

WHEN ENDS DON'T MEET



CHURCH ACTION
ON POVERTY



ASSETS, VULNERABILITIES AND LIVELIHOODS

AN ANALYSIS OF HOUSEHOLDS
IN THORNABY-ON-TEES

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NOTE: The names of interviewees have been changed in order to protect their identity.

Executive Summary

Thornaby on Tees is a town in the North East of England where Church Action on Poverty has been working since the late 1990s. It is typical of many towns where, since the 1970s, the key industries have been declining, and inequality between areas has increased. Containing some of the poorest wards in England, it has been the focus of significant regeneration activity over the last few years.

This report describes a pilot project of Church Action on Poverty (CAP) and Oxfam's UK Poverty Programme (UKPP) to explore how men and women in 24 low income households in Thornaby construct their livelihoods. Drawing on the 'Sustainable Livelihoods Approach' (SLA) commonly used in international development, the research is based on detailed interviews with participants, working with them to understand what assets they have, and their own analysis of how they are getting by. In addition to the interviews, the project also carried out some participatory research and an analysis of the local and regional economy.

Key Findings

Strength and resilience

This study affirms the positive aspirations and strengths of men and women living on low incomes in Thornaby. Contrary to the all too common stereotypes of people on low incomes as feckless, irresponsible, and undeserving, the men and women we interviewed demonstrated considerable resilience and resourcefulness in the face of significant barriers and disadvantages, and in hard times they strove to make ends meet, and to keep going.

Non-financial assets

For many people non-financial assets were often the strongest and most important assets they had, with dependence on families and social networks really standing out as

crucial in combating the isolation they experienced. Interviewees recognised these assets as really positive features in their lives, and an important element in their coping strategies.

Enduring poverty

The research highlighted the day-to-day reality men and women inhabit, and the continuing existence of poverty. Many people had very few financial assets and for some, this was combined with high levels of unmanageable and unmanaged debt.

Use of credit and debt

Debt was particularly common among lone parents, who were more likely to access high cost alternative credit through non-mainstream sources, such as doorstep lenders. The combination of high interest rates, inability to move beyond survival

mode, lack of any assets, and mental health problems brought on by debt, affected women disproportionately.

Mental health

The majority of the households in this study, and a high proportion of women (all but two in the survey) experienced mental health problems, especially depression (including post-natal). This had a big impact on their ability to earn and therefore to increase financial assets.

Women are poorer

The factors that made women poorer than men are complex. Many women living on their own could not undertake paid work to grow their financial assets, because of their caring responsibilities, and did not move beyond 'survival' mode. Some opted to remain on benefits because the transition to work felt too risky to their overall livelihood strategy, and they considered that paid work was "not worth it". A number who had separated from male partners chose to give up claims to high value financial assets such as pensions or mortgages, in order to get a "clean break" from their partner.

Couples are better off

Couples were more likely to be in a virtuous circle of asset growth, and single people and lone parents in a vicious circle of asset loss. Couples had more joint capacity for combining paid and unpaid work, and the potential to negotiate roles within the

household, and therefore greater flexibility of labour leading to a better ability to weather external shocks.

Gender stereotyping

Gender stereotyping played a role in restricting the choices of occupation made by women and men in the study. Many of the women ended up in low paid employment based on stereotypical female roles: for example as care workers, hairdressers, or classroom assistants. This affected women's chances of asset growth, particularly if they were living on their own. Men, particularly in couple households, were more likely to be in higher-level craft skilled industrial work, which was better paid. This gave them greater potential to build their assets.

Political engagement

Most people in our survey were unaware of, or uninterested in, local regeneration schemes. Few had any involvement in their local council or in the planning and delivery of services, and little belief that their involvement would make any difference to local decisions made.

Interaction with public services

Both women and men's experience was that when public services were approachable and useful, they benefited a great deal, but when the services were unsupportive and treated people without dignity, the impact on the individual and their confidence was immensely damaging.

The Sustainable Livelihoods Approach (SLA)

Poverty in the UK is often characterised as a combination of powerlessness and material deprivation, with the result that analyses of poverty often do not consider the assets and positive strategies that people experiencing poverty employ to overcome some of the obstacles in their lives.

The 'Sustainable Livelihoods Approach' analyses people's existing assets and how they use these to build a sustainable livelihood. These assets are divided into five main areas: financial, human, social, public and physical, which jointly create a composite picture of the life of a person within their household and community. This understanding is then considered in the light of the multitude of factors that have an effect on people's vulnerability to poverty, including household dynamics, local services and national policy. The approach includes a strong gender dimension looking at how women and men forge their livelihoods together and separately.

To help identify how secure, long term and effective people's strategies are for creating and preserving assets, the research categorised four stages: surviving, coping, adapting and accumulating (each of which has defining characteristics). One key factor is the extent to which a person's livelihoods strategy is able to withstand external shocks - events

and situations beyond the control of the individual, such as relationship breakdown, bereavement, loss of a job, or even a cooker breaking. Together they form a 'livelihoods ladder' which people move up and down at different times in their lives. The aim of the project is to explore how people can move on from having a survival strategy to having a sustainable livelihood.

People's Assets

Financial assets

- Overall, financial assets were the weakest, especially for single women and lone parents, with many people reliant on borrowing, and state benefits and experiencing poverty on a daily basis.

"At one point I couldn't summon enough energy to put out the wheely bin. I couldn't understand until a friend from church pointed out I hadn't eaten enough calories – I'd had a few days of just drinking tea til my money came through".

- Women were the most likely to have high levels of debt. This was a result of women taking on most of the burden for caring, and using credit to buy family necessities. Many of the women identified the experience of large debts as having a harmful impact on their health. Debt was described as: *"Depressing, devastating, a curse, demoralising, heartbreaking, can't sleep, housebound, living in denial"*
- Women's caring responsibilities made it hard for them to access

paid work, and hence to build up financial assets.

"I am unable to work because I can't afford the childcare, the tax credits don't cover the cost of sending the kids to nursery even though my sister works there and gets a discount, it is expensive and there is a £40 gap I can't cover"

Human assets

- The loss of human assets had a huge impact on people's ability to maintain or build other areas.

For example when mental health was an area of concern, as it was for all but two of the women we interviewed, the ability to juggle both caring responsibilities and paid work was compromised.

"I used to work in a care home, but I became overworked. I worked three weeks of double shifts 7.45am - 9pm. At the same time I was looking after my father who was ill receiving treatment in hospital. I had to take him to hospital on my lunchtime. In the end, one of the old ladies we were looking after found me crying and looked after me. After that I went on the sick with depression."

- Health was a key issue for those in caring roles, with poor-health of dependents often being a key reason for not accessing employment.

"When my parents became ill, I looked after them for several years. As a result I was out of the job market for a very long time and found it difficult to get employed when I was ready to work again. It was the exhaustion of looking after my

parents for 11 years which meant that when I lost them, and couldn't get back into the job market, my own health was at risk."

- Overall, women tended to have fewer and lower post school qualifications, despite more of them leaving school with higher qualifications. Many went on to community level courses, but for most this did not translate into jobs.

Social assets

- Having strong social assets, particularly moral and practical support from family and friends was very helpful, and had knock on benefits for other assets.

"I've got a lot of friends, and get fed three times a week, and they get to spend time with me"

- Links with churches, community groups and projects provided a strong source of support as well as opportunities for volunteering and supporting others.

"I'm now back at work, though keeping up the house on my wage is still difficult. Nonetheless, I help out at the church now with fundraising and helping in study and youth groups. I also do a few hours at the charity shop. I feel that with people having given so much to me I can now help in giving something back".

Public assets

- The quality of public service assets was important. For example few people engaged with public structures such as regeneration initiatives, but 60% of people cited

using the library on a regular basis. Some told of far less positive experiences.

“Once my cooker broke, and I went to the job centre for a grant, they just asked ‘can’t you live on sandwiches? But my local MP, Dari Taylor, got involved and I got the loan”

“When I was experiencing domestic violence, I had to travel to Stockton to get it dealt with. On one incidence it took three hours for the police to respond to my call for help. In fact, some times it is better not to report an attack as my ex-husband told the police that I had hit him first; and the police said that if I carried on with my claim they would have to arrest me and lock me up. And having 3 children I could not take the risk.”

How the assets relate to each other

Although each type of asset is important (financial, social etc), looking at how they interlink gives a more complete picture of how livelihoods are constructed. For example, when an external shock leads to the loss of one asset, this affects the individual’s ability to grow assets in all areas, and can create a constant condition of insecurity, and fear of losing other assets. In our group of households a particularly common scenario for women was the breakdown of a relationship (social asset), leading to poor health (human asset), leading to decreased ability to earn and increased debt (financial assets), leading to poorer housing (physical assets) – sometimes compounded by ineffective or unhelpful responses from public services.

Our research indicates, however, that the reverse scenario can also occur. As one asset is increased, there is an improved ability to withstand shocks, and to develop other assets.

The livelihoods ladder

The amount of choice and flexibility that people have over livelihood strategies depends largely on what access they have to assets. Households may find themselves anywhere on the spectrum from no choice (survival), to a limited range of choice (coping) through to households with more choice (adapting) and finally those with a full range of choice (accumulating). An understanding of the strategies and outcomes at each level is a useful tool for identifying positive interventions to support the livelihoods of women and men in poverty.

In this study we identified the following characteristics within each of the above categories:

Surviving

- People feel that they are just surviving and life is a continual battle against things going wrong e.g. redundancy, illness of themselves or close relative, unwanted pregnancy, and are very vulnerable to external shocks
- Low self-esteem leads to a feeling that no-one is interested in them and that most support services are not for them
- Total reliance on benefits
- Arrears on rent or utility bills and high take up of doorstep/high interest credit

- Frequent use of strategies such as walking rather than paying for transport, borrowing from family and friends, living with in-laws or parents, not sending children on school trips, minimising food eaten, using candles for light, switching off heating, no treats

Coping

- People feel that that they are 'getting by' but there is not much prospect of them being any better off in the future. They can cope with minor external shocks, but are still vulnerable
- They may take advantage of support services but it usually does not help them enough to the next level, and they still feel alienated from power structures
- Unpaid and voluntary work and roles play an important part in women and men's lives
- Total or partial reliance on benefits
- Low paid jobs often working at night for women or in dangerous/risky labouring and building jobs for men
- Engaging in the informal economy
- Women still at risk from doorstep lending and high interest rates

Adapting

- People are actively working towards the future. They have a vision of what they want for the household, and what the opportunities are for achieving it.
- The strategies are robust enough to cope with many, but not all, external shocks.
- There is an interest in and engagement with community and

public life

- At least one member of the household working in the formal economy
- Agreed balance of roles between male and female partners as to childcare and work
- Accessing mainstream credit

Accumulating

- People feel that life is going well for them and that it will continue to improve. They have a stock of assets which is used as a basis on which to build in the future, and which they use to cope with external shocks
- Working in the formal economy
- Home ownership
- Gaining advanced qualifications
- Having access to mortgage and mainstream credit

Households placed themselves on the livelihoods ladder in the following way:

- 3 surviving
- 14 coping
- 6 adapting (researchers felt 2 of these would more accurately be described as coping)
- 1 accumulating

Most households were either just surviving or coping, and were often reliant on support generously provided by family, friends and sometimes the wider community. These social assets were enabling them to cope. It appeared, however, that the limited assets of a relatively poor community were being shared, which helped to prevent the most serious poverty, but did not allow

people to accumulate stocks of assets and address their poverty in a long term sustainable way.

Conclusion

Using an asset-based livelihoods analysis has enabled us to uncover the reality of life for people experiencing poverty, the strategies they used to get by on a daily basis, and the opportunities they had to move towards a more sustainable future.

Based on our findings, we believe the 'Sustainable Livelihoods Approach' is a useful tool in ensuring that policy is based on an understanding of the strategies and choices that people have to make to survive. Moreover, SLA can enrich and broaden understanding of what is sometimes termed in the UK 'asset-based welfare'.

Our analysis also suggests that it would be worthwhile for policy makers and service providers to engage more directly with people experiencing poverty on a systematic and regular basis, ensuring that policy is sensitive to the survival choices people often have to make.

Having undertaken the analysis in Thornaby, we are working to develop concrete projects identified by local people to address two or three key issues highlighted by the research, and working with local decision makers to see how the learning from this work can illuminate and contribute to local and regional economic development.

1. Introduction

Speak to anyone who has experienced poverty and somewhere in the conversation there will be an ‘end’ – ends that don’t meet, the end of their tether, at wits end. This may recognise a linear process over time but seldom do we get an insight into the multi-dimensional aspects of poverty – into the deeply embedded inter-relatedness of lack of resources, opportunities, assets and hopes. But equally, perceptions of poverty can blind us to the sheer determination, will to survive and ingenuity of people forced through circumstance to live near or below the poverty line. This study of 24 households in Thornaby takes us into people’s everyday lives. It examines what is happening to men and women, how they relate to each other and make a living jointly or alone.

The “Thrive” project has been set up as a project of Church Action on Poverty and is a growing coalition of local people who have committed to working publicly to tackle poverty in the local area. This project came as a result of over a year building contacts, and carrying out qualitative interviews in the town of Thornaby in Teesside in order to understand better the holistic nature of poverty. Using the Sustainable Livelihoods Framework (see Section 1.3) the purpose of the interviews is to gain a greater understanding of the role of assets within the household economy, the difference between women and men’s access and control of assets, the resulting household strategies and

outcomes and how intra-household dynamics contribute to their success or failure.

Oxfam UK Poverty Programme and Church Action on Poverty have worked together on this study, which builds on previous work done by both organisations.

1.1 Background to Thrive Initiative

Oxfam has used sustainable livelihoods as a key element of poverty analysis both internationally and in the UK (See Hocking, 2003; Gellideg Foundation Group and Oxfam, 2003). Core to that analysis is gender difference. Men and women have different activities and roles, have different resources, and benefit differently according to their control and ownership of resources and assets inside and outside the household. Oxfam’s UK Poverty Programme (UKPP) supports the Thrive Initiative in working for more sustainable livelihoods for some of the most deprived men and women in Thornaby. It is doing this through gendered household research (reported on here), and through supporting organisations to work together to develop more effective action in relieving poverty and tackling social exclusion. The UKPP also aims to influence decision makers at local, regional and national level to amend policy measures to tackle the root causes of poverty through careful attention to how and whether women and men separately are able to access the necessary assets for them to develop a truly sustainable livelihood.

Church Action on Poverty's (CAP) core aim is to work with people living in poverty, the churches and others to overcome poverty in the UK. Two key elements of CAP's overall approach are to give a voice to people in poverty, and to seek to apply lessons from international development to tackling poverty in a domestic context. The sustainable livelihoods approach – although widely used in international development for more than a decade – has rarely been applied in a UK context. In contrast to the kind of 'top down' approaches common in the UK, the sustainable livelihoods approach offers the prospect of a much more holistic and people-centred way of looking at and responding to poverty. Thrive builds on work which CAP has undertaken in Thornaby over the past eight years – and provides an ideal opportunity to model how local people, local churches and other groups within the community can work together to tackle some of the underlying causes of poverty – as identified by people experiencing it firsthand.

1.2 Context

The Teesside conurbation grew dramatically between the period from 1800 – 1900. Growth started following the purchase of land in 1829, by a group of Quaker businessmen from Darlington. Land was purchased to further develop the ports, for use by the coalfields of Durham. In 1850 iron ore was discovered in the Cleveland Hills, this ore was then used to further develop the steel industry in the area.

The Tees Valley has a proud industrial heritage based around steel, heavy engineering, shipbuilding and chemicals. Restructuring of these industries in the late 1970's and early 1980's led to major reductions in the number of staff employed by the areas major employers, British Steel and ICI. Manufacturing output decreased dramatically and social problems increased in line with the high levels of unemployment. Employment in large corporations had reduced and business start-up rates were one of the lowest in the country. The European Union classified the Tees Valley area as one that was in industrial decline, and meeting the deprivation levels of Objective 2 of the European Structural Fund.

Significant progress has been made in recent years to both diversify the economy and to build on existing assets. The areas economic strategy focuses on developing a knowledge driven economy, supported by infrastructure improvements. Teesport is the second largest port in the UK and is the only deep-sea port on the east coast. Two universities are based in the area. Research facilities in areas such as health and electronics will support existing sectors and assist in diversification of the economy.

Tees Valley remains the largest heavy industrial complex in the United Kingdom. The petrochemical cluster at Wilton, Billingham and Seal Sands is the largest integrated complex in the UK and the second

largest in Europe and is backed by the largest private sector petrochemical research centre in the UK. A variety of companies now occupy the former ICI chemical sites producing a whole range of products and supporting production of speciality, pharmaceutical and biotechnology products. Growth is also taking place in the development of fuel cells and in energy technology. The sector contributes £3.5 billion to the UK economy. The growth has concentrated on the development of knowledge-based value.

Linkages and interdependencies exist between the areas high performing sectors of Energy and the Environment, Healthcare and Health Sciences and Processing Technologies. Opportunities exist for the region to build on these competencies and gain particular competitive advantage through innovation, design and functionality, by applying scientific and technological research outcomes.

Several institutions are responsible for the shape of the redevelopment and the governance of the area, from a regional down to local level, including ONE North East, the Regional Development Agency; Government Office North East (GONE); the Tees Valley Partnership, a sub-regional strategic body; local healthcare trusts, and Local Strategic Partnerships.

Thornaby is typical of other UK towns recovering from the loss of the traditional manufacturing industries,

with a population of just over 22,000. The residents are grappling with finding a new identity and new ways of working. This is clearly shown in the timeline of key developments in the recent history of Thornaby (Table 1). The timeline was developed during a participatory appraisal conducted in the centre of Thornaby in 2000 and reflects residents own impressions and memories of significant events in the common life and development of Thornaby as they see it. It does not record the social changes that are just as significant eg changes in women's status and access to employment, key legislation etc. Nonetheless the selection of events is important in helping planners to understand what is significant to local people.

Table 1 1930s to 1990s		THORNABY TIMELINE	
1930s	New housing in council estates Great unemployment Short working week Trust – able to leave doors open Trams stopped running Aerodrome opened – home of 608 squadron		
1940s	Full employment – war time Sunday schools very active Thornaby bombed at various times Loss of community when Erimus knocked down		
1950s	Excellent community spirit Everyone working, unemployment low 3 picture houses, 3 dance halls Various incidents – plague of rats, river overflowed, milkman and 3 horses died in accident Queen visited Thornaby (1957/58)		
1960s	Lot of people left the area New shopping centre opened (1963) Thornaby Airfield redeveloped into high density housing and shops Thornaby citizenship taken away – addresses become ‘Stockton’ Active Town Hall and Local Government		
1970s	Loss of local industry and way of life (working from 16 to 64 years) Part of Old Thornaby demolished to make way for A66 Loss of community spirit Closure of Old Thornaby police station and library Demise of Thornaby as a borough council Social deprivation started Opening of the Robert Atkinson Community Centre		
1980s	Closure of Queen Street school Teesside Development Corporation Teesdale planned Decline of Thornaby Railway station Allotments declining SBC removed Thornaby’s ‘Special Landscape Area’ (Tees Valley A66) from their local plan		
1990s	Closure of the Dog track Durham University built on old Head Wrightsons site Fishing in the Tees Widening of A19 Remembering Thornaby Group formed		

Source: Abbreviated from a fuller timeline in the Thornaby Participatory Appraisal, August 2000 (Thornaby Health and Well-being Steering Group and Centre for Environment and Society , University of Essex)

Residents of Thornaby see the town as being divided into three distinct parts. The 'old' part is where the big industrial plants used to be and where rows of terraced brick houses still survive, including the area of Victoria. The 'middle' area contains both the Village and the Mandale area (which is currently being completely redeveloped), and the 'bottom end' where the town centre provides the focus surrounded by the sprawling housing estate built on a huge 2WW airfield, including the Stainsby Hill area.

Taken together, however, Thornaby contains some of the poorest wards in England and has been the focus of significant regeneration activity over the last few years. Despite this investment employment levels, health, levels of home ownership and the number of children in low income households continue to compare unfavourably with national as well as regional statistics.

1.3 The Sustainable Livelihoods Approach

The main framework used for the research was the DFID Sustainable Livelihoods (SL) Framework shown in Figure 1¹. The framework is part of a wider livelihoods approach which provides a way of thinking about the objectives, scope and priorities for bringing about change. The approach is based on a set of core concepts which underpin the wider 'Thrive' initiative these being:

People centred – supporting people to achieve their own livelihood goals

Holistic – recognising the 'multiple' influences, actors, strategies and outcomes in peoples lives

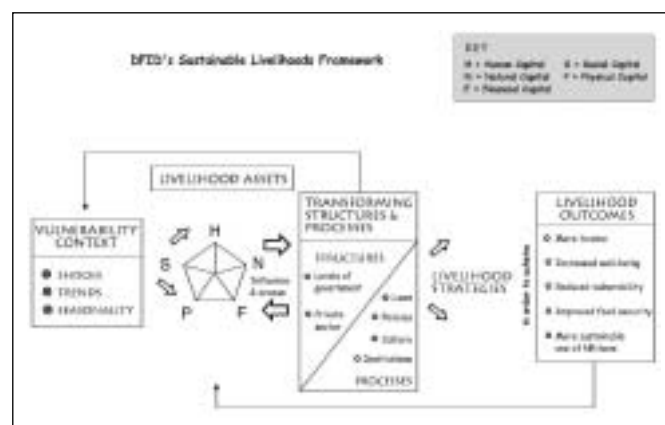
Dynamic – seeking to understand change and how to support patterns of positive change

Building on strengths – recognising everyone's inherent potential

Making links between the macro and the micro – bridging the gap between individual lives and wider policies and institutions that affect them

Sustainable – in a social and institutional sense as well as economic and environmental.

Figure 1 DFID's Sustainable Livelihoods Framework



Source: DFID Sustainable Livelihoods Guidance Sheets

Assets

Using the SL Framework means starting with an analysis of both the **assets** that the individual or household retains, and of how these are used to develop a **livelihood**. These assets are divided into five categories; financial, social, public, physical and human.

¹(A full and detailed explanation can be found in the DFID Sustainable Livelihoods Guidance Sheets available at www.livelihoods.org).

Vulnerability context

Each of the assets needs to be considered in relation to one another, and in the light of the individual's or household's **vulnerability** to poverty.

For example a car is a physical asset, but as a long-term strategy (ie if it is used to access paid employment) it can also be considered as essential to the development of financial assets. However if the car has been bought through the use of extortionate credit, it heightens the household's likeliness of experiencing financial poverty. Also should the car break down, or payments be missed on the loan, and the car be repossessed, this then increases the household's vulnerability to poverty as they will no longer be able to use it to access work.

In order to understand fully the livelihoods choices that people make and their vulnerability to external factors it is essential to consider them from a gendered perspective: how do women and men form their livelihoods both separately and together?

Livelihoods Ladder

Once the assets and strategies have been established, it is possible to analyse the sustainability of those livelihood choices. People place themselves at different points on the **livelihoods ladder**: surviving, coping, adapting or accumulating. Each of these points has defining characteristics, and a person or household will move up and down between the different variables

depending on a range of factors. The likelihood is that a move down the ladder will be the result of a **shock** such as job-loss, relationship breakdown or bereavement. The further up the ladder a person is, the more likely that they will be able to use their existing assets to withstand such shocks without moving down the ladder.

Gendering the approach

The household needs to be recognised as a complex unit in which conflicting interests and obligations can exist internally and which is influenced by a range of political, social and economic forces from outside. The Household Economy Model shown in Figure 2 highlights how each individual within a household (indicated by the individual arrows) can have different access and control of resources, be engaged in different activities and relate differently to external agencies. The model acknowledges that there are a range of household activities which take place and that these do not all receive a financial remuneration e.g. reproductive and caring roles. Further, carrying out one role may prevent participation in another role such as taking on paid work in the job market. A gendered approach provides an opportunity to explore how decisions to allocate different activities are made within the context of a household and how this affects the outcomes for the individual and the household as a whole.

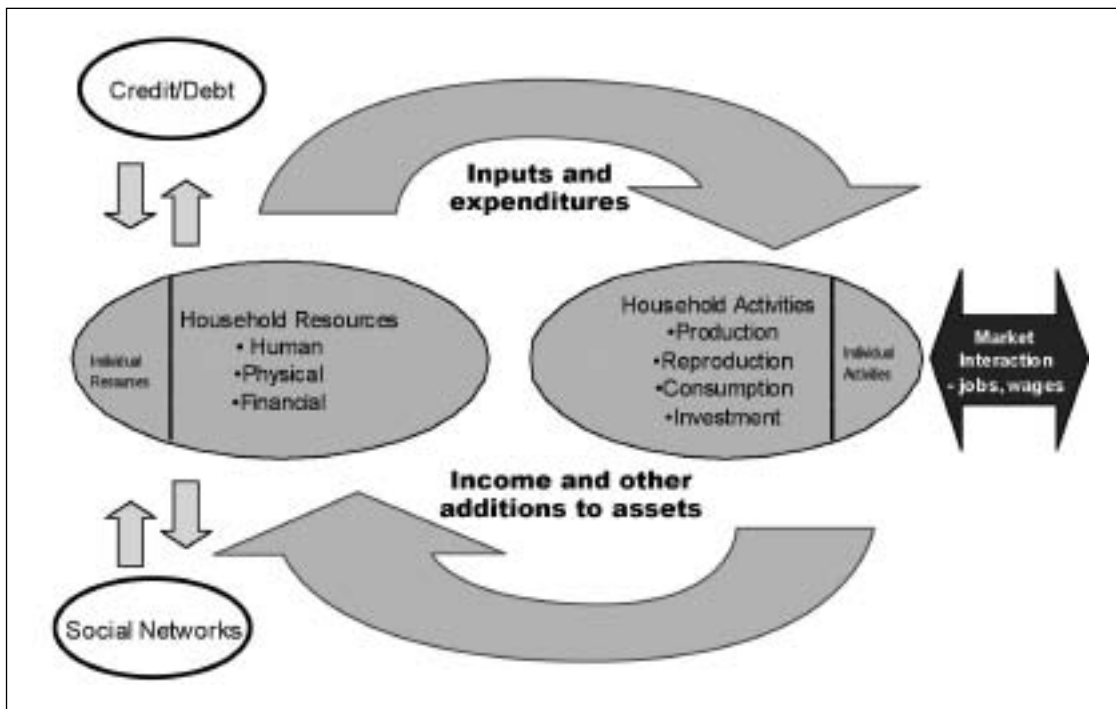


Figure 2 Household Economy Model

1.4 Thornaby Households and questionnaire

Twenty four households responded to various requests for volunteers for research. The sample was therefore shaped by those who could be accessed, and was made up of households referred by Sure Start, 5 Lamps (a local community organisation), church connections and individual contacts made by the project worker in the preceding months. Persistent attempts were made to engage with people in the Asian community but no participant households were identified within the timescale of the research although one or two preparatory meetings did take place.

As shown by our household typologies the composition of households varied greatly. In this

report we have used five different compositions of households to draw out the gender differences distinguishing between a single mother and a single father household and likewise between lone male and lone female households. Even within one type e.g. couples with children, a great variety of circumstances with respect to roles, access and control of assets were observed.

Most of the interviews took place during the day, therefore those available at that time were mainly not in employment. People with chaotic lifestyles were difficult to pin down and many attempts to interview them failed.

A questionnaire was developed adjusting livelihoods headings for the UK context. The main change within the SLA was that 'natural' capital was replaced with 'public' capital.

There were three parts to the questionnaire. The first dealt with general information about the household and the individuals within it including economic and social roles of family members. The second part was a more detailed exploration of the different assets including a look at ownership, access and control. Finally, for those with debt an additional section was filled out with details of sources and uses of debt. Indicators from the Index of Multiple Deprivation were used in a number of places within the questionnaire to cross-check household status against national definitions of poverty.

Although the focus of the study was qualitative rather than quantitative, attempts were made to gather information from a cross-section wherever possible. The different wards were represented geographically within Thornaby with 15 households coming from Victoria & Mandale, 6 from Village and 3 from Stainsby.

1.5 Household types

A total of 24 households were visited. They have been grouped under 5 main household types although these headings are often broken down further within the report to highlight the gender differences:

- 8 couples with children (Referred to as CC for brevity in the remainder of the report)
- 6 single parents (1 father and 5 mothers)
- 6 lone adults (4 women and 2 men)
- 2 pensioners (1 couple and 1 lone man)
- 2 men living with parents

Overall, 33 people (15 men and 18 women) participated in the interviews with just over half containing adults in the 20 – 30's group. All the lone adults, except 1 were over 40. The two men living with their parents were late 20s and early 30s respectively. (See Annex 1).

The selection of households for the survey was run through a gender lens throughout. We aimed for gender balance (ie interviewing equal numbers of men and women) and cross checked the actual households interviewed against this and made adjustments at different points in the process. For example, there was a proactive search for men to interview as they were not coming forward. We successfully redressed the balance, and noted that this meant that men were more isolated from or avoided contact with the wide range of organisations contacted to find interviewees. These were mostly community, voluntary or statutory sector agencies offering support in education, childcare, or employment. It is likely that care of children means women are in touch with others and with helping agencies more. It could also mean that men are less keen to make contact with the helping agencies, or are conditioned to feel that such agencies are not intended for them.

In terms of Acorn Classification (a widely used demographic classification tool based on postcodes) 17 households are classed as 'hard-pressed', 6 are of 'moderate means' and 1 'comfortably

off' – the latter being based on the postal code of his parents house where he stayed. This was a useful crosscheck and proved remarkably accurate in most cases. (See Section 8 where livelihood levels are discussed).

Housing type

Five households owned their own homes – four couples and one older previously married woman. Two of the lone men lived with their parents. Four lone households (two male, two female), two single parent households plus one of the couples had local authority housing. Housing Associations were used by both pensioner households, a single mother and a lone woman. Private rented accommodation was occupied by two couples with children and three of the single mothers. (See Annex 1)

1.6 Structure of the report

The next five sections of this report examine the findings of our research based on the 5 categories of assets; financial, human, social, public and physical. The section on financial assets goes into particular detail about debt as this was one of the particular areas of focus for the research contributing to CAPs ongoing 'Debt on Your Doorstep' campaign. Information about human assets is also dealt with in more detail than social, physical and public assets which received less attention due to limits on the time available in the interviews.

Each section starts with a definition of the particular asset in question followed by a presentation of the findings and observations. Particular note is made of the gender differences in relation to different assets.

The assets pentagon (p??) will then be considered, and the need to examine the inter-relatedness of the assets.

Section 8 looks at livelihoods strategies and outcomes, and section 9 focuses on what people saw as their opportunities for the future.

2. Financial Assets

What do we mean by financial assets?

Financial assets are all the financial resources that people use to achieve their livelihoods objective. Regular inflows of money can include earned income, pensions, state welfare benefits, maintenance money received from ex-partners and remittances from people working elsewhere.

Available stocks cover savings and credit facilities. Access to financial capital or credit, which is gained through financial service organisations such as banks, is an important area of focus for improving the financial assets for poorer households. Households may also hold 'liquid assets' i.e. goods that can quickly be sold for cash such as tools or jewellery.

Source: DFID Sustainable Livelihoods Guidance Sheet Section 2.3.5

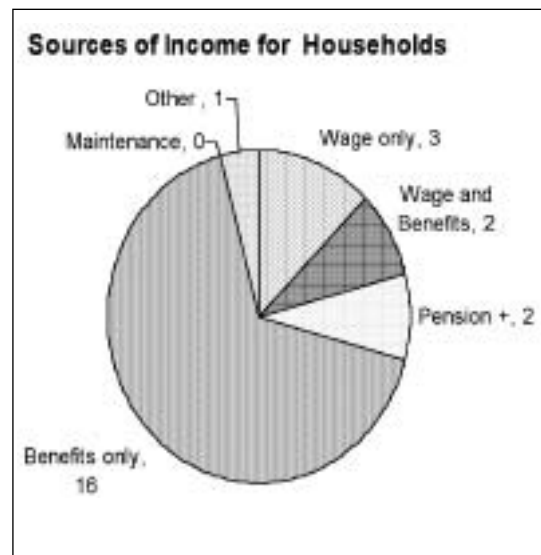
Voices from our research

“At one point I couldn't summon enough energy to put out the wheely bin. I couldn't understand until a friend from church pointed out I hadn't eaten enough calories - I'd had a few days of just drinking tea til my money came through.”

2.1 Sources of income

Household income came from wages, benefits or a pension or a combination of wages and benefits. (See Figure 4). As only 6 of the 30 working age adults in the households were in employment the majority of our sample were relying exclusively on benefits. There were a number of women in our sample undertaking quite responsible volunteer jobs but caring responsibilities meant they could not or did not want to translate these human assets into doing paid work, which meant they did not accumulate financial assets.

Overall monthly income ranged from £440 for one of the single parents to over £1,800 for two of the couple households. The couple households were by and large better off because



they could combine paid and unpaid work more flexibly. Most single parents had an income of around £600 p.m, compared to couples (either with or without a working member) who had an income of on average £1,211.

For sixteen households the only source of income was **state benefits** and within these over half the households, mainly lone male and female, relied on Incapacity Benefits or Disability Living Allowance. The remainder depended on either income support or, in two cases, job seekers allowance. Child benefit was a universal benefit received by all households with children and in the study households this was an important regular inflow going directly to the mother (and in one case to the single father). Income support was the main source of income for all the single mothers and father. Child caring responsibilities combined with the low wages on offer were cited as the main reasons for not taking up employment.

Dave has been unemployed since 1998, and he feels his main problem is boredom. He's done all the training that the Job Centre offer, and keeps applying for jobs in warehousing but they never get back to him. The training schemes that he has done in workplaces treated him like "cheap labour". He lives with his mum, and feels he should be the main breadwinner, but can't seem to get a job. He used to go to the snooker club sometimes, but hasn't been since his step-brother moved away. To get a better life, he is sure he needs a job.

Working Family Tax Credit had increased income for working families. Women particularly felt the benefit of this as it allowed them to

stay at home and care for their young children – which is what a number of the mothers stated they wanted to do, contrary to the government's attempts to support them to work. Trying to get the best out of the system led to one household starting and stopping work at various times which in the long-run resulted in not being able to show a good employment record.

Five of the households had an income from **waged employment** but in two of the cases this was supplemented by benefits and all of the waged households were in the 'couple with children' category. Five of the eight husbands were working. Only one of the wives was working in paid employment. Another said she was about to start a new job.

The pensioner households had additional income over and above the basic state **pension**. The couple relied on income support and carer's allowance. All financial assets from the selling of their house had gone on paying rent for their sheltered housing. The single pensioner relied on a small private pension and a small amount of interest from stocks and shares to supplement the basic state pension.

Although 3 of the single mothers had children from previous relationships none of them were receiving maintenance from the father. In some cases this was a deliberate choice to avoid further contact and resulted in a conscious decision not to pursue an entitlement to equal share of

financial assets. But in one case the father had deliberately given up work so that he would not have to pay anything.

2.2 Savings, credit and debt

Stocks of financial assets include: savings, possessions that can be easily sold in crisis situations, loans from family members and friends, informal loans from doorstep lenders through to larger more formal loans through high street banks and credit companies.

Very few households had **savings** of any kind. Where they did it was very small amounts and usually with Christmas presents or school trips for children specifically in mind. Only one person had savings over £300 and this was a pensioner who used the capital to generate a small amount of interest.

Liquid assets were fairly minimal among the households. Most homes had a TV but usually on a pay as you go basis. A range of tools, sewing machines and beauty equipment were mentioned when prompted by the interviewer, but more as things that could be used to earn money at some future time, rather than assets that could be sold for money.

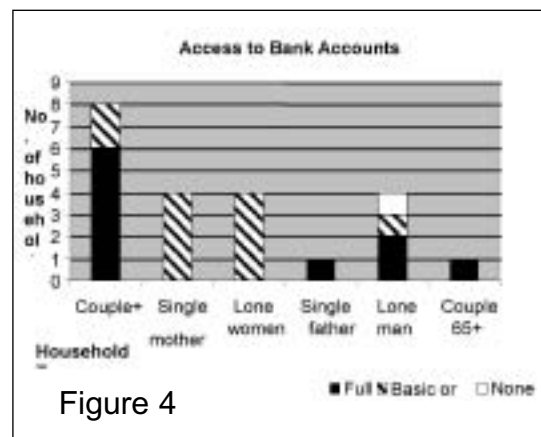
Borrowing from family members was mentioned by a few people but was not common, and in one case had caused problems when the loan was called in unexpectedly. Borrowing small amounts from friends was also used in emergencies. Bartering of

time was a key medium of asset exchange none the less valuable for being unmonetised.

Significant **windfalls** were mentioned by four households – all couples with children. In three cases sums of money had been inherited ranging from £1,500 to £7,000. In two cases this had been used for renovating the house which they owned. One of the inheriting households also received £1,500 in compensation for an accident. A fourth household had received two grants totalling £1,340 from a disability charity.

2.3 Access to Bank Accounts and Credit

Access to Bank Accounts varied significantly between the household types. See Figure 5. Just under half of the households spoken to had access to full bank accounts (cheque book and overdraft facility) and these were either couple or male households. All the single mothers or lone women



plus 2 couples with children and one lone man had basic accounts either at a bank or Post Office. One household, a lone man, had no account.

In addition to most women only having basic accounts one household reported difficulties in getting an account for their daughter despite having had accounts themselves for some years.

Access to mainstream credit

(through banks or building societies) was by far the single most significant financial asset that households had – or did not have. Mainstream facilities, however, were only available to those with a good credit rating and some form of collateral such as owning a house or having a steady job. If not able to access mainstream credit (reasonably priced), people were forced to use high cost alternative lenders to provide loans. The criteria for lending were not as rigorous as mainstream lenders but the costs were more.

For our households, these forms of loans proved easy to get and came in a variety of forms such as cash lending on the doorstep, vouchers for high street shops, catalogues and Pay as You View television.

Individual amounts varied between £500 and £2,500 but there was virtually no limit to what people could borrow from these sources. Over half the households had loans from 3 or more places; usually a mixture of catalogue purchases, doorstep loans via Shopcheck or Provident and shopping vouchers. Most of the loans were taken for a variety of things including home improvements, a car or equipment and clothing for children. Getting into **Arrears** on rent and utility bills was also widely used

as a way of accessing money to help cash flow situations.

The list below shows the different types of credit that households had used over the last five years. It shows the prevalence of high cost alternative credit, and the limited access to mainstream credit. Some households were using more than one kind of credit.

- 4 households had no debt
- 5 households had arrears (no interest but high risk of disconnection or eviction)
- 4 households had some form of mainstream credit
- 22 households had high cost alternative credit

The average debt on cash and voucher loans was around £1000 (£989) per household where these facilities had been used. It should be noted however that as respondents (particularly lone mothers) were often vague or didn't actually know how far payments had progressed this figure is only a rough calculation.

Seven households had taken a social fund loan available through the social services department. This is an interest free source of cash and further applications can be made once a previous loan is paid off. Repayments are automatically deducted from benefits.

2.4 Impact of debt

A trend throughout the interviews was people's own unawareness of exactly how much debt they were in. Some households said they didn't know how much debt they were in and others only knew roughly how much, and were often confused as to what was owed and when.

Debt and credit had varied effects upon households. The impact of debt on at least four households interviewed could be described as profound and damaging, both financially and in terms of human assets. Whether debt was the cause or symptom of depression is at times unclear, though there was a clear correlation between the two issues in two of the households. Debt continued to impact upon other households, even if they were now moving towards a better state of financial health/management. A further group of around six households were managing and seemed to use debts and credit as a productive factor to build other household assets, e.g. home improvements, cars etc. This group comprised higher income groups mainly of the couple-children type. Single parent mothers and single women felt more desperate and worried about debt than any other household category. Single men in our sample tended to deal in cash only, and not have debts, or were not concerned by the debts they did have. Of the people who felt they were managing, most were couples.

The women in our research spoke of debt being *depressing, devastating, a curse, demoralising, heartbreaking, can't sleep, housebound, living in denial* to describe how they felt. When added to the high number of women depressed in our sample, the connection between debt, isolation, shame, and depression is clear.

2.5 Debt and Advice

In the few instances where people had accessed advice it was often incidentally and through the intervention and signposting on by other professionals / intermediaries from agencies not specifically concerned with the issue. One lone female was referred to Christians Against Poverty by the church pastor and another was referred by her domestic violence support worker. A further household had had its home budgeting worked through by a social worker (again in passing as the social worker was intended primarily as a support to people with disabilities in the household).

As a general rule, households did not seem to go looking for advice themselves. Several of the women interviewed couldn't bring themselves to think about the problem (envelopes piling up, putting them in a black bag) which had a big impact on their readiness to seek solutions. Women in two households mentioned looking at a pile of debt envelopes and crying. Very few of the households mentioned Citizens Advice Bureaux.

Of the four households seemingly on the margins of financial sustainability or deep in debt only one was accessing advice. One household had debts from doorstep lenders of over £1000 yet “wouldn’t know where to go” for advice. Of the 5 households previously in debt, but who were reducing their debts only two had accessed advice (noted above). One household felt they’d “learned the hard way” and visiting an advice worker was unnecessary.

Quite a few made comments such as “...I already know” and “I’m clued up really” and that they already understood issues of debt very well. A smaller number of households hadn’t thought about advice and “Wouldn’t know where to go to tell the truth.”

2.6 Budget control

Where possible information about who controlled the household budget was gathered in couple households. In four households women had handed over control of household budgeting to their male partner. Not untypical were comments such as **“Philip’s dead good with money”** and **“Doreen is uneasy with money.”** In one household the female had had previous debt problems and was now happy for her partner, who was working and the ‘breadwinner’, to take over the running of the household budgeting. In a fifth household the wife retained control of the majority of the budget although complex and subtle negotiations went on over some aspects of spending.

The husband did however retain complete control over a credit card that he used for his own purchases. No detailed information was gathered for the remaining households.

2.7 Insurance Policies

As insurance policies are part of the financial services industry on the one hand and a potential protection against shocks as far as household were concerned we were interested to know how many households had policies and of what sort. There was a wide range of responses. Only 8 households claimed to have any insurance policies. Of these some had various policies, some had just one. Five households had house insurance, four had contents insurance, and four had life insurance. One household had just surrendered their endowment policy, presumably to benefit from the cash now. Three households mentioned what they considered to be miss-selling of policies when the situation they thought they were insured for wasn’t covered leading to significant financial ramifications. The majority of households, however, regarded policies of any sort out with their reach. It was couple households with children which tended to have policies more than other types of households.

2.8 Gender and Financial Assets

Table 2 shows the key observations about gender and financial assets in the 24 households that were visited.

Table 2

	Women	Men
Differences	<p>Sources of income Mothers with husbands/partners generally relied on their partners income from paid employment. Women were less likely to enter paid employment for a range of reasons, however some had responsible volunteer positions. Most mothers cared for their children fulltime rather than take paid employment. When women got jobs they tended to be lower paid and part-time. Younger women did not tend to push for maintenance from ex-partners preferring a clean break.</p>	<p>Sources of income Men were more likely to enter into paid employment. Men were more likely to be on Job Seeker Allowance if they were out of work. The jobs that men took paid more although they were also more physically demanding. In some cases men deliberately forfeited income to avoid working away from home.</p>
	<p>Bank Accounts Women, especially those heading up a household on their own, were more likely to have a basic bank account.</p>	<p>Bank Accounts Men were more likely to have a access to a full bank account.</p>
	<p>Credit and Debt Women signed up for more debt than men both within couples and by themselves. Women tended to get into more problems with debt especially lone mothers. Women were less likely to know how much debt they were in High cost alternative credit was used mainly by women.</p>	<p>Credit and Debt The group least likely to have debt was single males and older households</p> <p>Budgeting Men were perceived to be better at managing money by women and in 4 households women had handed control over to the partner completely.</p>

Overall looking at financial assets showed how women are placed in more vulnerable positions through lack of access to mainstream banking and credit facilities and exclusion, from the labour market, primarily because of caring responsibilities.

What did we learn about financial assets?

- For most of the households, these were the weakest assets
- Only 6 of the 30 working age adults were in employment
- Women's caring responsibilities made it harder for them to access paid work
- Couple households were better off as they could combine paid and unpaid work
- Many households relied on Income Support, Incapacity Benefits or Disability Living Allowance as their main source of income
- Very few households had savings to draw on in times of crisis
- Couple households had access to mainstream credit and full banking facilities, and used this to build up assets. Women found it the most difficult to access these mainstream services, and were most likely to rely on high cost alternative credit, especially lone mothers.
- Asking for financial advice was usually suggested by a third party rather than coming from within the household. People felt powerless about debt.
- The effect of being in debt was immensely stressful, especially for the women interviewed
- Mis-selling of insurance policies was an issue for a number of households

3. Human Assets

What do we mean by human assets?

Human assets represent the skills, knowledge, ability to labour and good health that together enable people to pursue different livelihood strategies and achieve their livelihood objectives.

Human assets are required to make use of any of the other four types of assets. They are therefore necessary, but not on their own sufficient, for the achievement of positive livelihood outcomes.

Voices from our research

“I've had depression since day one of having my eldest son, I felt on my own, the really bad bout lasted 5 years.”

“I left school at 15 and went to work on a YTS, looking after older people and children for 2 years, but there were no job prospects at the end”

3.1 Knowledge and Skills

Amongst the people we spoke to, having children seemed to be the key indicator as to whether parents had taken **post-school qualifications**.

All couple-children households contained at least one person with a vocational qualification or in two households a higher level diploma.

In most cases this was the male partner. Two women in couple households have vocational qualifications and a further three significant work experience. Most single mothers and the couple pensioners also had various vocational qualifications. For some mothers continuing education was stated as a desire to be able to help their children with their homework.

Those women that did go on to undertake training once they left school tended to take short courses but for most this did not translate into

jobs. This highlights the low value of locally available community level courses, which mostly women took advantage of, and the lack of connection to what employers want, and the local availability of jobs. (See Grant and Buckner, 2006).

Those people living on their own were the least likely to have a post-school qualification, particularly the lone men and the lone father. This group were also the group most likely to have significant health issues. These issues may have prevented them physically or mentally from undertaking training and/or entering into paid employment. This illustrates the connection between the level of quality of human assets, in terms of good health, and the ability to build financial assets.

Susan left school at the age of 15 when she became pregnant. She married the father, with whom she still lives, and they now have 4 children, 3 of them still living at home. Since leaving school Susan has taken various short courses but has only ever been able to get a job as a cleaner. While working in this capacity at a large supermarket she remembers being told that she wasn't 'qualified to stack a shelf'. She has taken on various voluntary teaching assistant positions but so far she has not got the job of a teaching assistant that she desires. She is just starting a new job working night shifts. Her husband works full-time as a skilled worker but 'hates' the job. He gets about half the pay he did working away from home but Susan missed him being away so he got a job nearer home.

However, some households expressed a resigned feeling towards education: 'people my age don't have qualifications'. Others reported negative experiences of training schemes. Attitudes to opportunities also varied, one woman expressed a desire to go to university while another person (young man) felt this was unattainable.

The couple-children households had the highest qualifications and the ability to take advantage of this by one member of the household working while the other took care of the children.

Computing skills were increasingly seen as an important basic skill to have. Two thirds of the women were able to use computers including the lone mothers who used it as to email friends and for on-line shopping, and in one case looking for jobs. Only a third of men could use a computer and this was usually for gaming or

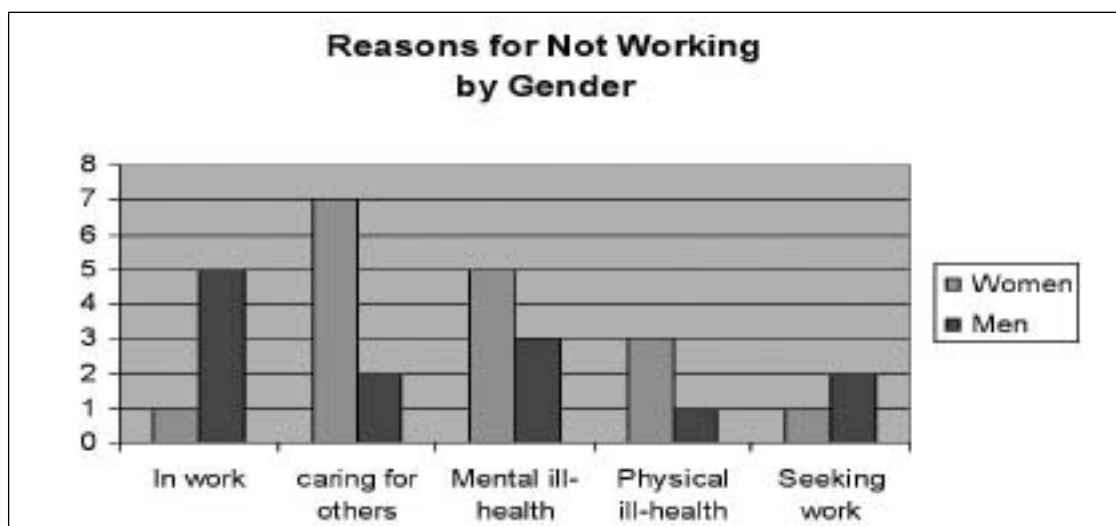
product research (e.g. for a car or a loan). One person mentioned having to use a computer as part of their work. A few mentioned taking basic computer course but none mentioned using computers subsequently for further learning.

3.2 Health and ability to work

A major factor in people's ability to work and earn was their health. Only 6 of the 30 working age adults in the households were in employment. 3 were seeking work and a further 9 saw caring for children or ill adults as their job, or as a reason for not currently seeking work. The remaining 12 individuals were not able to work due to mental ill-health or long-term physical ill-health. Two of the working men also had long-term health conditions but were able to work in a limited capacity. Overall, the biggest health issue was that of **mental ill-health**.

In the snap-shot shown in Figure 10, 8 people (5 women and 3 men) stated they were not currently working due to mental ill-health. A look over time however, showed that **all** the women except 2 had experienced some form of depression that prevented them from working for longer or shorter periods within the previous 5 years compared to 5 of the 15 men. None of the women described themselves as having unqualified good health and only 3 of the men felt fully fit.

problems associated with birth and child care. Reasons for depression for men included being violently attacked, death of father, death of a child, multiple deaths of close relatives, stopping smoking, bullying at work and redundancy. Three women had suffered post-natal depression, one suffered depression following domestic abuse and three following the breakdown of a relationship. Other catalysts mentioned were debt, falling out with a family member and having to care



There are clear gender-related causes of ill-health, for instance, men were more vulnerable to violence in public places, women to health

for a relative. In some cases the depression was caused by a combination of circumstances.

Robin is a single male in his 30s. Bullying at school and then at work have contributed to his ongoing mental ill-health that has been difficult to overcome and Robin has not worked for the last 10 years. During one of his breakdowns Robin ran up debts for sheltered accommodation. The first he knew of this was when he was sent a note of arrears from the Mental Health Trust. He felt 'crucified' by the debt which he eventually managed to pay off. Unable to work he volunteers time regularly to various local organisations. He also receives a lot of moral support from his family and wider community. He would rather have this than their financial support he says.

3.3 Self-esteem

As well as education and health, human assets also cover a person's self-esteem and belief in themselves. In a number of cases it was clearly the actions and attitudes within external agencies which had knocked people's confidence and discouraged them from progressing rather than encouraging them. These included:

- Low expectations about getting a job – sometimes internally felt but also externally imposed
- Negative experiences of training which had put people off further training
- Bad experiences with the employment service by some
- Negative experience of work included difficult conditions undertaking paid care work, sexual harassment and bullying. For those in work most of them did not enjoy the work they do
- 'Red tape', health and safety issues and a lack of a drivers' licence were mentioned as barriers to becoming self employed or starting a business
- One single mother with considerable voluntary experience told the employment service she wasn't happy with their job selections for her

"I applied for a job at the big retail park where I heard there were a couple of hundred jobs packing. I never heard anything back from them, but when I told that to the dole, they look at you as if you're lying and never applied in the first place"

3.4 Ill health amongst children

Half the households interviewed had children of a range of ages living with them. Children were a cause both of growth in assets, and of loss. In some cases older children brought money into the household, or looked after younger children. Relationships particularly between daughters and mothers were a source of emotional support to both. In some cases the support was the other way round, with particularly mothers continuing to give to their older children who had left home, even though nothing came back in return.

The assets of around half of all the households with children were affected by the ill health of at least one, and often more, of their children. This ranged from occasional hospitalisations due to infections through to ongoing issues including physical and learning disabilities, asthma, bowel disease, epilepsy, severe food allergies and challenging behaviour. Three households had tried claiming disability living allowance but were turned down despite the obvious burden to the family. Clearly the effect of coping with a sick child over a period of time had taken its toll for many; both on the health of the parents, and on their relationships with others meaning a likelihood of a run down of all assets even though some of the children brought state benefits into the family.

3.5 Caring for adults and children with disabilities

A third of the households we spoke to had significant caring responsibilities within the household. The effects of this on the household made themselves felt in two ways. Firstly there was the inability to enter the labour market as a result of looking after others. This prevented carers from being able to earn money and build their own skills and human capital. Secondly, and related, the consumption of time and effort in looking after dependent household members had a knock-on effect on the individual's health. The extra stress placed on carers looking after household members was frequently mentioned.

“When my parents became ill, I looked after them for several years. As a result I was out of the job market for a very long time and found it difficult to get employed when I was ready to work again. It was the exhaustion of looking after my parents for 11 years which meant that when I lost them, and couldn't get back into the job market, my own health was at risk.”

Resources exist for carers (Stockton Borough Council Carers Resource Centre / MIND support groups etc) but none of the households mentioned accessing these. The support that was mentioned included Sure Start, secondary care, social services and faith groups.

3.6 Women and unpaid work

Within the household economy women were far more likely to have caring and reproductive roles. For the household this role allowed other members of the household, usually the male partner, to engage in paid work. The decision was usually talked through and made on the basis that the man could gain access to a higher paid job than the woman although in other households there was the 'Victorian expectation' as one wife put it that she should stay at home and the husband go to work. A negotiated balance between paid and unpaid roles in the household was a clear strategy for building assets and allowed greater flexibility in households with two adults. The different contribution that each other made was generally recognised in families. But the caring role was also a barrier to participation in the labour market especially for lone mothers. As one mother identified

“I am unable to work because I can't afford the childcare, the tax credits don't cover the cost of sending the kids to nursery even though my sister works there and gets a discount, it is expensive and there is a £40 gap I can't cover”

3.7 Gender and Human Assets

Table 3 Gender and Human Assets

	Women	Men
Differences	<p>Knowledge and skills Of those who stayed on at school more were women who gained at least 2 GCSEs. 3 women left school due to early pregnancies. Single mothers were more likely to have vocational qualifications compared to lone women and single fathers. Overall, however, women tend to have fewer and lower post school qualifications despite leaving school with higher qualifications than men.</p> <p>Health Women mentioned cancer, epilepsy, diabetes, learning disabilities and heart murmur. Depression in women was due to post-natal depression, domestic abuse, relationship breakdown, debt, stress of caring, loss of job or a combination of some of these.</p> <p>Caring More women carried out caring roles with the result that they were less able to access paid work.</p>	<p>Knowledge and skills Fewer men stayed on at school but they went on to get better vocational qualifications. Males in couple households had vocational qualifications whereas lone males had none. In couple households with one person working it was the male that used existing skills to gain paid employment.</p> <p>Health Physical ill-health for men included back and knee injuries, diabetes and some unknown illness. Depression in men was due to being violently attacked, family deaths, bullying, redundancy and the stress of stopping smoking.</p>

The picture found among the households visited is not an uncommon one among what are recognised as poorer households – low qualifications, poor health, low self-esteem. What did surprise us was the extent of mental ill-health. Its effects impacted on most households, and, as we discuss in Section 7, are wide ranging. The extent and costs of caring were also highlighted through our discussions with households.

What did we learn about human assets?

- Women are less likely to have post school qualifications than men, despite more of them leaving school with higher qualifications. Those that did go on to undertake training once they left school tended to take short courses but for most this did not translate into jobs.
- Many people interviewed had suffered some form of ill-health over the previous 5 years
- Depression had impacted on virtually all the women spoken to and a third of the men. There were clear gender-related catalysts that led to the depression both for women and men, although for some it was a combination of events.
- For people living alone, ill health featured significantly, and this seemed to prevent them taking training and/or entering into paid employment.
- Disability and ill-health of children in the family was a major factor in the number and severity of barriers faced by households
- Both men and women experience negative and discouraging attitudes from external agencies, and this had impacted upon their confidence

4. Social Assets

What do we mean by social assets?

Social Assets are the social resources upon which people draw in pursuit of their livelihood objectives. These are developed through

1. relationships of trust, reciprocity and exchanges which may provide a basis for informal safety nets
2. more formalised groupings based on common interests
3. networks and connectedness either vertical or horizontal which increase people's trust and ability to work together and expand their access to wider institutions such as political or civic bodies

Source: DFID Sustainable Livelihoods Guidance Sheet Section 2.3.2

Voices from our research

“I've got a lot of friends, and get fed three times a week, and they get to spend time with me”

“I help out at the church now with fundraising and helping in study and youth groups. I also do a few hours at the charity shop. I feel that with people having given so much to me I can now help in giving something back”

This section focuses on social contacts within both households and the wider community².

4.1 The importance of relationships

A third of the households were affected by the breakdown of marital/partner relationships and our findings were that this affected assets, as opportunities to work and asset build were more difficult as a lone parent or single person. In this section we look at the patterns of household composition that formed over time for the people we interviewed.

Women and relationships over time

Of the 18 women in the survey, the ones in couple households were the best off. 7 of the 8 women in couples were in long-term relationships and this was their first marriage. These were the only women who lived in bought homes, apart from one older divorced woman. They also had more access to assets such as cars and computers. The remaining woman in this group, and her children, had just moved in with her boyfriend and felt that things had stabilised after a period in debt. Paid work seemed more of a possibility for these women although some had made a decision with their partner not to take on paid work.

²See One NorthEast (2005) for a discussion of economic development and social capital in Tees Valley.

The women who made up the single parent group of households had a much more varied pattern. 2 or 3 had had a number of relationships resulting in children from different fathers. None of this group lived in a bought home and they all found it very difficult to take on paid work and care for young children at the same time. In 3 cases a relationship break up had caused a serious erosion of financial and physical assets, although one of the women was expecting something from the sale of the marital home. In the remaining households it had been impossible to build up financial assets, indeed reliance on high cost alternative credit was one of the defining features of lone parents and single women. Another characteristic of this group was the decision by most of the women not to chase up ex-partners for maintenance preferring a clean break. Domestic violence was a reason for a relationship breakdown in at least four of the ten single headed households.

All the lone women had previously been in a couple relationship and had grown-up children but were now living on their own. Two of the older women in this group had been married twice. One had managed to retain some of the money she brought into the second marriage, but the other had lost everything over the years. In addition, three of the four in this group were in receipt of incapacity or disability allowances.

Fiona, a single mother, was working full-time when she met her first partner. After 5 years together Fiona got pregnant but her partner wasn't interested in the baby. She got severe post-natal depression which resulted in her going off sick from work. Her partner also started drinking more and became abusive and two years later she left him. Initially her ex-partner paid maintenance but after a while he gave up his job to avoid having to pay. After living in a relative's house for a while Fiona moved into a council house of her own. She went onto income support for the first time in her life - a situation she finds humiliating. Now the baby is one year old she keeps her depression at bay by volunteering - a way of getting herself out of the house. She is keen to find a job again but doesn't want to rush into a low paid job which she feels will make the situation worse.

Men and relationships over time

Of the 15 men in the households 8 of them were in a couple household. Like their female partners this was their first marriage/partnership, apart from the one couple who had just moved in together. 5 men were in paid employment, one cared for his partner of 9 years, 1 is unable to work and 1 is a registered job seeker. Although the decision about who should seek paid work was discussed in some of the homes, in others there was a clear expectation on the man's part that the woman stays at home and looks after the children.

One of the men interviewed was a single father who had won custody of his child although -he had suffered considerable stress over the break-up of the relationship with the mother. This had put him in the same position as a single mother finding it impossible to work and care for his pre-school son at the same time. He was therefore unemployed, but intended to seek paid work once his son is at school.

In contrast to the lone women who had all had children by previous relationships the four working age lone men had never had children or owned their own property. Two lived in their parents' home, and two in local authority housing. Depression was common among this group brought on by redundancy, accidents, violence and death of close family. A sense of hopelessness and pessimism pervaded this group more than any other.

The stories above emphasise how problems such as relationship breakdown, violence, redundancy and caring for ill relatives can have a knock-on effect on other assets often making women and men much more vulnerable to future shocks leading to longer-term illness and low levels of income.

4.2 Support from previous partners:

There was very little reported support in this area and responses showed no pattern. One household said that a previous partner stays away, another was reported as using drugs, another said that the 'ex' had not been

interested in their child for the last nine months. One former partner had just been released from prison and was beginning to show some interest. For some a conscious decision to make a clean break had been made while others realised the benefit of having a father figure in their child's life and were actively seeking to rebuild the relationship between child and father.

4.3 Care from family and friends

A few households had strong support from family and friends and this was clearly a very important asset, described for example as "brilliant" and "couldn't manage without". The other side of the coin was that 3 households themselves provided support for members of their extended family. Only one person described themselves as self-sufficient, but that person was paradoxically part of a strong friendship group. Two households reported reciprocal caring arrangements with family and friends.

4.4 Social Contacts

A wide range of social contacts was reported by most households which provided people with a diverse range of assets. In 14 households friends were a key provider of support and help. The range of support from family and friends was greatly varied including: financial support, especially loans; food in exchange for child minding; hair cuts; nursery discounts; meals; shopping; cheap tobacco; a fridge in return for advice; lifts in a car; toys and clothes; support and friendship. Four households reported no help at all from these sources.

4.5 Faith

Ten households reported links with local churches - this represents a far higher incidence than the national average and probably reflects the channels through which some of the respondents were identified. Nonetheless, for five households church support/contact was described in strong terms, for example *'it helps overcome depression'* and *'always someone at the end of the phone or email to talk to'*.

People mentioned being involved in churches in a variety of ways over and above the traditional activities of services and bible studies. For a number of people volunteering with church related activities such as Kid's clubs, running a church shop, helping with older people and driving the church minibus gave them a structure and purpose which they felt was important particularly if they were unable to work in regular paid employment, and was a way of contributing to society. Two families had received specific help with children who had long-term illnesses and others had benefited from being gifted a weekend away. One family

had received a Christmas hamper from the Salvation Army and many mentioned the non-material help in terms of emotional support at difficult times. Help with mental illness and signposting to help with debt were other ways that people had been helped by their church. One person who has been involved with a church for the past four years described it as giving 'stability and grounding'.

4.6 Gender and Social Assets

During the research we found it a lot easier to access women than men, suggesting that women are more likely to be involved in some form of social grouping, such as Sure Start or a local church. However, women were also more likely to be providing support to family members living outside the household, including to children, parents and an uncle. Women suffered a loss of assets as a result of relationship breakdown. Men living alone were noted to be the most pessimistic of all the groups, often citing negative forecasts for their futures, and seeming to have the least social assets.

What did we learn about social assets?

- Those households who were supported by external family members or friends really appreciated this, and the support was a valuable element of their livelihood strategy
- Volunteering either at a church, community organisation or charity shops was recognised as a positive asset and an opportunity to repay kindness people had been shown by others. This was particularly the case for people who were unable to take paid employment.
- In our group in Thornaby, women were more likely to have social interactions, with both formal and informal groups.
- Lasting relationships are important assets, particularly for women who tend to lose the most if the relationship ends
- The men who lived alone had not had children, and seemed the most isolated, hopeless and negative about their futures.

5. Public Assets

What do we mean by public assets?

Note: 'Natural Assets' is the 5th asset in the DFID Sustainable Livelihoods Framework. We did not find it useful in the UK urban context and have replaced it with public assets.

This is because in the UK people are much less likely to rely on the land and nature as a means of accessing livelihood strategies.

By public assets we mean public services beyond basic infrastructure mentioned in physical assets. This includes libraries, local organizations and regeneration groups as well as people's general engagement within their community beyond the immediate circle of friends and family.

Voices from our research

"When I was experiencing domestic violence, I had to travel to Stockton to get it dealt with. On one incidence it took three hours for the police to respond to my call for help. In fact, some times it is better not to report an attack as my ex-husband told the police that I had hit him first; and the police said that if I carried on with my claim they would have to arrest me and lock me up. And having 3 children I could not take the risk."

5.1 Community Activity

There was a general lack of involvement in community development organizations across households. The main engagement with any organisation was 5 Lamps (a local community centre), which was mentioned frequently but usually in connection with some sort of training course rather than anything to do with community action. The Mandale redevelopment had left many residents in that area sceptical of the value of their views. They felt their suggestions and wishes had been ignored. In a few cases residents were pleased with the outcome and were looking forward to being able to buy a share in a house in Mandale but most felt that they had been forced out of the area to make way for expensive houses.

At a more general level most people felt that they didn't have a voice in Thornaby – sometimes this was because people felt they weren't heard when they did speak up, for others they did not see the point in speaking because *'no-one will listen'*. Most people had never met their local councillor and a few did not know who their councillor was.

Interest in being involved in improving life in Thornaby:

Ten households expressed an interest in working to improve the lives of others, although most responses were weak/passive; for example 'If I could'; or 'If I was of use', suggesting a lack of confidence in this area or perhaps not recognising that they had anything to give. Three households felt that they

had to improve their own lot first before it would be possible to help anyone else.

5.2 Local Services

In terms of local services **libraries** were used by over two thirds of households. For five households this use was exclusively for their children, and for two others it was for course work and research. One person said that they never borrowed books because they always forgot to take them back – although they still used the library. One household mentioned not using the library because they had too many unpaid fines.

Those who had no computer of their own often used computers available at various community buildings either at the library, South Thornaby Community Centre or at the Five Lamps organisation. Eight households mentioned accessing computers in this way.

Eleven of the sample households regularly used **public transport**, especially buses at the time of survey. Three reported never using buses. Three households were regular users of taxis and two people used to use trains – one for travelling to a training venue, the other to get to hospital. Buses were described as “*terrible*” by one person and “*very expensive*” by two others but in general people felt that Thornaby was well-served by public transport.

Five households were actively involved with the local **Sure Start**, and five more had a history of involvement

with the programme. One household said Sure Start was “*brilliant*”; another said that they had ceased to be involved with Sure Start because they felt there was a lack of consultation in its processes. Eight households felt involvement was not applicable to them, because they did not have any children under the age of four.

Several households told stories of negative interactions with public services, experiencing a lack of understanding or sensitivity to their position, which in some cases amounted to prejudice. In the case below, the attitude of staff at the Job Centre was very unhelpful, and provision of a service was achieved only through another public channel (the MP).

“Once my cooker broke, and I went to the job centre for a grant, they just asked ‘can't you live on sandwiches?’ But my local MP, Dari Taylor, got involved and I got the loan”

5.3 Local Groups for Regeneration

There was very little evidence of engagement with local decision making fora among the families spoken to. Five households said that they had no involvement with local groups for regeneration. One person reported going to poorly-controlled meetings about housing development on the Mandale estate which was described as “*more screaming and shouting than anything else*”. Another was involved with the Friends of South Thornaby Community Centre

but with a similar experience: *“I don’t think it makes any real difference, local people being involved in things like that”*. Overall this pointed to a clear sense of alienation from local structures and resources.

Knowledge is important in order to exploit community resources outside of the household and mobilise human assets within. Given the low levels of confidence and post-16 qualifications amongst our households this sort of mobilisation was challenging for them. The low numbers of households accessing advice services illustrates this. Many houses were characterised by a lack of awareness of many such services. Others didn’t perceive any value in them, or found them inaccessible.

5.4 Gender and Public Assets

Women were more likely to access public assets such as libraries, leisure centres and healthy eating classes. This was often as part of

their time spent with children, but also lone women identified using these assets. The Sure Start initiative was particularly useful for women with younger children, and was used by quite a few of our sample.

Women were also far more likely to volunteer than men, in some cases the women chose not to earn money with the skills they have in order to be flexible around household needs. These women are building capabilities, and providing an important service for others, but they are not translating these skills into financial assets for themselves.

As demonstrated by the quote at the beginning of Section 5 relating to domestic violence, it is very important that public services engage with women, in particular when they are at risk. Without this gendered engagement, there is a heightened chance of women becoming more vulnerable as they decide not to trust the authorities.

What did we learn about public assets?

- People did use community centres (5 Lamps), libraries (over two-thirds of households), and Sure Start, and women accessed such assets more than men.
- Most people did not feel they had a voice or political engagement
- Few people accessed advice or support from formal services
- Public assets need to recognise needs of women and men separately, and the caring responsibilities of women if they are to engage with people most at risk
- Where public services were delivered well, people benefited a great deal, but when services were unsupportive, the impact on the individual was damaging.

6. Physical Assets

What do we mean by physical assets?

Physical capital covers the tools and equipment that people need to be productive along with the basic infrastructure needed to function productively such as affordable transport and energy, decent housing and access to information.

Source: DFID Sustainable Livelihoods Guidance Sheet Section 2.3.4

Voices from our research

“I aspire to the normal things in life like what my brother has; a house, car and a girlfriend”

“I borrow the kids' bikes to get about”

This section looks at two particular aspects of physical capital which potentially allow people to be productive. None of the people we spoke to were self-employed although some had been in the past on a very small informal basis.

6.1 Productive Equipment

The amount of significant possessions that households claimed to own showed something of the material poverty of their lives. Three women mentioned owning productive equipment such as beauty equipment and flower arranging stands but none were currently using these to earn money although two of them intended to when their children were a bit older. This may be as much a question of being time poor as asset poor. Two of the men had tools and decorating equipment but again none were being used to earn money.

Most physical assets were non-productive. Apart from basic household furniture the key items mentioned by people were TVs and

mobile phones. Some households mentioned saving TV time for when the children were in so it kept them quiet. For others it was a source of entertainment when other forms of entertainment are too expensive e.g. taking the family to the cinema costs over £25 once transport, tickets and snacks are included. Most were rented through Pay As You View or other doorstep schemes, greatly increasing the costs of such commodities.

Nine households had mobile phones. Complete information was not available regarding landlines, however at least two of the houses had their phones disconnected due to late payment of bills. Two households cited their DVD/CD collections as assets. Seven households reported no significant material possessions (this was obvious from observation) or made no comment. One household talked about an “eight oven ring thing”, and said that one partner had an expensive camera and Star Trek

memorabilia. Another household talked about the herbs they grew in the garden as significant possessions, and said that all of their furniture was second hand. The lone father had slowly built up a collection of camping equipment as an investment in cheap holidays with his son for the future.

Nine households had their own computer, but of these only 4 had access to the internet, or used it regularly. For example, one household had bought a broken computer at a car boot sale. Another had been given one by their son but did not use it. However, another person had been given a computer by an uncle and used it to buy bargains on Ebay. One household had owned a computer but had been forced to sell it for financial reasons. Thirteen households had no computer. As mentioned in the Human Assets section more women than men had computer skills and the uses of computer were different, with men using computers for games and price comparing while women used computers for emailing friends and on-line shopping for bargains.

6.2 Transport

Four households regularly used a bike as a main means of transport, one further person used to use a bike to get to work, but no longer. Seven of the 24 households owned a car, which was valued for a means of transport to work as well as for collecting and dropping off children. Car ownership was most usual in couple households. One of the other households (a single father) had a car which was currently off the road in need of repair. Two others reported walking everywhere. In two households a car owned by someone else, a partner or family member, was shared with a relative or household member. Nine households had neither a car nor a bike. Not having a car was mentioned as a barrier to work as well as the high cost of bus fares by a few households.

6.3 Gender and Physical Assets

Some of the women owned productive assets, but were not planning to use them to gain an income until their children had left home. Most of the ownership of cars was by couples, with both using, but most often belonging to the man.

What did we learn about physical assets?

- None of the people we spoke to used their physical assets to earn further money
- TVs, Mobile phones and computers are all physical assets, that were commonly owned and valued
- Not having a car was recognised as a barrier to accessing work, as well as the high costs of bus fares

7. Inter-relatedness of assets

This section explores the interaction that takes place between different types of assets and considers the vicious and virtuous cycles of asset-loss or gain that emerge. While each type of asset is important (financial, social etc) in itself, looking at how they interlink gives a more complete picture of how sustainable a livelihood is in the face of an external shock. For example, when a shock leads to the loss of one asset, this affects the individual's ability to grow assets in all areas, and can create a constant condition of insecurity, and fear of losing other assets.

In our group of households a particularly common scenario for women was the breakdown of a relationship (social asset), leading to poor health (human asset), leading to decreased ability to earn and increased debt (financial assets), leading to poorer housing (physical assets) – sometimes compounded by ineffective or unhelpful responses from public services.

An example from the research of this kind of cycle is narrated in the box below:

Our research also indicates that the reverse scenario can occur. As one asset is increased, there is an improved ability to withstand shocks, and to develop other assets as demonstrated in the below example.

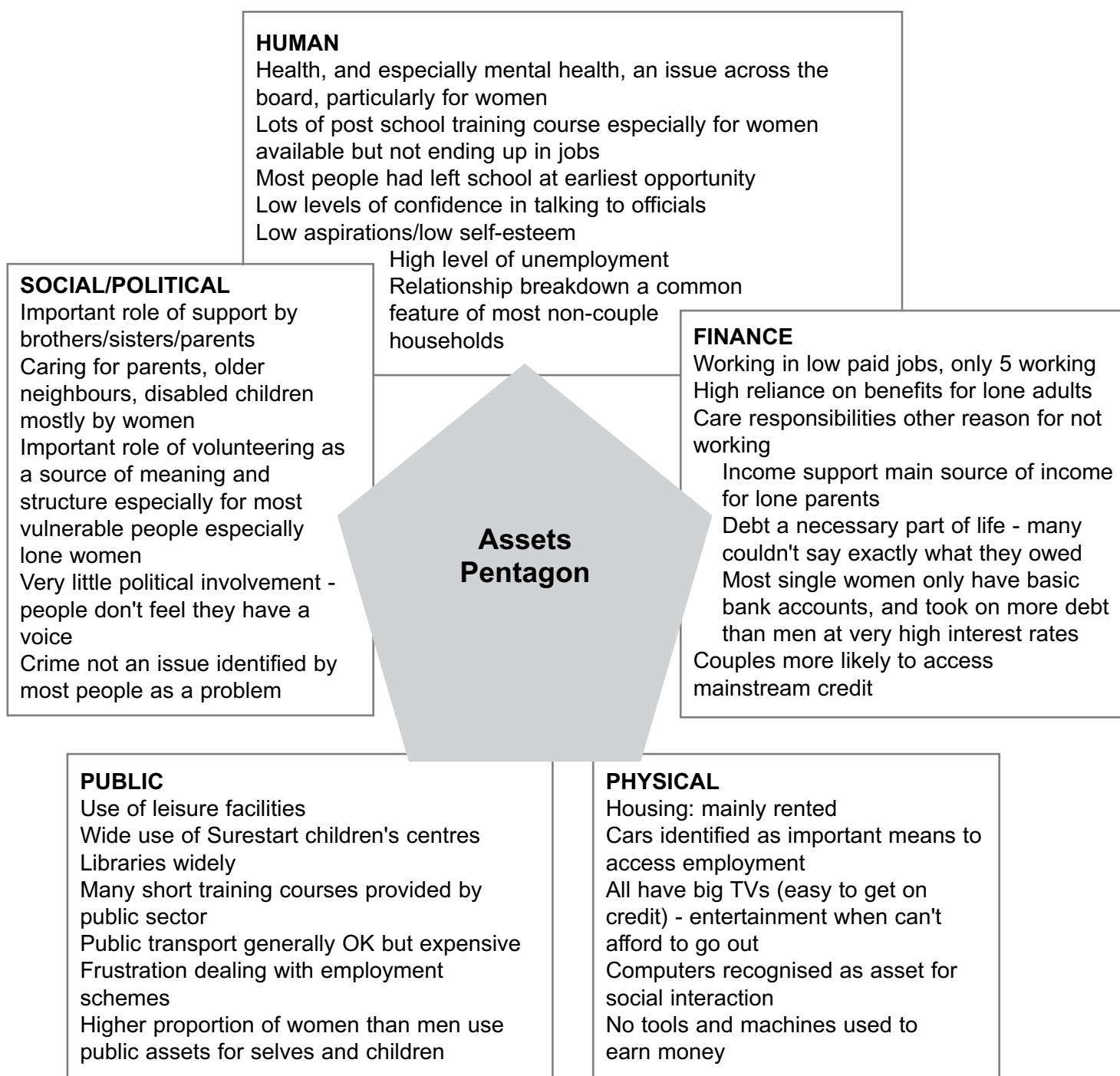
Jim and Anne have been married for over 10 years. The early years were difficult while Jim studied and then was in part-time work. When Jim was offered full-time work they were able to buy a house with a loan from Jim's mother for the deposit. The following year an inheritance from Jim's relation plus some savings which Anne had allowed some basic upgrading to be done to the house. Subsequent manageable loans and more recently a remortgage have allowed them to buy a car and do further renovations to the house. Workwise Anne has had a number of part-time jobs but these were always low paid and poor conditions. Since 1999, when Working Family Tax Credit increased substantially, she decided it was better to stay at home and look after the children than to engage in paid work.

Susan is in her 40s and lives on her own. When her father became ill and needed care Susan entered into a vicious circle of asset loss. She initially lost her job through the stress caused by caring for her father who was dying of cancer. Her debts for a car caught up with her and her depression deepened. She felt she had to return to work to pay off the debts which were accruing more interest but did so too soon and ended up having to go off sick again. The loan insurance policy would not pay out because she was off again with the same illness. She ended up losing the car but still having to make payments. She is still off work with depression

At times, people chose to cut back on one asset in order to maintain or build another. For instance, in two of the households deliberate decisions were made by the couple that the male partner would take a lower paid job in order to spend more time with

the family. In one of the cases this reduced the income earned by half but meant the husband no longer worked away from home. This is a reminder that it is not just financial outcomes that households look for.

7.1 Assets Pentagon: Summary of Key Observations



8. Livelihood Strategies and Outcomes

What do we mean by Livelihood Strategies?

Livelihood strategies are about the range and combination of activities and the choices that people make/undertake in order to achieve their livelihood goals. This includes productive activities, investment strategies and reproductive choices, etc.

The more choice and flexibility that people have in their livelihood strategies the greater their ability to withstand – or adapt to – the shocks and stresses of the vulnerability context.

Access to assets is the major influence on choice of livelihoods. Transforming structures and processes can reinforce positive choices or they can also constrain choice, reduce access and restrict mobility.

Source: DFID Sustainable Livelihoods Guidance Sheet Section 2.5

Voices from our research

“I got the mantelpiece from a friend, and I'm paying it back at £10 a week for 6 weeks, the fridge I got from a neighbour. We help each other out with food and things when we can. Any work I took would need to fit around looking after my child. My main job is as a father. I could have got incapacity benefit for my bad back, but I wanted to prove I was a fit father so they wouldn't take him away so I gave that up, and just get jobseekers and child benefit. I've bought a computer from a carboot sale for £3 so me and the kid can learn how to type”

The amount of choice and flexibility that people had over livelihood strategies depended largely on what access they had to assets. Households found themselves anywhere on the spectrum from no choice (survival), to a limited range of choice (coping) through to households with more choice (adapting) and finally those with a full range of choice (accumulating). As we built up an understanding of the strategies at each level we began to see associated characteristics, and the resulting outcomes, which we brought together in a livelihoods

ladder. This was a useful tool for starting to identify positive interventions to support the livelihoods of women and men in poverty in Thornaby.

This section looks at the livelihood strategies used by poorer households in Thornaby. It then examines the impact of external shocks on households, goes on to map where households put themselves on the spectrum, and finally presents a livelihoods ladder arising from the observations of this study.

8.1 Surviving and Coping

Within a household there may be a range of individual strategies used in order to bring about the best outcomes possible, some of which are financial, while others are about developing personal or social assets.

A range of strategies were described in our research at survival and coping levels, and we have separated these into different types:

Reducing consumption:

- cheap tobacco or cutting back on smoking
- minimising food eaten
- having no treats or withholding treats from self for the benefit of children
- not sending children on school trips
- wife going without
- switching off the heating
- using candles for light
- cutting back on shopping

Exchanging goods and services:

- a fridge in return for advice
- food in exchange for child minding
- gardening in exchange for prayer lessons

Favours from friends and family:

- borrowing in-laws car when needed
- living with in-laws or parents for a period
- money loans
- hair cuts
- meals

Intensifying labour in order to reduce costs:

- walk rather than use public transport

The high incidence of people having to reduce consumption (including of essentials such as food and heating) demonstrates the shortage of options that poverty brings. As one man describes, when the children need extra money for school “*Poor Sandra (the wife) goes without*”. However, it also reveals the resourcefulness that can be found by drawing on social assets and exchanging favours when times are tough. But even these resources only seem to ensure a continuation at the same level of asset-ownership, not a means for people to build on the assets that they already have. Using these strategies allows people to struggle and to cope, but not to develop towards adapting or accumulating.

8.2 Shocks to households

Shocks are events and situations which are beyond the control of the individual who is being effected, but which create a problem that the person has to deal with. Sometimes these are major events such as bereavement or loss of employment or a home, and sometimes these may seem minor but are also very stressful. For example, a washing machine breaks down, which leaves a choice between paying to call a plumber who may not be able to fix it, finding the money for a new washing machine, using the local laundrette which is an expensive way of washing and drying clothes, or hand washing clothes.

Relationships, while clearly a social asset when working well, can also function as a shock, for example

when there is a breakdown or bereavement. The level and sustainability of assets is a major factor in the vulnerability of people to such external shocks, and their capacity to withstand them.

Simon, now in his late 30s, has worked hard since leaving school at the age of 16. He got married just over 10 years ago and after having two children he and his wife decided to buy the council house they were living in. Within a few months, however, Simon was unexpectedly made redundant and was unable to find another job. He suffered depression and his wife also began to feel unwell. The situation was made worse by the increasing debt that Simon and his wife incurred in an attempt to maintain previous income levels. In turn, this caused arguments putting strain on the relationship. The two children also have poor health placing extra demands on the family.

Shocks to women

Post-natal depression affected 3 of the women we spoke to but all the women at one stage or another had been affected by depression to some degree. Women tended to be more affected financially and sometimes emotionally by the breakdown of their marriage or significant relationship. In other cases there was relief at the end of an abusive or controlling relationship. Domestic violence was experienced by 5 of the 18 women interviewed. A breakdown in relationships with siblings also featured. Unreasonable stress within

the workplace and poor working conditions was another factor that had a negative impact on women's assets. Some women had been affected by redundancy.

Bereavements, including a number of deaths in quick succession and untimely deaths, were also mentioned. Some had been involved in car accidents with both negative (health wise) and positive (financial compensation) effects.

Catherine, now in her 50s, lives on her own in rented accommodation. She previously owned a house which she was able to keep after her first marriage ended. But a short disastrous second marriage led to her having to give up the house and move into the rented house she is now in. Her health also deteriorated rapidly to the point where she has been unable to work for the last 15 years. She now has very few possessions and is demoralised by being constantly in debt. Catherine has a strong social network including church links which she relies on for support in a variety of ways.

Shocks to men

For men the main shocks were redundancy, industrial injury, bullying in the workplace and street violence. Depression in these cases was not uncommon. Experience of redundancy and industrial accidents both reflected the fact that more men have paid employment and that the nature of the work tends to be more physical. Fewer men we interviewed had gone through a broken

relationship, particularly ones involving children, and in general the effects of this were not (apparently) as damaging, particularly financially, as for women. The death of a father was also mentioned as having severe impact on one of the respondents as were experiencing a number of deaths in a short time period.

Both men and women mentioned anti-social behaviour by neighbours as causing problems. In one of the households this led to the couple moving home and having to give up work until work in the new area could be found.

8.3 Livelihoods Ladder

To help identify how secure, long term and effective people's strategies were for creating and preserving assets, the research categorised four stages: surviving, coping, adapting and accumulating (each of which has defining characteristics). Together they form a 'livelihoods ladder' which people move up and down at different times in their lives.

Households were asked where they saw themselves in response to 4 statements representing the four levels of surviving, coping, adapting and accumulating. The responses are shown in Figure 6.

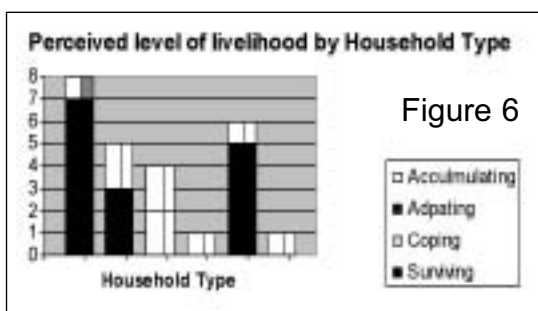


Figure 6

3 of the households felt they were just **surviving** with two of these being single parent households. In the other household disability and depression were key features.

14 of the households visited felt they were **coping**. Life was still difficult but through a combination of means they were getting by.

6 households placed themselves at the **adapting** level in the belief that they were preparing for the future and that things were getting better. In reality at least two of these households fitted the characteristics of the coping level more accurately.

1 household felt they were at the **accumulating** level but this was more in terms of things going better for them than they had been. The household, a couple with children, still had debt but the husband had a good job and they were positive about the future.

Not every household fitted neatly into one of the four levels but the livelihoods ladder did provide a useful guide to the different strategies found among the households, and the results in impact on households in terms of assets and outcomes.

Not surprisingly most households felt that they had little choice in their strategy. People do not choose to be poor and where apparent choices might exist, for instance take up of training or jobs, there were very real reasons why people felt this was not the best thing to do in the circumstances they were in.

Livelihoods Ladder

Based on Thornaby Households

Level	Characteristics	Strategies	Assets & Outcomes
Accumulating	<p>People feel that life is going well for them and that it will continue to improve. They have a stock of assets, which is used to build on past achievements. Mostly couple households in this category.</p>	<p>Working in the formal economy. Running a business Investing in shares of property. Gaining advanced qualifications. Highly dependent on formal and increasingly electronic forms of communication and information. Men more likely than women to be gaining highly skilled qualifications. Having access to mortgage and mainstream credit.</p>	<p>Increase in stocks of assets e.g. savings and investments are growing. People are healthier on the whole. There is a feeling of well being. Job satisfaction is much more common than lower down the ladder. Men more likely than women to be in highly skilled, well paid occupations.</p>
Adapting	<p>People are actively working towards the future. They have a vision of what they want for the household and how they are going to achieve it. There is an interest in and engagement with community and public life. A feeling that there are opportunities that can be taken advantage of. Women recently separated are often hopeful about asset-growth, but not realistic about financial consequences of split and unwilling to claim their share of joint assets. Inheritance or other 'positive' shock can help households to develop assets further.</p>	<p>At least one member of the household working in the formal economy. Gaining qualifications. Starting up a small business. Agreed balance of roles between male and female partners as to childcare and work. Accessing mainstream credit. No need for survival/ coping strategies. Mostly couple households in this category.</p>	<p>Assets are being developed. Shocks to the household are easily absorbed or quickly recovered from due to stocks of assets. Wider choice of training and jobs. Sense of improved well-being and health</p>
Coping	<p>People feel that that they are 'getting by' but there is not much prospect of them being any better off in the future. They may take advantage of support services but it usually does not help them enough to the next level. People feel alienated from power structures Most couples and lone men and women were in this category; unpaid and voluntary work and roles play an important part in the lives of both men and women</p>	<p>Total or partial reliance on income benefits and disability/incapacity. Low paid jobs often working at night for women or in dangerous/ risky labouring and building jobs for men. Engaging in the informal economy. Less frequent use of survival/coping strategies (see box below) including borrowing parents or in-laws car. Use of high cost alternative credit if mainstream credit is unavailable Women particularly at risk from doorstep lending and high interest rates.</p>	<p>Assets Assets such as health, income and physical assets are generally maintained. If in a job it is not one that usually gives much job satisfaction. If there is a shock to the household such as illness, redundancy, etc it is usually able to recover. Single and lone parent women most asset-poor and liable to be thrown into poverty by shocks.</p>

Level	Characteristics	Strategies	Assets & Outcomes
Surviving	<p>People feel that they are just surviving and life is a continual battle against things going wrong e.g. redundancy, illness of themselves or close relative, unwanted pregnancy, relationship breakdown.</p> <p>Low self-esteem leads to a feeling that no-one is interested in them and that most support services are not for them</p> <p>Lone parents more likely to be in this category plus some lone men and women</p> <p>Disability both for men and women is a feature in this category</p> <p>Caught in benefits trap</p> <p>Active decision particularly by women to look after children full-time (lone parents forced into it?)</p>	<p>Total reliance on benefits</p> <p>Take up of doorstep/ alternative credit</p> <p>Use of Social Fund</p> <p>Arrears on rent or utility bills</p> <p>Frequent use of various survival strategies such as walking rather than paying for transport, borrowing from family and friends, living with in-laws or parents, unable to send children on school trips, minimising food eaten, using candles for light, switching off heating, no treats</p> <p>High incidence of mental health problems in women who feel they are not coping eg with debt</p> <p>Engaging in the informal economy</p> <p>Strong reliance on informal information especially among women in relation to job information</p>	<p>This results in an erosion of different assets e.g. Health deteriorates both physically and mentally. Notable presence of lone parent women here</p> <p>Debt increases</p> <p>Physical assets of value are sold</p> <p>Social capital is stretched to its limits</p> <p>Families with disabled children are least able to grow assets</p>

8.4 Analysis of livelihoods strategies

The livelihood strategies found in this research involve an assortment of activities and the choices that people make in order to get by. The access to assets is a major influence on a person's choice of livelihood. The more choice and flexibility that people have in their livelihood strategies the greater their ability to withstand – or adapt to – the shocks and stresses of the vulnerability context.

Those people who are surviving or coping often rely on favours from friends or family, or are forced to reduce consumption, in order to

continue at their sustained level. This means they get by, but their livelihood persists to be in relative poverty, with little opportunity for gaining a more sustainable basis.

Shocks impact on everyone however for a person at the coping or surviving level, they can have a more negative impact. This may involve a deterioration of other assets and a longer-term loss of status. However, on some occasions people managed to overcome the shocks, and build their assets over time.

Mostly, although not exclusively, couples were doing better in terms of livelihoods outcomes than the single

men or women, or single parents. The couples tended to own cars, some had mortgages, and benefited from pooled income in couples where the woman worked. There was also significant sharing of household labour in couple households, where men participated in shopping, cooking and child care thus freeing up women for paid employment in one or two cases. This seemed to be because they were able to cover the range of responsibilities in building financial and human assets more successfully.

In terms of building financial assets, the pattern was stereotypical. The men had the paid jobs, and the women cared for children or parents and/or did voluntary work. The

gender contract arrangements for running the household tended to be shared to some extent, which meant couples could substitute for each other, reducing stress. The single parent women felt trapped by their inability to grow financial assets, and in many cases they hoped things would improve when the responsibility of growing the human assets of others has gone, or been passed on to others (children at school or leaving home).

Women particularly benefited in terms of financial asset building from being in couple households. It was also noticeable that being in a couple led to greater optimism. Couples tended to be more hopeful, and have specific visions and dreams.

What have we learnt about Livelihoods strategies and outcomes?

- People face very limited choices, but despite this, use resourcefulness and creativity in order to develop a strategy on a daily basis to cope or survive
- These strategies may depend on support from family and friends, or from cutting back on consumption. Sometimes they may be long-term, and include accruing assets such as saving for a car. Most often they are short-term measures to get through to the next pay packet or benefits payment
- Limited assets were shared generously within a relatively poor community, which helped to prevent the most serious poverty, but did not allow people to asset build and address their poverty in a long term sustainable way
- Couples do better than single people, both in terms of physical and financial assets, and in their general sense of optimism and well-being
- Lives change. People move up and down the ladder - and the more assets they have, the more they can protect themselves from the shocks that might push others further into poverty

9. Looking to the future

One of the key issues is how households can 'graduate' from a lower level to the next level up. It is also useful to understand the factors which lie behind moves down the livelihoods ladder. For most of our households there had usually been better times. For some of them this was a lifecycle issue. For instance, households with young families, and particularly the women in them, felt that once children were at school or if older have left school, that things will improve and more opportunities will open up. For others the contrast was between times when they had a job and/or steady partner and now when they have no job and less assets. At least two women had lost property through divorce or separation. When asked about the future the majority of households, said they did not think about it – life is lived one day to the next. One male respondent felt hopeless: 'I have given everything up'. Table 4 takes the comments made by people and arranges by opportunities and barriers according to gender.

Table 4 **Looking to the future**

	Opportunities	Barriers
Women	Training leading to job. 'Don't feel I have any at the moment' (single mother). 'If I get a bit of good luck I'm always looking out for the bad'. 'Never thought about opportunities'. 'Would like to be a teaching assistant when my son goes to school'. 'Starting up a business'.	Managing money. Looking after kids Bad luck. Relationships. Illness, long-term sickness. Age (55). Partly self, partly government demands. 'Don't have a clue what I am doing tomorrow'. Managing on benefits
Men	Starting Clearing debt. 'Focus on one goal at a time'. A job.	No driving licence. Lack of Money. Own behaviour and attitudes – 'spending money on silly things'. Benefits system – 'have to work a lot more to get a bit more than on benefits'.

When asked to reflect upon the future the women in the households were more willing to do this as shown by the responses above. Women also seemed to appreciate a wider range of barriers having faced them themselves. For men jobs and money came across as the main concerns. One of the younger men did identify his own attitude as being a barrier recognising that he did have

a choice over how he spent the little money he got.

Among those who could see things improving in the future women tended to speak about training and children getting older as being the things that would help them to get on most. For men it was more about finding a decent job.

10. Conclusions

Livelihoods strength and resilience

This study provides a positive affirmation of the aspirations and strengths of men and women in Thornaby. In hard times, they know how to cut corners and make ends meet, and just keeping going when they have to. There are stories of unstinting generosity towards family and friends, and these forms of social assets are crucial to people.

Strategies are often sophisticated – for example a number of men and women combined work and caring responsibilities between them at different times in their lives in order to grow assets for the household. People put in many hours of unpaid work to their communities and church; investments for more than the strictly financial future. The study emphasises their resilience and resourcefulness in the face of significant barriers and disadvantages. Using the assets they do have often enables people to overcome shocks such as bereavement, or losing a job, and make plans for the future.

Enduring poverty; bridging the gap with policy

This study has highlighted the day-to-day reality men and women inhabit, and the continuing existence of poverty. Many people had very few financial assets and for some, this was combined with debts. It would be helpful for policy makers and service providers to hear real stories coming from households such as these in Thornaby, on a systematic and regular

basis. It would be useful for them to engage more directly with people experiencing poverty, ensuring that policy is sensitive to the survival choices people often have to make.

Non-financial assets

For many people non-financial assets were often the strongest and most important assets they had, with dependence on families and social networks really standing out as crucial in combating the isolation they experienced. Interviewees recognised these assets as really positive features in their lives, and an important element in their coping strategies.

The limits of coping strategies

Most households were either just surviving or coping, and were often reliant on support generously provided by family, friends and sometimes the wider community. These social assets were enabling them to cope. It appeared, however, that the limited assets of a relatively poor community were being shared, which helped to prevent the most serious poverty, but did not allow people to accumulate stocks of assets and address their poverty in a long term sustainable way.

Use of credit and debt

We found high levels of unmanageable and unmanaged debt, particularly among female lone parents, who are more likely to access credit through high cost alternative sources such as doorstep lenders. The combination of high interest rates, inability to move beyond survival

mode, lack of any assets, and mental health problems caused by debt, means the women in our sample were in a particularly poor situation. Most of the men (except those in couples) avoided taking on debt, probably because they had fewer responsibilities for children. Women in particular took on debt to meet social pressures for possessions via their children.

Mental health

The majority of the households in this study experienced mental health problems, and an especially high proportion of women (all but 2 in the survey). This had a big impact on their ability to earn and therefore to increase their asset levels. In four of the ten single-headed households, domestic violence led to lack of confidence, poor mental health, and the loss of a job. A high proportion of the households had children with disabilities. The practical difficulties and stresses of living with and caring for disabled children, combined with the complexity of the benefits system, made a growth of assets especially difficult and in some cases was a contributory cause of family break-up.

Women are poorer

The factors that made women poor, are complex. Many women on their own could not use paid work to grow their financial assets, and did not move beyond survival phase. For example, while more women in the sample than men took community education courses, such courses did not lead to any work, or better paid work. Many women opted to remain

on benefits because the transition to work felt too risky to their overall livelihood strategy; concluding that paid work was “not worth it”. Women were also far more likely to be carrying caring responsibilities. Women living either alone or in lone parent households were poorer than women in couple households.

Couples are better off

Couples were more likely to be in a virtuous circle of asset growth, and singles and lone parents in a vicious circle of asset loss. Lone women, and single parents, (mostly women) found it harder to build assets from what they had. In contrast, many of the couple households had a greater potential to grow assets if the household contains two income streams rather than one. They had more joint capacity for a combination of paid and unpaid work, the potential to negotiate roles within the household and therefore greater flexibility of labour leading to greater ability to weather shocks.

Gender stereotyping

Gender stereotyping plays a role in restricting the choices of occupation made by women and men in the study, and determining how they access financial assets. Many of the women ended up in work which is low paid, but fits stereotypical female roles (eg care work, hairdresser, or classroom assistant) and which fit around their caring responsibilities. This impacts on women’s chances of asset growth particularly if living on their own. Men, particularly in couple households, were more likely to be in

higher-level craft skilled industrial work, which is better paid. This gave them greater potential to build their assets, particularly as fewer of them had caring responsibilities. However, there were also examples of men choosing to reduce their income in order to invest in their family assets, by taking lower-paid but more local employment. A number of women who had separated from partners chose to give up claims to high value assets such as pensions or mortgages, in order to get a “clean break” from their partner, foregoing significant financial assets.

Political engagement

While one or two people had become engaged in community decision-making, and had met their local councillors, most people in our survey were unaware of, or uninterested in, local regeneration schemes. Few had any involvement in their local council or in the planning and delivery of services with the exception of Sure Start, and little belief that their involvement would make any difference to local decisions made.

Interaction with public services

Both women’s and men’s experience are that when the public services were approachable and useful, they benefited a great deal – such as being able to access secondary care when suffering from depression. However, when the services were unsupportive and treated people without dignity, the impact was huge on the individual and their confidence, an experience especially associated with the Job Centre Plus.

Using the sustainable livelihoods approach

The use of the asset-based livelihoods analysis has enabled us to uncover the reality of life for people experiencing poverty, the strategies they used to get by on a daily basis, and the opportunities they had to move towards a more sustainable future.

Based on our findings, we believe the ‘Sustainable Livelihoods Approach’ is a useful tool in ensuring that policy is based on an understanding of the strategies and choices that people have to make to survive. Moreover, SLA can enrich and broaden understanding of what is sometimes termed in the UK ‘asset-based welfare’.

Our analysis also suggests that it would be worthwhile for policy makers and service providers to engage more directly with people experiencing poverty on a systematic and regular basis, ensuring that policy is sensitive to the survival choices people often have to make.

Having undertaken the analysis in Thornaby, we are working to develop concrete projects identified by local people to address two or three key issues highlighted by the research, and working with local decision makers to see how the learning from this work can illuminate and contribute to local and regional economic development.

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Abbreviations

- CAP Church Action on Poverty
CC Couple – children households – one of the categories used in this report
DFID Department for International Development
DLA Disability Living Allowance

Annex 1 Overview of households

Households No	Household Type	Age Group	In Employment	Not in Employment	Benefits (data incomplete)						Housing					
					Income Support	Child Benefit	Housing Benefit	Incapacity Benefit	Disability Living	Job Seeker Allowance	Private Landlord					
											Owned	With parents	Local Authority	Housing Association	Private Landlord	
1	Couple + 2c	30-40	Husband	Wife		√						√				
6	Couple +2c	20-30		Both	√	√		√				√				
8	Couple +3c	30-40	Both work			√						√				
10	Couple +3c	30-40	Male Partner	Female Partner (unemployed)		√										
11	Couple +3c	30-40	Husband	Wife (homemaker)		√						√				
12	Couple +3c	40-60		Both		√	√			√			√			
22	Couple +3c	20-30		Wife unable to work Husband is carer		√	√		√							√
13	Couple + 4c	30-40	Husband	Wife unable to work		√			√							√
2	Single dad +1c	30-40		Caring for son									√			
15	Single mother +2c	30-40		Caring for children	√	√	√									√
17	Single mother +2c	30-40		Caring for children	√	√	√						√			
18	Single mother +2c	30-40		Caring for children	√	√	√								√	
19	Single mother +2c			Caring for children	√	√										√
14	Single mother+5c	30-40		Caring for children	√	√										√
3	Lone female	50-60		Long-term ill health										√		
4	Lone female	40-50		Learning disabilities										√		
7	Lone female	40-50		Depression											√	
16	Lone female	50-60		About to set up business				√			√					
5	Lone male	30-40		Depression	√				√				√			
9	Lone male	40-50		Looking for work						√			√			
23	Lone male (pensioner)	70-80		Retired										√		
20	Living with parents	30-40		Looking for work						√		√				
21	Living with parents	20-30		Depression	√				√			√				
24	Couple - pensioner	70-80		Retired										√		

Acknowledgements

This report was written by:

Sheena Orr, Greg Brown, Sue Smith, Catherine May, Mark Waters.

It was edited by Catherine May and Julie Jarman.

Printed by Church Action on Poverty, November 2006.

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ISBN 1-874115-05-2

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