineteen year old putting food in my kids?

I WANT to say ‘here’s a tenner’/ I’m his BIG Sis/ but I CAN’T do that. (coda)

Second interview

Strophe 28: Benefits system
Stanza 86: catch 22

136  I: You had a job and now you’re quite ILL?
137  Jo: yeah I got up and I got used to/ you KNOW
     --- well I GOT the job /AFTER I FOUND OUT I was ill.
138  So it was kind of like telling them ‘I’M ILL /so I CAN’T do as much
139  BUT /when I TOLD/ the BENEFITS and/ I TOLD MY DOCTOR
     they were BOTH LIKE/ ‘NO you CAN’T WORK!’.
140  So the BENEFITS/ were actually telling me ‘DONT GO to WORK’/.
     WHICH is ODD!
141  So you can’t win with them/ it’s like catch 22 like ‘yeah GET to work’/
     and they are saying ‘no, DON’T GO to work’.
142  It’s like--- is it a BLUFF is it a./you know?
143  So I just have to SEE. (coda).

Strophe 28: Benefits system
Stanza 87: can’t wait to come off benefits

144  Jo: BUT HOPEFULLY/ this job (school job) is ATLEAST 16 hours/ then that’s it
     then.
145  I’m off benefits, /I CAN’T WAIT.
146  R: yeah, because that’s the thing you said LAST time/
     like you CAN’T WAIT to get off benefits
I: I can’t wait. It’s SO MUCH stress. It’s SO MUCH /STRESS. It’s just a joke.

THAT/ makes you MORE ill/ I think PERSONALLY (coda)

Strophe 28: Benefits system
Stanza 89: Being a carer

Jo: BUT my son’s been diagnosed with AUTISM NOW so I’ve got to watch MY SON.

he’s being diagnosed with ADHD/mobility and speech and language

so I’ve got to watch THAT now.

So I’ll just get help that way off the benefits which is HE is more than likely ENTITLED /and it’s nothing to do with me then I’m just his CARER/And I can go to work then and they DON’T bother you then

SO that will be better/ that’s what I’m going to do. (coda)

I: BUT my son’s been diagnosed with AUTISM NOW so I’ve got to watch MY SON.

he’s being diagnosed with ADHD/mobility and speech and language

so I’ve got to watch THAT now.

So I’ll just get help that way off the benefits which is HE is more than likely ENTITLED /and it’s nothing to do with me then I’m just his CARER/And I can go to work then and they DON’T bother you then

SO that will be better/ that’s what I’m going to do. (coda)

Strophe 28: Benefits system
Stanza 92: Being harassed and doing the harassing

I: so what do you mean by BOTHERING you?

Do you get a lot of BOTHER from the benefits office?

I: yeah because what I'M ON/ because I’m ill

I have to get SICK NOTES off my doctors/ EVERY fortnight or /HOWEVER long they – mine give them every fortnight

AND erm then it’s JUST CONSTANT ASKING/ ‘like why do you need a sick note’

and I’m like ‘well, THEY WANT it’. (coda)

Strophe 41: interviewer’s confusion with benefits
Stanza 132: Clarifying purpose of assessment
I: ERM /so IS IT alright if---/I’m not very good with the benefits is it alright if you just say what you might say what you might be going onto?

I know your having an assessment

Jo: I’m on ESA at the moment.

The assessment is basically to say THIER doctors / so the benefits doctor not MY doctors.

The benefits doctors ‘assess ya, talk to ya, ermm ask like what’s up with ya’.

Now mine have been my ASTHMA (coda)

Strophe 41: interviewer’s confusion with benefits
Stanza 133: illness and ESA

Jo: BUT THEY also know about my pneumonia and my headaches /so they know ALL about them.

That’s what’s been on MY sick notes.

So I’ll say to them or I’ll get it off the file off my doctors saying ‘WELL yes she was in hospital for it and yes she’s still suffering’

and I’m actually really poorly at the moment (says in a poorly tone) (coda)

Strophe 41: interviewer’s confusion with benefits
Stanza 136: being judged by the system

Jo: So (2 SECS). Erm and they basically they will say/ if they go you know ‘she’s is too ill to work’ (said in quieter tone/ as if fate is determined)

then I will get MORE money weekly/ so ill be on MORE money if anything.

If they SAY ‘NO YOUR’E FINE’ /get looking for work

THEN I’ve got to go under JSA. (coda)
Strophe 42: complications with JSA
Stanza 140: unrealistic expectations

177 I: yeah. So what do you think the problems are JSAs-- being on job seekers?
178 Jo: It’s just too much TIME.
179 They think you have got ALL the time in the world to look for jobs.
180 But I haven’t/ I’m a SINGLE MUM with two KIDS. (coda)

Strophe 42: complications with JSA
Stanza 141: punishment

181 Jo: They think you can just sit on your BUM
182 AND ABSOLUTELY/ look for work ALL day long
183 AND /you have to LOG/ every SINGLE job you put in.
184 If YOU DON’T / you don’t get your money/ simple as.
185 And I haven’t got time to do THAT.
186 I’ve got to shop for THE kids /I’ve got to PICK my kids up/ I’ve got to get them ready for school.
187 I’ve got to get dinner ready for them /I’ve got to CLEAN the HOUSE
188 I’ve got to WASH the clothes
189 ALL that takes TIME! (coda)
190 I: MMM YEAH/ definitely.

Strophe 43: Claimants abuse the system
Stanza 142: annoyance at suspected abusers (alcoholics and druggies)

191 Jo: but you---It ANNOYS me/ because you get all these druggies
192 And you get all of THESE alcoholics/and their getting
Obviously their doing self-inflicting THEMSELVES / and their are getting every FLIPPING benefit going / and they don’t have to WORRY!

They have no worry at all!

They can JUST skip to the off license every week / I KNOW! (coda)

My uncle was one! God rest his soul/ he DIED.

Strophe 43: Claimants abuse the system
Stanza 143: ‘uncle was one’

Jo: But Erm he was exactly the same.

He was getting LOADS of money / AND it was spent on beer.

Interviewer: sorry what benefits did he get? / Was it JSA?

NO/ NO / he was getting erm/ because he drank so much it perforated his liver so he was getting disability THAT way / because he couldn’t work because of his liver,

THAT was damaging him / He did it himself

he drank and didn’t take his medication for his epilepsy so he was getting disability for that.

So he was getting ALL this money / but all he did was sit on his backside on a bench and drink/ OFF it!

Didn’t get anything—- / he just KNEW that he had his money and that was it.

He got a BRAND new flat built for him / EVERYTHING!

Strophe 43: Claimants abuse the system
Stanza 145: I’m disabled but I don’t abuse

Jo: and then there was ME and I’m (pause) disabled (seemed hard to say the word disabled/ tone change) / but I DON’T TELL anyone.

never even claimed on it because of my knee / my knee DISLOCATES

SO I’M BED ridden/ when that goes but I don’t tell anyone.

I never claim for it do you know what I mean?
So I COULD do that if I wanted to do that/ I could SIT at home and joy. (coda)

Strophe 45 (line 745): Made to feel a fraud
Stanza 154: benefits question asthma

I: that job--- MASSIVELY, physically had an IMPACT?

Jo: YEAH. YEAH /cost me my health.

Because I wasn’t getting better. I was supposed to be resting but I went out and got a job.

I thought ‘What is the POINT?’

They are not going to believe me! The ASTHMA!

Some of them don’t even believe me now. (coda)

They have asked me ‘do you REALLY have asthma?’

‘I will show you all of my inhalers if you want? I’ll take a picture and send them into you. Go and ring my doctor.’

Jo: NERVOUS/ I’m nervous because I KNOW what they are like.

My friend actually had one and /she was DEPRESSED.

That’s what she was on it for. But she’s found a job now, she’s quite happy though but she was DEPRESSED/ and erm they said ‘you’re not depressed your fine!’

and /she WAS depressed.

You could see all the lines under her eyes and everything/ like ‘she’s NOT SLEPT /and she has FIVE kids!’

so she --- they just didn’t believe her and told her to

yeah but MINE the things I’ve got/ because I’ve been in hospital and everything.

I’ve got a BIT more substance.
I’ve got PROOF.

‘oh well she’s in hospital’ do you know what I mean?

‘I’ve had this and I’ve had that’.

So MINE’S/ got a bit more substance so

BUT I’d rather go out TO WORK/ then sit at home and do nothing.  (coda)

Relationship to the house

Strophe 17: Personal narrative
Stanza 54: relationship breakdown

I: And what brought you to this house?

Jo: It just LANDED on MY doorstep TRUTH be told./ I didn’t EVEN ask for it (laughs).

It was—when I was WITH the DAD/ we lived PRIVATELY

AND I was STILL working/ WHEN he moved in here with US /and we JUST clashed.

He didn’t like it, he DIDNT like the HOUSE/, he didn’t like where we LIVED

and I was like there was nothing we can do.  (coda)

Strophe 17: Personal narrative
Stanza 55: redundancy

Jo: I was getting made redundant and WE WERE just fighting/ like MAD/ and in the end we just said ‘you know WHAT /this has GOT to STOP’.
He said ‘right, I’m going’ and I said ‘bye’ (laughs) – SIMPLE as,/ ‘RIGHT bye’ and we never looked back.

it’s the BEST THING you did (coda)

Strophe 17: Personal narrative
Stanza 56: personal growth

Jo: because it helped me GROW up as well /AND (pause) you know, he’s got his house and/ I’ve got MY house.

So he has moved on and he wanted to live somewhere where he WANTED to live / ‘fine GO on, / so SEE ya, /GO on,/ you’ve not got CHAINS around your neck! Go! ’.

So it’s just been me and THE KIDS /ever since. (coda)

Strophe 18: Relationship to the house
Stanza 57: Making the house into a home

I: so what was it that you hated?

Jo: EVERYTHING. / It was JUST a mess. / It was just a MESS./ It was like nothing-- everything was PURPLE!

Purple skirting boards and green radiators.

It was just like ONE of those you see on the telly and you think ‘OH GOD! / How am I going to do this, so close to Christmas?’

But the way I see it is doing fret over it just do it! Just do it!

I: So you made it into a home?

Jo: Yes, I MADE it /into a HOME./You CAN’T dwell on it. (coda)
I: I have the money now while I’m still working I might as well put all my money into it now and I did

Strophe 18: Relationship to the house
Stanza 58: helped by others

I: So it sounds like a group effort to make it – so how do you feel about the house now then?

Jo: Now that I see it as my home-- it’s like before I was going ‘urgh no’, but now it’s like; ‘I’m going home now, I’m going home’, so it’s there

but id still rather move I won’t lie but

(long pause) it’s like everything it takes time doesn’t it? (coda)

Strophe 18: Relationship to the house
Stanza 59: would still move

I: So even though you have made it into a home

Jo: I’d still MOVE tomorrow /DEFINITE./ But only when I WORK,

then HOPEFULLY then/ I want a MORTGAGE!

I’ve ALREADY picked the house I want, so (coda)

Interview two
I: Are you considering it now seeing as it has gone up again?

Jo: yeah. Because I’m working NOW /yes definitely.

Because I’ll have a WAGE/something a little bit extra that’s why.

I’D RATHER pay a little bit extra now

But I wouldn’t want to live here anymore. I wouldn’t do it.

I’M going to move to somewhere I know I WANT to BE!

and that’s what I’ll DO. (coda)

Jo: John LEECH? YEAH!

He knocks MY DOOR/ and I said I think it is a DISGRACE/ and he said ‘TELL ME!’

and I said you should come in and sit DOWN. (coda).

Jo: and I said do you SEE THAT ROOM?

Well I’m paying £30 for a room THAT I CAN’T even use!
He said that’s disgraceful! /And I said ‘I KNOW IT IS!’/ That was exactly MY point!

I said my kids have got their room and I’m sharing with MY DAUGHTER, / how is that FAIR?

Strophe 49: Moving house
Stanza 170: wanting to privately rent

I: So do you still like LIVING where you are THEN?

Jo: It’s not too bad

BUT erm I would like to move back to where we used to be in Tameside.

And I WOULD have the house I wanted/ PRIVATELY rented

Strophe 40: Moving house
Stanza 171: need extra money

Jo: SO if I can get the money EXTRA money /and that’s why I CLEARLY want to work and then I’d just rent it.

It’s like an EXTRA one hundred a month on top of this

That’s all it is

and this house is completely DONE!

IN and OUT, DONE! (coda)

Strophe 40: Moving house
Stanza 172: this house needs work

Jo: This house still needs ALOT of work doing to it.

Like I’ve got MOST of it done and I’m getting there /BUT even if I could just get an EXCHANGE to somewhere

Where it’s got a front garden where I can put **** in the FRONT garden
MY garden /and he’s got a proper BACK garden/ you KNOW.
Then I KNOW: he’s safe. (coda)

Struggling with unemployment

Strophe 3: Dual roles to uphold
Stanza 8: Being a single mum

Jo: What ME AND MY BABIES? (Laughs in a fond way).
Um, me myself I’m a single mum with TWO CHILDREN
I have a LITTLE BOY called ** who is six, and ** is MY LITTLE GIRL who is five and (1 Sec)
And we are just like an EVERYDAY family./ My children go to school and (pause) I PLAY mummy (smiles).
Both interview and interviewee (laugh together)
and that’s the way it is. I’m no different from anyone else so just (pause) I haven’t got a PARTNER.
So I DO IT ALL on my own. (coda).

Strophe 3: Dual roles to uphold
Stanza 9: being a mum and a job seeker

I: So you’re spending A LOT of time
Jo: ALOT OF TIME / job hunting because its needs to be done. /I’m BORED! If truth be told.

it’s BORING doing the same old same old. (coda).

Strophe 3: Dual roles to uphold
Stanza 10: daily job hunting

Jo: I WOULD LOVE a job /because it’s something new it’s something different it’s the same as any HOUSEWIFE OR SOMETHING

you need the shopping doing, you doing the shopping!

BUT/ most of the daily routine is job hunting when they are at school/ MOST OF IT. (coda).

Interview 2

Strophe 23: Health Deterioration
Stanza 72: Being poorly (pneumonia and things)

I: So how has it BEEN since the last time we met?

Jo: ERM, I’ve actually been VERY poorly (sneers).

I: aww, have you.

Jo: I’ve caught pneumonia and things.

SO I’ve been QUITE poorly

BUT I’ve GOT a JOB (laughing), /that’s the second PART! (coda).

R: Yeah, I was going to ASK you about that.
Strophe 24: found a job but health got in the way  
Stanza 74: cleaning job and illness

310  \textit{I}: have you been in and out of hospital?
311  \textit{Jo}: Yeah, I \textit{WAS IN} the ROYAL.
312  \textit{I}: ah oh right oh, oh dear.
313  \textbf{BUT on the positive /you have FOUND a job?}
314  \textit{Jo}: Yeah, I did. I was a cleaner for \textit{ABOUT} three weeks
\textbf{BUT because of the HEALTH wise}
the doctor didn’t want me \textit{DOING THAT} \textbf{(coda)}

Strophe 25: Hope: potential job opportunity at a school  
Stanza 75: being out in the fresh air

315  \textit{Jo}: \textit{SO I’m going to be STARTING/} in the kid’s SCHOOL
316  \textit{I’m organising it after Easter HOPEFULLY /fingers CROSSED}.
317  \textit{I}: yeah.
318  \textit{Jo}: So I’m out in the fresh air then and things like that
319  \textit{SO HOPEFULLY}/I’m at least I’M \textit{PART}-time in the school. \textbf{(coda)}

Strophe 44: Risking health to work  
Stanza 151: Reflecting on the cleaning job

320  \textit{Jo}: because I \textit{ENJOYED} going to work /for THAT three weeks
EVEN though/ it KILLED ME (laughs) literally.

I ENJOYED doing it/ it was like a PURPOSE.

It was like I’m going to work now so see you later.

You know, and then I came home to the kids and the kids were like ‘YOUR’E going to work mum?’

it was NICE to hear them SAY THAT, / you know ‘my mum’s going to work’ it’s like I got--- IF I would of kept this job and the school job it would have BEEN 17 HOURS.

Personal Health

Strophe 11: Being a single mum and needing support
Stanza 33: The children’s father is around

Jo: The dad’s around (pause), THEIR DAD is around, /Their dad PAYS for them /he has not left them completely on me own.

He PAYS for them/ and if I need something LIKE he will help / NOT as much as I WOULD/ with the uniform or he will help --- he will take them out SOMETIMES/ or he will --- he is around.

He STILL SEES HIS children so (pause)/ SO BUT mostly/ it is my MUM.

100% my mum and my dad helps sometimes as well like he will come and see the kids and go down to my mum’s AND /he gives us a lift to my mums,

AND SHE DOESN’T live that FAR/ but he will still come and go. (coda)

Strophe 11: Being a single mum and needing support
Stanza 34: Mum main support and safety net

Jo: But ALL the time, my mum./ because I’ve been diagnosed with Asthma recently and I’ve been REALLY UNWELL with the run up to it /so my mum’s helped me 100 per cent.

She will take them to school for me, even though she works as well and I’ve had to go to hospital a few times, and she has brought them and picked them up from school...
but yeah I would say my mum is my MAIN support (coda)

Strophe 15: Physical health
Stanza 47: Poor physical health

Jo: My health has been PRETTY dodgy/ EVEN when I worked anyway

so when i was 13 i dislocated my knee so it kind of impacted on doing things anyway even when I was working I wouldn’t be able to go clubbing a lot anyway because I had to watch my leg.

Then, when I had my son I nearly DIED/I had a corpeal (????) and my lung collapsed.

So it was literally knocking on deaths door. What SHOULD /be a NICE time was a bit grim for us./YOU KNOW. (Long pause)

So ever since that my lung was never right so we had to really watch me, and then they have diagnosed me with bad asthma now. (coda).

Strophe 15: Physical health
Stanza 48: but worsening mental health

Jo: It’s NOT your physical health its MORE/ your mental health that PLAYS on you

you know like I SAID/you’re staying in on a SATURDAY night /and you become a bit of recluse

you get a bit PARANOID- BORED!

BOREDOM is the WORST feeling in the world, / because you start thinking ALL sorts of things/ when you’re bored /’aw I COULD do this and I COULD do that, /OH no I CAN’T DO this and I CAN’T do that’.

It’s like your SCREAMING inside yourself like (pause). What have you done in life to deserve this? WHAT have I DONE to deserve this? /But, there’s NOTHING you can do.

There’s nothing you can do /so you JUST get on with it /except flick through THAT telly (laughs) or flick through THAT tablet. (coda)
Strophe 22: Present Moment
Stanza 70: Nothing good

344  
Jo: IT'S BLEAK/ It’s DINGY, / it’s BLEAK, / IT’S FRUSTRATING. / It’s NOTHING good. NOTHING good

345 and the ONLY bit of sunshine/ I get are my kids which is just a HEAT wave.

346 When you’ve got your kids. Your constantly smiling, you know you got them and are safe.

347 Some people don’t have that, so i class them as my little heat wave, my only bit of sunshine (laughs). (coda)

Strophe 21: Present Moment
Stanza: the idea of the future

348 I: The future is something which is PRESENT in your mind?

349 Jo: It’s ALWAYS at the back of my mind./ I will GET that house I WANT, get that car I WANT, I will get that job I want.

350 I will be a DIFFERENT Joanne, I will GET my HAPPINESS. So it’s ALWAYS on the back of my mind.

351 EVERYDAY I go for a job/ it’s in my mind.

352 I put my CV forward every day. That’s HOW I GET through. (coda)

Interview 2

Strophe 23: Health Deterioration
Stanza 72: Being poorly (pneumonia and things)
I: So how has it **BEEN** since the last time we met?

Jo: ERM/ I’ve actually been **VERY** poorly (sneers).

I: aww, have you.

Jo: I’ve caught pneumonia and things.

SO, I’ve been **QUITE/ poorly**

BUT I’ve GOT / a JOB (laughing)/ that’s the second PART!

I: Yeah. I was going to ASK you about that. (**coda**).

Strophe 23: Health Deterioration
Stanza 73: Been in a nightmare

I: **SO WHEN** did you become ill/ **WHEN** did you get pneumonia?

Jo: erm, it was a few weeks AGO YEAH/ **BUT** it’s still not/ **KIND** of gone away.

I: AH, I see.

Jo: It’s been a bit of a nightmare. (Child singing in the background) (**coda**).

Strophe 29: Wellbeing
Stanza 96: stress

I: yeah, LAST time you said you were on JSA and it

Jo: it has to go on that yeah/ **BUT** they PUT me on ESA because of my ASTHMA

So and then my asthma obviously gone to PNEUMONIA NOW SO

It’s quite frightful at the moment (says this quieter and laughs a bit).

I: yeah I bet it is.

so sounds **REALLY STRESSFUL?**

Jo: IT IS/ **BUT** that’s everyday life/You just get OVER IT.

As long as you find five minutes for a cup of tea YOUR ALRIGHT. (Laughs) .

I: YEAH (laughs) and a biscuit!
Jo: (laughs) yeah definitely a biscuit. A sugar rush as I say. I Just NEED IT! (laughs) (coda).

Strophe 29: Family support
Stanza 98: Security

I: definitely. So you said last time your family are a big support

How’s that?

Are they still offering you support?

Jo: oh YEAH. Yeah. They are DEFINATELY a support.

ALWAYS will be, they are FAMILY ISN’T IT.

So and their dad has been REALLY good taking them to school /when I was in hospital and things

picking THEM UP/ and coming to see me and YOU KNOW.

They have ALL /been GOOD! (Sounds surprised)

I’ve been QUITE lucky that way. (coda)

Strophe 40: Issues with Food
Stanza 127: Not eating (but kids eating)

I: have you noticed any changes with FOOD on a day to day basis

like do you have to eat less or?

Jo: oh I don’t eat anyway! I’ll eat when— (PAUSE)

my main meals Ill have Tuesday, Thursday, PROBABLY Friday Saturday /IS when I have a PROPER meal

AND THAT’S IT EVERY week.

I: right. So what do you do on the other DAYS?

Jo: I don’t EAT.

I’ll have a sandwich or something like that. But my kids will get a meal. (coda)
I: so what’s the reasons for THAT then?

How come you JUST stick to those DAYS?

Jo: I just don’t eat./ NO POINT.

I: umm, yeah SO

Jo: its LESS AINT IT? So I would have to buy it all over again.

So if I STICK to what my kids eat/ then I know there is some left
and I can MISS that out for next week.

You KNOW/ like THAT?

So that’s how I do IT. (coda)

---

Jo: so I would have been home and dry but the cleaning is killing me, the CHEMICALS and everything.

It’s still goes down

And the place was FAR TOO warm/ and when your ASTHMATIC

and if it’s TOO COLD your kind of suffering/ it takes your BREATH/the COLD

you’re like (does a wheezing sound)

but when it’s too HOT/ you like THAT/ ‘euughhhh for GOD sake do you know what I mean.

Your like fanning yourself to BREATHE/ there’s no air SO it’s a catch 22.

This place was BOILING hot. (coda)
Jo: so I was just like I CAN’T do it, I CANNOT do it.
I was in AGONY,
I WAS crying holding my sides,
They were BURNING my sides and they have tested my lungs /AND they were like ‘there too weak’. ‘You need somewhere else’/ TRUST.
It’s HORRIBLE!/It’s ABSOLUTELY horrible.
Because Your ALWAYS /constantly in catch 22.
It’s too cold, it’s too hot./ it’s THIS that the other
ALL THAT affects my asthma. (coda)

Strophe 51: future
Stanza 180: wanting a normal life

I: SO in respect/ to the FUTURE/ is there anything you would like to END ON/
really like how you would like it to go for you and your family
Jo: I just want a NORMAL life/ A JOB, a CAR, a HOUSE /DONE!
A few holidays I wouldn’t mind. A few holidays (laughs a bit)
BUT I just want a NORMAL life. (coda)

Strophe 51: future
Stanza 186: need to socialise more

Jo: A NORMAL life/ where I go on holiday or I go to work and you, things like that you know.
Going to the pub after work sometimes have a few drinks while my kids are at their nannas.
I just want a NORMAL life.
I: umm.
Jo: ALL I want. (coda)

Strophe 51: future
Stanza 182: life is a prison now

I: and do you feel at the moment it’s just how would you say your life is?
Jo: (Pause) a prison.
It’s a prison. It’s not a life, it’s a sentence. I haven’t GOT a life.
I: yeah.

Strophe 51: future
Stanza 183: want what every girls wants

Jo: I just want what every other girl WANTS a marriage/ you know.
The big PEARLY/ gates you know.
I want my WHITE/ picket fence /and I want my (pause) husband and I want my car and I want my kids to be happy and that
WHO KNOWS! / I MIGHT GET THAT!
No one knows what is around the corner/NO ONE! (coda).
I: yeah/DEFINITELY. Yeah.

Isolation

Strophe 12: Social isolation
Stanza 37: no social life

Jo: That’s why I don’t get HALF /these people who go out and they are on benefits
BUT you can’t afford to go out because if you GO OUT you’ve got to—
there is SO MUCH/ around
just like I’ve said (2 secs) I’m poor and (?)

220
and that’s not GREAT at all. (coda).

Strophe 12: Social isolation
Stanza 38: no one to babysit

Jo: You’re going to ask your mate /but that mate could be going out with you so you’re like WHO/ am I GOING/ to ASK?

And then you’re down to the babysitters, and it’s like I can’t afford £10 an hour and that it goes up after, I think eleven is it?

I’ve never used them so I don’t know. I do not have a clue!

It’s like, do you KNOW what, I’d RATHER just stay in/ and WATCH telly/ because you don’t feel good about yourself because you feel guilty spending the money

so you even the thought of going out and me personally

but I don’t know about anybody else, I FEEL DOWN! (coda)

Strophe 12: Social Isolation
Stanza 39: feeling miserable and lonely

Jo: and I would be the worst person to go out with because I would be like ‘mmm’ EDGY/ AND ALWAYS looking around.

I don’t feel GOOD about myself and that’s the TRUTH, / I DONT FEEL GOOD.

I: So you don’t feel good which then has an IMPACT on going out/ because YOU CAN’T relax?

M: Your not—it is the WORST THING going OUT with someone who’s always on the edge and looking MISERABLE. (coda).

Strophe 12: Social Isolation
Stanza 41: A life full of regrets

Jo: You feel DOWN because in your twenties you – / EVERYONE remembers their twenties, like ‘ooh yeah we went here and we went there’
and it’s like MY TWENTIES I feel like a FORTY year old.

I’M JUST A MUM (pause) / I’ve just been a MUM that’s all you PUT for MY twenties.

In years to come you will look back in REGRET. / From the age of 22 till NOW I’ve just been a MUM!

IVE just BEEN a MUM!/ I’ve not GONE OH YEAH IVE been to this and that.

Strophe 13: Social Isolation
Strophe 44: Interviewer asking about friends and free-time

I: So in terms of friends, do you get to see them a lot because you are spending a lot of time on your own?

Jo: Yeah you on the TV/ you go on the tablet looking for work (long pause).

Friends wise MOST /of MY mates don’t REALLY HAVE kids.

They don’t really have kids, so THEY can GO OUT. / THEY will text or WHATEVER but

Most of them because they know now, ‘can we ask Joanne to come out?’

‘ but what’s the point? Joanne can’t go out, she’s got no money, she’s got no babysitter, she’s got this, she’s got that’,

so we have KIND of drifted now/ BUT its FINE you know

I’m NOT going to lose sleep over it or anything, its FINE.

So you do feel a bit of a recluse, is that the right word YEAH? SO/ But, I’m STILL SMILING (laughs and smiles)! (coda)

Strophe: 14
Stanza: 45

Jo: And that’s the best thing to do, just smile and get on with it

and (pause) you only get your children once so I might as well just enjoy them while I have still got them.
That’s what makes me smile and gets me through PERSONALLY. (coda)

**Interview follow-up**

Strophe 27: Social life
Stanza 83: No changes- stuck in unfortunately

462 *I*: How’s stuff socially?
463 because I REMEMBER last-time that you said sometimes it can FEEL/ a bit ISOLATING
464 because obviously if you have less money/ you can’t do as MUCH stuff
465 *Jo*: it’s the SAME.
466 I don’t go out Saturdays/ I don’t go out drinking.
467 No POINT. No MONEY to go. (coda)
468 *I*: umm.
469 *Jo*: STUCK IN unfortunately.

Strophe 27: Social life
Stanza 84: Alone and lonely?

469 *I*: yeah I REMEMBER you said that made you feel a bit ISOLATED.
470 *Jo*: yeah, you do feel LONELY and SAD
471 it does get DEPRESSING.
472 *I*: yeah.
473 Has your relationship status changed because I remember you were a SINGLE mother/ STILL last time we spoke?
Jo: no I’m still a single MUM.

STILL single MUM. (coda)

Strophe 27: Social life
Stanza 86: (line 565) being treated by others but worrying about money

I: and how do you feel about THAT?

Jo: it is not fair ON THEM is it?

It is like we have booked the cinema next week but my sister has paid for THAT.

So I have said well this Wednesday so I know I get money on a Wednesday/So I said ‘well I will buy the goodies but I’m DREADING IT/ you know the bill!

Its EXPENSIVE isn’t it? POPCORN and that.

What I could buy for 80P A BIG BAG back in ALDIS/ and I’m going to have to pay nearly £3/4 for JUST A BOX/ of popcorn.

BUT, I’ll get around it. (coda)

Community isolation

First interview
Strophe 16: Community connection
Stanza 52: Feeling lucky

Jo: Umm, were quite—I’m QUITE lucky with WHERE I live/ I HAVE TO admit that.

I DON’T like the house/ but the people I live near and MY neighbours (pause)

you CAN’T fault them. We are VERY close, people ON my street, / like the kids will play out and THEIR kids will play.

We are QUITE lucky we are. /Where – yeah, the kids will play out and they will all play out and sit on the street. And THAT like sometimes when it is nice weather like this, gets you through the boredom

BECAUSE we will sit OUT on the STREET
and I know MOST people work on the street. (coda)

Second Interview

Strophe 46: Less community
Stanza 172: driving

I: and how—because NOW its good weather /I remember last time you said it was EASIER

because you could take them round where you live and PEOPLE chuck in

is THAT still HAPPENING?

Jo: ermmm.

I: like community wise?

Jo: YEAH but WE ALL kind of DRIVE/ I don’t drive yet but I will be SOON / but we all just GET in our cars and get off now

so THAT community sense has kind of gone a LITTLE bit

The Children’s wellbeing

Strophe 5: Keeping the stress of it from the children
Stanza 13: Children do not understand the full extent of the changes

Jo: so I am quite FORTUNATE like I have said/ that I’VE GOT THAT/ that they DONT UNDERSTAND.
I think it would be HARDER/ if they DID UNDERSTAND.

I DO cry /OR I do get SNAPPY /which is not FAIR on them. (coda)

Strophe 5: Keeping the stress of it from the children
Stanza 14: BT creates problems

Jo: ITS NOT NICE / when you have to say NO to YOUR CHILDREN

it’s the WORST THING/ in the world to say no to somebody that’s so simple

THAT THEY could probably have/ what a kid could have with another mum and dad who
don’t have THIS PROBLEM/ CAN HAVE. (coda)

It’s not nice BUT ITS a roof over their head/ OR something STUPID/ and I would pick a roof
over their head ANY DAY / YOU KNOW.

Strophe 5: Keeping the stress of it from the children
Stanza 15: Children are noticing

I: So to you they’re not REALLY aware of the change/ but THEY ARE NOTICING you are
getting UPSET?

Jo: OH YEAH / THEY ARE noticing don’t get me wrong.

They say ‘DON’T CRY, DON’T CRY it’s alright’/ but you can’t say ‘not really, MUMMY can’t
handle this ONE’.

You know, but you can’t SAY THAT to a five year old a six year old, / because they see you as
superwoman don’t they? (coda)

Strophe 19: Relationship with the school
Stanza 60: keeping things private
Jo: (Pause). Yeah and no because I keep myself private. I know what to say and I know what NOT to say.

Its like EVERYONE in life. /It is like with YOUR lecturer say, you know certain things what you would say and what things might have happened outside which you WOULDN’T tell your lecturer—

you WOULDN’T tell your mum or you WOULDN’T tell someone.

You just think ‘ah, I’ll keep it to myself’ ‘What am I BURDENING them for?’

you KNOW like THAT/ But THEY do HELP. (coda)

Strophe 19: Relationship with the school
Stanza 61: School has been supportive with my son’s needs

Jo: My son’s— he’s dyslexic and the support for him was AMAZING, 100% / I was PROUD, proud that he was in the school.

I think they DO support you / if you just SAT down they would understand. /COMPLETELY understand

It’s a GOOD school they are at/ and I’m PROUD and /GRATEFUL for all the support.

BUT Things to do with this, /BT and benefits, I DON’T tend to tell them you know. (coda)

Interview 2

Strophe 31: No impact on children
Stanza 98: no effect on education

I: yeah AND what about the SCHOOL.

How’s the— we talked a bit ABOUT/ whether the BT IMPACTS on the CHILDREN

Do you THINK it HAS?

Has the CHANGES /and STUFF IMPACTED on the children or the education?
Jo: NO (Sounds firm)

I: education or

Jo: NO. (coda)

Strophe 31: No impact on children
Stanza 99: hiding it

Jo: WE HIDE IT.

I: Yeah

Jo: WE HIDE IT/YOU ALWAYS make sure--- Like I said before we just budget and we need something we budget
or we just say have a WORD with the teacher /ON your OWN /away from the kids.

Your FINE then /you just say ‘I’ll pay you this or’. (coda)

Strophe 31: No impact on children
Stanza 100: Father paying half

Jo: But I am QUITE lucky/ like this because their dad pays for MOST of their school trips and stuff
if they need something for school then he will help me out by giving me HALF of the money.

He will say ‘well I’ll give you half’ if I can’t afford it

‘I’ll give you half’

You know things like that. (coda)

Strophe 31: No impact on children
Stanza 101: Never letting it affect them, NEVER EVER!

Jo: But I’d NEVER let it affect them/for ANYTHING they need/NEVR EVER!

I: umm, yeah.

Jo: you just hide it from them.
536   *I:* so you just hide it away from them and make sure it does not ---
      even though it’s quite a lot of money isn’t it, the thirty quid.
537   *Jo:* sometimes yeah. Thirty quid a fortnight it is yeah. (coda)

Strophe 46: Son’s diagnosis
Stanza 168: the diagnosis bring relief

538   *I:* so do you feel quite relived and like
539   *Jo:* Yeah. Yeah. Because NOW people don’t have to look at him/ like he’s WIERD
      /for his noises and things like that.
540   ALL of his noises are like CARS and stuff.
541   Like he will see a car and go ‘woohoooo’ and people are like what is he doing?
542   You know what I mean?
543   But now you can say ‘well he’s autistic’/ but DOESNT know.
544   Its good you can put a TITLE up to what’s wrong with him /instead of like--- he’s just
      being a kid but now we can say well ‘no he’s autistic’.
545   ‘He doesn’t KNOW’, ‘Leave him ALONE!’ (coda)
APPENDIX D

Part 2- Organising all stanzas and strophes across bother interviews into main parts of Joanne’s whole story

Code:

Black font= stanzas and strophes from first interview

Red font= stanzas and strophes from second interview

Part 1. BT and its impact

Strophe 1: Having to stay and live with the BT reduction
Stanza: Nowhere to move too
Stanza: Not suitable for the children
Stanza: work provides a route out of this situation
Stanza: Interviewer confused by the specifics of the policy and its affect on M

Strophe 2: Debit is worse than paying
Stanza: upcoming benefit changes will make paying the extra in housing benefit harder
Stanza: managing with less

Strophe 4: Daily life has become harder since the BT policy
Stanza: Weariness due to money problems
Stanza: Have to pay it
Stanza: constant bank checking and cutting down on food

Strophe 5: Keeping the stress of it from the children
Stanza: Children don’t understand the full extent of the changes
Stanza: BT creates problems
Stanza: Children are noticing
Stanza: Interviewer acknowledging that there is a lot of pressure on the mum

Strophe 6: Getting through
Stanza: enjoyment is dependent on money
Stanza: The middle of the month is my playtime
Stanza: I don’t leave myself ‘skint’

Strophe 8: Food pressure
Stanza: Summer is the hardest time
Stanza: School helps feed the children
Stanza: A loaf of bread or a roof over their head?

Strophe 9: Relief
Stanza: outdoors and anything free
Stanza: positive mindset

Strophe 23: BT and the financial implications
Stanza: BT reduction gone up
Stanza: Knowing the reasons why
Stanza: interviewer establishing if they are informed about the increase
Stanza: Straight out of the benefits = financial loss
Stanza: carrying on with less
Stanza: Budgeting is the only way

Part 2. Importance of Employment

Strophe 3: Dual roles to uphold
Stanza: Being a single mum
Stanza: Being a mum and being a jobseeker
Stanza: Job hunting important daily duty

Strophe: Hoping the future is brighter
Stanza: Hope in employment
Stanza: Future dreams

Strophe 22: found a job but health got in the way
Stanza: cleaning job and illness

Stanza: Enjoying work despite illness (work gave purpose)
Stanza: Feeling proud about working

Stanza: (line 707) Cleaning was dangerous
Stanza: needing to find another job
Stanza: Reflecting on the cleaning job

Strophe 22: Hope: potential job opportunity at a school
Stanza: (Lines 780) being out in the fresh air
Stanza: (Lines 786) needing more hours though

Part 3. Life on benefits

Strophe 7: Making sense of the situation
Stanza: Redundancy
Stanza: Culture shock
Stanza: Other people on benefits can take advantage
Stanza: False accusations

Strophe 15: Personal narrative
Stanza: relationship breakdown
Stanza: redundancy
Stanza: personal growth

Strophe 18: Stigma
Stanza: Being judged and judging
Stanza: Being stigmatised
Stanza: Feeling different
Stanza: Future work life offers normality
Stanza: work improves mental and physical well-being
Stanza: self-criticism

Strophe 26: Benefits system
Stanza: catch 22?
Stanza: can’t wait to come off benefits
Stanza: Being on benefits makes you ill with stress
Stanza: Son and changes to benefit
Stanza: issue of entitlement
Stanza: cutting all benefits off (but still needing some)
Stanza: getting money through being a Carer
Stanza: Being harressed and doing the harressing
Stanza: Upcoming assessment/ issue of entitlement
Stanza: Sticking to the rules
Stanza: Being put on ESA

Strophe 39: interviewer’s confusion with benefits
Stanza: Clarifying purpose of assessment
Stanza: illness and ESA
Stanza: proving illness
Stanza: emphasising the current severity of the illness
Stanza: being judged by the system

Strophe 41: Claimants abuse the system
Stanza: annoyance at suspected abusers (alcoholics and druggies)
Stanza: no worry for these people
Stanza: uncle was one
Stanza: undeserving
Stanza: I’m disabled but I don’t abuse
Stanza: being different and strong work ethic

Strophe 42 (line 745): Feeling like a fraud
Stanza: benefits question asthma
Stanza: not blaming the benefits system/ no trust in other claimants
Stanza: feeling nervous about not being believed
Part 4: Opposition to the policy and the Conservative party

Strophe 30: policy unfairness
Stanza: gender issue
Stanza: just targeting people on benefits
Stanza: losing the house because of gender issue

Strophe 32: Anger towards the government (D.C) and Tories
Stanza: cut everything
Stanza: homelessness
Stanza: stupid idea
Stanza: Having words with D.C
Stanza: not liking the Tories
Stanza: Northern England: all labour supporters

Strophe 34: feelings of injustice
Stanza: other people don’t pay it, why should I?
Stanza: interviewer picking up on the injustice- paying for something but not being able to use it

Strophe 35: engagement with politics
Stanza: John Leech says what he says he will do and that’s why we like him.
Stanza: Challenging John Leech on the BT
Stanza: The BT is a disgrace

Strophe 36: sharing bedrooms now
Stanza: injustice
Stanza: interviewer trying to understand why there has been changes
Stanza: Leaking roof again
Stanza: Throwing money down the drain

Strophe 37: Idea of a lodger
Stanza: Issues of Trust
Stanza: Anger at suggestion

Strophe: Asking opinion on the BT
Stanza: BT needs to be abolished
Stanza: not asking for this house
Stanza: doing the house up and to be given the BT
Stanza: being made to pay when didn’t ask for the house
Stanza: circumstances brought her to the house
Part 5. Wanting a home again

Strophe 16: Relationship to the house
Stanza: Making the house into a home
Stanza: helped by others
Stanza: would still move

Strophe 33: wanting to move
Stanza: having a wage
Stanza: leaving here and not paying the BT

Strophe: Moving house
Stanza: wanting to privately rent
Stanza: need extra money
Stanza: this house needs work
Stanza: needing a safer environment
Stanza: still want to buy but it’s difficult these days

Part 6. A sense of isolation

Strophe 11: Social isolation
Stanza: no social life
Stanza: Feeling miserable and lonely
Stanza: Isolating self as opposed to burdening
Stanza: A life full of regrets?

Strophe 24: Social life
Stanza: No changes- stuck in unfortunately
Stanza: Depression
Stanza: (line 558) No money for fun
Stanza: (line 565) being treated by others but worrying about money

Strophe: Less community
Stanza: driving
Stanza: early days
Stanza: wanting to drive away

Part 7: Personal health (emotional and physical)

Strophe 10: Being a single mum and needing support
Stanza: The children’s father is around
Stanza: Mum main support and safety net
Stanza: Being diagnosed with Asthma
Stanza: Needing more support

Strophe 13: Physical health
Stanza: Poor physical health but worsening mental health
Stanza: Mum helps feel better
Stanza: stress with the children

Strophe: Present Moment
Stanza: Nothing good
Stanza: Determination for a new life

Strophe 21: Health Deterioration
Stanza: Being poorly (pneumonia and things)
Stanza: Been in a nightmare

Strophe 25: Relationship status
Stanza: Single mum

Strophe 27: Wellbeing
Stanza: stress
Stanza: making light out of the stress

Strophe 28: Family support
Stanza: Security
Stanza: relationship with the father has improved
Stanza: Feeling lucky

Strophe 38: Always paying bills regardless
Stanza: budgeting and planning
Stanza: My money

Strophe 38: Issues with Food
Stanza: food is getting dearer
Stanza: sticking to a strategy
Stanza: Not eating (but kids eating)
Stanza: Being told to eat
Stanza: eating with parents
Stanza: reasons for not eating
Stanza: establishing that money is too tight

Stanza: (line 737) asthma and daily living
Stanza: job made asthma worse
Strophe: future
Stanza: wanting a normal life
Stanza: need to socialise more
Stanza: life is a prison now
Stanza: want what every girl wants
Stanza: morals: have to work hard

Part 8: The children’s wellbeing

Strophe 12: Mother’s love
Stanza: having the children helps
Stanza: A mother’s sacrifice

Strophe 17: Relationship with the school
Stanza: keeping things private
Stanza: School has been supportive with my son’s needs

Strophe 29: No impact on children
Stanza: no effect on education
Stanza: hiding it
Stanza: Father paying half
Stanza: Never letting it affect them, NEVER EVER!
Stanza: Interviewer’s scepticism

Strophe 43: Son’s diagnosis
Stanza: always known he was autistic
Stanza: invisible condition (looking normal)
Stanza: language difficulties and suspected ADHD
Stanza: lashing out
Stanza: ADHD a shock
Stanza: important to get the help he needs now
Stanza: the diagnosis bring relief

Strophe: The daughter
Stanza: normal little girl
Stanza: brainy child
APPENDIX E

- Examples of working with the interview material by hand using Gee’s (1991) Structural analysis
APPENDIX F

Original interviews

Parts of the original interviews are included (both transcripts were in the beginning stages of being analysed using Gee’s (1992) method.

Code

I: Me, the interviewer

Jo: Joanne
Interview 1

I: yeah

Jo: so I’m quite FORTUNATE like I’ve said/ that I’VE GOT THAT that they DONT UNDERSTAND.

I think it would be HARDER if they DID UNDERSTAND. / I DO cry OR I do get SNAPPY /

which is not FAIR on them. / ITS NOT NICE when you have to say NO to YOUR CHILDREN/ it’s the WORST THING in the world to say no to somebody, that’s so simple/

THAT THEY could probably have/ what a kid could have with another mum and dad, who don’t have THIS PROBLEM/ CAN HAVE./ It’s not nice BUT ITS a roof over their head OR/ something STUPID/ and I would pick a roof over their head ANY DAY./ YOU KNOW.

I: So to you, they’re not REALLY aware of the change/ but THEY ARE NOTICING you are getting UPSET?

Jo: OH YEAH,/ THEY ARE noticing don’t get me wrong.

They say ‘DONT CRY, DONT CRY it’s alright’/ but you can’t say ‘not really, MUMMY can’t handle this ONE’.

You know, but you can’t SAY THAT to a five year old a six year old, / because they see you as superwoman don’t they? So…

I: Umm (1 SEC), yeah. So (2 SECS) it seems in a way THAT you’re putting a LOT OF EFFORT in keeping a ROOF OVER their heads—and keeping it ALL TOGETHER?

Jo: OH DEFINATELY, definitely.

I: So how do you keep your family ENJOYING life in these circumstances/stress as it seems AMISDT THIS PRESSURE and STRESS it seems?

Jo: (laughs) ERM Like I say CHECK THE BANK./ If you’ve PAID IT, /the best feeling in the world is when you have paid it.
So when I get MY BENEFITS which is every fortnight AND I take that out – there’s always around a certain part of the month, the middle- which THAT’S MY PLAYTIME.

The beginning of my month is like everyone else’s, my bills are paid and the end of the month you start saving a bit, you know. Get it building again, for the bills next month.

But AROUND THE MIDDLE, / it’s MY LITTLE PLAYTIME and that there—we go to MacDonald’s, or we will go to the park, we will go to Aldi or whatever, have a picnic and go to the park or you know something like that?

It doesn’t cost MUCH/, so your STILL (pause) – bit relieved.

But they are SMILING. / So YOU ARE ALRIGHT then (pause),/ that’s how I DO IT..

I: Right, so it’s MORE the MIDDLE of the month/ where you go out and do—outdoors or

Jo: YEAH. we will go –/ if it’s raining we will sometimes go the pictures because sometimes they have KIDDY CLUBS/, so it will cost £1.50 for them to see a film, or £2.50 for Me, so instead of PAYING THIRTY OFF QUID to go and watch,/ I don’t know the latest thing OUT – it might have only been a few months OLD /and its only just coming back in/ and THEY HAVE NEVER SEEN IT.

So it’s CHEAPER FOR ME/ but their getting enjoyment from that their like TELLING ALL OF THEIR MATES/ ‘OH YEAH WE’BE BEEN TO THE CINEMA/ WE WENT HERE AND WE WENT THERE’

and it’s like ‘YEAH’, and that’s worth it. THATS worth it for me./ Yeah so that’s HOW I do it personally.

So I DONT leave myself skint and /I DONT (1 SEC) leave them out,/ so it’s a BALANCE, to say, IT’S A BALANCE.

You have to be CONSTANTLY BALANCING/ BUT, I KNOW I’M ON MY OWN/ BUT I think EVERYONE’S doing that now aren’t they?

And it’s because of the economy. EVERYONE IS BALANCING/ it’s just people on benefits WE DONT get as much as someone WHO WORKS/ EVEN THOUGH PEOPLE tend to believe we DO,
it’s the HARDEST living I’ve ever done, / I’VE WORKED ALL the time. / I’VE WORKED from the age of 14 (pause)

AND I only got made redundant for— 2010-- it come—it was four years ago in Feb , so I’ve worked ALL THAT time/ and to HAVE that—to have a GOOD WORKING wage because it was a GOOD JOB to what I’m on now from like 300 A MONTH / which was nothing for THAT

id spend that the day I got paid easily and not even have A DENT. / It’s a CULTURE (pause) that’s the word to say, it’s a culture SHOCK.

So in a way, it HELPS you grow up (1 sec) /it DEFINATELY helps you grow up.

I: So you feel like you’ve, even though it’s quite BAD and a SHOCK/ it’s made you GROW as a person?

Jo: Yeah, DEFINITE./ It makes you appreciate what you have GOT.

It DEFINATELY makes you appreciate what you got. / I’m GRATEFUL I was working /when I FIRST GOT this house I’m in NOW/ because I got ALL of it done when I was working

so because my house MAY LOOK NICE (1 ms) /SOME people TEND to think because you’re on benefits

because YOU SEE people in the past who HAVE TOOK the pee, should we say / and ‘they’ve GOT the plasma,/ they’ve GOT this / and they’ve GOT THAT’ / PEOPLE on benefits are having a joy, but its NOT.

My plasma TV is from when I was WORKING,/ MY nice sofa is when I was working

MY nice—I bought it when I was PAYING tax (pause) and everything.

So that BIT I’m grateful I was WORKING when I GOT this house / and I COULD do it UP to the standard that I’ve got it.

But it was when I was WORKING, / NOT when I was on benefits /so if anything, I would never have had the house I have now if I was on benefits from the start, NEVER!

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So, I don’t know HOW people do it on benefits AT ALL (laughs).

I: So do you feel other people LOOK at you /and QUESTION why you have a NICE house?

Jo: Oh YEAH LOADS of people, yeah, / loads of people they are like ‘** I didn’t know YOU WORKED?’, I’m like ‘I didn’t, I don’t I’m on benefits’ /and they are like ‘Oh, HOW have YOU got this’ /and I’m like ‘when I was WORKING’.

I’m like THANK god it’s still working/ or alright. But yeah, that’s HOW I’ve done it.

I: so you REALLY see that – if people are just relying on benefits./ it WOULD BE really HARD for THEM to do their houses up?

Jo: oh yeah, oh yeah. I don’t know HOW some people do them to nice standards/ but (pause) they DO IT and FAIR PLAY to them./ fair PLAY to them.

But yeah it’s VERY, VERY, VERY hard. (Long pause).

This is the HARDEST time,/ the SIX WEEKS because (pause) this is the part where you have got to ENTERTAIN THEM

the HOUSE is GETTING eaten out of ALL DAY LONG,/ SO you have got to keep MORE food in,

you’ve got to KEEP them ENTERTAINED AND you’ve got to keep the bills on top/ AND you have Got to HAVE the uniform

SO it’s like where’s the break YOU KNOW?

So this is the HARDEST time/ this is the bit I DREAD

I: So the summer months

Jo: You DREAD! DREAD!/ it’s just constant. While their at school they are not EATING at your house all day/ so they are ONLY having breakfast.

They are HAVING their lunch at school./ they are probably having a SNACK at school.

So they are NOT left hungry. /And when they come home AND YOU have MADE their dinner
and YOU give them what they WANT. /Now they are there ALL DAY. SO they are GOING to EAT ALL the bread.

They are GONNA EAT ALL the butter. They are going to WANT chocolate. They are going to WANT this.

So WHAT’S left there which normally you can BUILD UP. /You’ve got to get EXTRA IN but you have go to KEEP the money for BT./RIGHT THERE! So, its like what you pick?

A loaf of bread or a roof over their head. And I’d pick a roof over your head all the time because – I mean a loaf of bread isn’t going to keep me DRY or keep me WARM./ OR keep them WARM, or keep them DRY. So you’ve GOT to pick that/ AND that’s the HARD bit.

I: So by maintaining the house/, you’re at the point where its SUMMER/ and that the HARD bit?

Jo: Yeah because like I’ve said, they are eating MORE/, they WANT more /and they want to GO OUT more /but as long as there’s parks/ I THINK we will be alright (laughs).

I: Yeah so using the outdoor space, /ANYTHING that’s free?

Jo: Yeah, DEFINATELY/ just the parks /or (pause) their nannas- we will go to family like my sisters and stuff like that and they will have their pool out and so were like ‘oh yeah we will come down’, so they have a day out and their friends are there or their cousins or whatever so YOU just MAKE DO with what you have got /and you WORK around that (pause)/ and once you’ve clocked that ON, your fine. You get THROUGH it.

BUT, I’ve had people knock on before about the BT and in a way (long pause)/ not a lot but I DO tend to agree with it, because I think for TOO long people have lived (pause) virtually fee free, should we say.

So I BELIEVE that giving you a HOUSE is a big thing /and most people don’t even get that (long pause) so for them to give you a house,

I DO THINK you should pay something towards it/ because you CAN’T have a house for FREE.

it does seem a bit BIG, doesn’t it?/ So I do agree that you DO need to pay your way
you CAN’T have everything in life for free./ I just think the way they have done it, I think they have – I DON’T like the way they have done it /where if you have a got a girl and a boy like me you HAVE TO pay.

I DON’T think that’s RIGHT. /If you HAD two boys and you had three bedroom house /that’s perfectly fine/ because they are TWO LADS /they’ve got the same--- they are no different,

they are going to play with the same toys/ watch the same THINGS on the telly,

but when you have got a boy and a girl, it’s like my son and daughter,

she WANTS Barbie/ and he WANTS action man./ She wants to watch Barbie on the telly and he wants to watch planes/, so when you’re on your own you CAN’T exactly in a big bedroom go ‘there’s right there’s the divide’.

I haven’t got the money for that. THAT’S the bit I don’t like,/ how they don’t care if you got – if you’ve got two boys or if you’ve got two girls, there’s no problem is it?

**Interview 2**

**Jo:** But I’ve ACTUALLY got an assessment coming up with THEM the benefits anyway to see if I’m ENTITLED to anymore

So they’re going to do a medical with their DOCTORS

So it will go from there and if they say NO.

I will HAVE TO go on JSA and look for jobs and everything,

which even though I’ve got one ALREADY

they want you to get more hours to SIXTEEN.

So if you get at least sixteen hours I will still get help with my housing.

I will still get help with my council tax.
Um, you know things like that.
But I can still go out to work and I’m NOT BREAKING the LAW or anything and that which I’m not NOW.

So, HOPEFULLY, we will JUST HAVE to see.

R: yeah, LAST time you said you were on JSA and it
I: it has to go on that yeah
BUT they PUT me on ESA because of my ASTHMA
So and then my asthma obviously gone to PNEUMONIA NOW SO
It’s quite frightful at the moment (says this quieter and laughs a bit).
R: yeah I bet it is.
so sounds REALLY STRESSFUL?
I: IT IS. BUT that’s everyday life.
You just get OVER IT.
As long as you find five minutes for a cup of tea YOUR ALRIGHT. (Laughs) R: YEAH (laughs) and a biscuit!
I: (laughs) yeah definitely a biscuit. A sugar rush as I say. I Just NEED IT! (laughs)

A few pages later in the interview....

Jo: AND I’ve NEVER missed a payment. NEVER EVER!
But IVE BEEN a person that would get TARGETED, you know what I mean?

(JOANNE MOVES CONVO BACK TO THE IDEA ABOUT THE POLICY BEING UNFAIR AND WRONG) ANGER HAS COME OUT).
So, it’s WRONG!

It’s a STUPID idea
and it was the only way to get HIS money
in HIS pocket to make him look good with this DEFICET. (Scepticism?)

I: is this CAMERON?

Jo: yeah, yeah. God I have words to say to THAT man.

I SWEAR to God! I’d make him GROW hair! (Stress him out that much- like the saying I’d make him lose his hair)

(both laughing)

Jo: I was VERY tempted when he was at Salford. I was SO tempted!?

I: mmm, yeah. (pause) So you’re feeling very angry ABOUT it.

Jo: I DON’T LIKE the Tories! I NEVER have!

NORTHERN England has NEVER been for Tories
because we have NEVER had as much money as the Southerners, NEVER!

It’s a WELL known fact. We are ALL Labour up here.

We will ALWAYS be LABOUR, up here.

Now ROUND where I AM
its quite Liberal Democrats
because its erm John LEECH

and he does what he says he will do. HE WILL DO what HE SAYS.

He always HAS and he always WILL.

That’s what WE like about him.

And I SAID to him ‘what about the BT?’

AND he said ‘I never agreed with that in the FIRST PLACE’.

And I said ‘well YOUR PARTNER did! The LEADER of yours DID!’

he kind of SAT next to him, didn’t HE?’
and he said ‘yeah I KNOW!’

**I**: so you have actually SPOKEN to him?

**Jo**: John LEECH? YEAH!

He knocks MY DOOR and I said I think it’s a DISGRACE

and he said ‘TELL ME!’

and I said you should come in and sit DOWN

and I said do you SEE THAT ROOM?

Well I’m paying £30 for a room THAT I CAN’T even use!

He said that’s disgraceful!

And I said ‘I KNOW IT IS!’.

That was exactly MY point!

I said my kids have got their room

and I’m sharing with MY DAUGHTER, how is that FAIR?

**I**: so your sharing NOW with your daughter? Is that CHANGED?

**Jo**: I HAVE too!

As the room keeps LEAKING!

**I**: AHH. OKAY.

**Jo**: I’ve RANG the council and I RANG them the other DAY

because there were slates in my GARDEN

because the slates are coming off the roof again

and you can feel the BREEZE when you come upstairs FROM the attic door

so I KNOW there is a hole AGAIN.

So that’s means it will LEAK again.

So I CAN’T do that room UP

because it will just be a WASTE.
So I’m just throwing money down the drain.

**I**: so you’re paying for something but you’re not even

**Jo**: I’m not EVEN living in IT! NO!

And thirty quid a fortnight is A LOT of money to throw away for something you are not using.

**I**: UMM. and I remember you talking about a lodger but that isn’t an option is it?

**Jo**: NO, NO way!

You can’t trust too many people these days

NOONE is worth trusting. (kids screaming in the background- ‘yayyyy’ a man comes in and shouts ‘right-shut up’ kids shout ‘yay’) ESPECIALLY when you have got kids.

R: yeah.

I: not a safe option AT ALL *(SOUNDS ANGRY)*