Flourishing or floundering? 
Using the capability approach to assess the impact of welfare reform and public sector spending cuts on the human rights and equalities of vulnerable people in the UK

Wendy Anne Eades

BA (Hons)

Thesis submitted for the degree of
Doctor of Philosophy

University of Warwick
School of Law, Social Sciences Department

September 2018
# TABLE OF CONTENTS

Table of contents ......................................................................................... 2
List of Figures and Tables .................................................................................. 8
Dedication ........................................................................................................... 9
Acknowledgements ............................................................................................ 10
Declaration .......................................................................................................... 11
Abstract ............................................................................................................. 12
List of acronyms ............................................................................................... 13
1. Introduction to the thesis ............................................................................. 15
   1.1 Introduction .................................................................................................. 15
   1.2 Approach to the research: the aims and objectives for the project, the research questions addressed, its conceptual framework and its relationship to existing literatures .............................................................................. 15
      1.2.1 Project aims and objectives ................................................................. 15
      1.2.2 Main research questions ...................................................................... 19
      1.2.3 Defining the locus of the study: why is Coventry particularly relevant as a place to study the impact of welfare reform and public sector spending cuts? ................................................................. 20
      1.2.4 Defining the focus of study: Which groups of individuals are most likely to be affected by the combination of welfare reform policies and public sector spending restrictions? ................................................................. 23
      1.2.5 Defining which welfare benefit reforms should be included ............ 25
      1.2.6 Identifying a conceptual framework with which to measure the cumulative impacts of welfare reform ................................................................................................................................. 27
      1.2.7 Relationship to existing literatures: welfare reform and the capability approach ................................................................................................................................. 28
   1.3 Research strategy and methodology ....................................................... 29
      1.3.1 Theoretical conceptualisation of qualitative research into ‘lived experiences’ ................................................................................................................................. 29
      1.3.2 Research Strategy: The use of qualitative longitudinal research ................................................................................................................................. 32
1.3.3 Research strategy: the use of semi-structured interviews

1.3.4 My position as a researcher: reflexivity

1.4 Contribution to knowledge

1.5 Summary of Chapters

1.6 Conclusion

2. Chapter 2: The development and implementation of welfare reform in the UK since 1998 and its implications for benefit claimants in Coventry

2.1 Introduction

2.2 Historical context of ‘Welfare to Work’ and welfare reform policies

2.2.1 The foundation of the Welfare State: The Beveridge Report

2.2.2 Social Security under the Thatcher and Major years, 1979-1997

2.2.3 Changing the welfare landscape: benefit changes under New Labour, 1997-2010

2.2.4 Welfare reform in an age of austerity: changes to welfare benefits under the Coalition and Conservative governments, 2010 to date

2.2.5 Public sector funding cuts: the perfect storm

2.3. ‘Welfare to Work’ – the ideological foundations underpinning welfare reform policies since 1997

2.4. Studies on the impact of welfare reform and public sector budget cuts

2.4.1 Foundational studies using quantitative methods

2.4.2 Equality/Human Rights-based studies incorporating qualitative and mixed research methods

2.4.3 Studies using a Qualitative Longitudinal Research methodology

2.5 Conclusion

3. Chapter 3: Measuring the impacts of UK welfare reform on human rights using the capability approach

3.1 Introduction
3.2 A brief overview of the theories and concepts of human rights...........89
3.3 What is the capability approach?.................................................................96
   3.3.1. Sen’s capability approach..............................................................96
   3.3.2. Nussbaum’s development of the Central Human Capabilities list.................................................................100
   3.3.3 Sen’s use of conversion factors and Nussbaum’s Basic, Internal and Combined capabilities.................................................................103
3.4. Examples of the operationalization of the capability approach in high-income countries.................................................................109
   3.4.1 Studies using CA to measure social inequalities ........................................110
   3.4.2 Studies developing a CA-based evaluatory framework to measure social inequalities.................................................................115
3.5. Why use the capability approach to measure the human rights impacts of welfare reform policies on benefit claimants?...........................................120
3.6. Operationalising the capability approach in the context of welfare reform.................................................................................................131
   3.6.1 Choice of domains...............................................................................131
   3.6.2 Conversion factors................................................................................133
   3.6.3 Deliberative consultation......................................................................136
3.7. Conclusion.................................................................................................137

4 Chapter 4: Introducing interview subjects and their relevance to the empirical research.................................................................139
4.1 Introduction.................................................................................................139
4.2 Methodological context to research: why a predominantly qualitative approach?.................................................................................................139
   4.2.1 The use of the Questionnaire: its purpose, question construction and distribution.................................................................................................140
   4.2.2 The interviews: Selection of participants, questions and methodology.................................................................................................143
   4.2.3 Ethics.....................................................................................................148
   4.2.4 Data analysis: coding, thematic analysis, use of the capability approach & conversion factors framework.................................................................................................151
4.3 Baseline data about interviewees....................................................................151
4.4 Profiles of research interviewees

4.4.1 Interviewees on disability benefits due to physical health

4.4.2 Interviewees on disability benefits due to mental health

4.4.3 Interviewees who were lone parents

4.4.4 Interviewees aged 18-24

4.4.5 Interviewees outside the three target groups

4.5 Conclusion

Chapter 5: Looking at the empirical findings relating to 'bodily' capabilities

5.1 Introduction

5.1.1 A note about conversion factors

5.2 'Bodily' capabilities

5.2.1 The capability to be alive: avoiding premature mortality (C.1)

5.2.2 The capability to be healthy (C.2a)

5.2.3 The capability of securing access to adequate food and shelter (C.2b and c)

5.2.4 The capability to live in physical security (C.3b)

5.3 Conclusion

Chapter 6: Looking at the empirical findings incorporating 'emotional' capabilities

6.1 Introduction

6.2 The capability of enjoying family and social life (including engaging in parenting) (C5a)

6.2.1 Family and social activities

6.2.2 Capability to parent

6.2.3 Capability to be a carer

6.3 The freedom to grieve for loved ones (C5b)

6.4 The freedom from fear and anxiety (C5c)

6.5 To enjoy self-respect and non-humiliation, to be treated with dignity and not discriminated on basis of race, sex, gender, sexual orientation, ethnicity, religion or national origin (C7b)

6.6 Conclusion
Chapter 7: Looking at the empirical findings incorporating ‘agency’ capabilities

7.1 Introduction

7.2 The ability to plan (C6)

7.3 The capability of enjoying independence and security (C7a)

7.4 The ability to be knowledgeable, to understand and to reason (C4a)

7.5 The capability to engage in productive and valued activities (paid or unpaid) (C10b)

7.6 The capability to have rest and recreation (C9)

7.7 The capability to choose where to live (or where not to live) (C10a)

7.8 The capability of participating in decision-making, to have a voice and to influence (C10i)

7.9 Conclusion

Chapter 8: Conclusion

8.1. Introduction

8.2 Research questions

8.2.1 How and where have the Research Questions been addressed?

8.2.2 What research strategies and methodology were deployed to address the Research Questions?

8.3 Setting the scene: the context of the Research Questions

8.4 Answering the Research Questions

8.4.1 Is the capability approach a suitable and valuable framework with which to measure the cumulative impacts of welfare reform policies and austerity public sector budget cuts on the lived experiences of individuals? Is it possible to successfully operationalize the capability approach by adapting its tenets to the issue of welfare reform? Are there limitations to using the capability approach in this kind of research?

8.4.2 Can examining the lived experiences of individuals in Coventry reveal the cumulative and long-term impacts of welfare reform, public sector cuts and cost of living increases suffered by those most vulnerable and disadvantaged members of society?
8.4.3. Do individuals react to those cumulative impacts differently? To the extent that they do react differently, how does this depend upon their personal characteristics and their access to support networks?

8.4.4. How do national and local agencies respond to support those suffering most from the impacts of welfare reform and public sector funding cuts? How should they respond in the future?

8.5 Conclusion

Bibliography

1.1 Books

1.2 Journal Articles

1.3 Reports

1.4 UK Government Documents

1.5 UN Documents

1.6 Other materials (and unpublished documents)

Appendix 1: Questionnaire

Appendix 2: Findings of Questionnaire

Appendix 3: Tower of Barriers exercise

Appendix 4: List of selected capability domains

Appendix 5: Interview Schedule Wave 1

Appendix 6: Interview Schedule Wave 2

Appendix 7: Interview Schedule Wave 3

Appendix 8: Ethics forms
LIST OF FIGURES AND TABLES

Figure 1: Nussbaum’s Central Human Capabilities....................101
Figure 2: Central Human Capabilities
(as used in empirical research)..............................................177

Table 1: Original cohort for Wave 1 interviews.........................153
DEDICATION

This thesis is dedicated to my mother, Olive Myrtle Eades
(4th January 1924 – 23rd May 2007)

You left school at 14 with no qualifications,
yet you loved and supported me throughout my education.

Your memory inspires me still.
ACKNOWLEDGEMENTS

I wish to thank Professor James Harrison, my Supervisor, without whom this thesis would never have been completed – your help, support and patience have been incredible and I am truly grateful.

My thanks go to everyone in Warwick Law School who have been with me on this journey, including the staff and the PhD community, particularly my friends from B1.06 – Sat, Neriman, Kyungeun, Johanna, Limia, View and Rebecca - and also my friend and office mate Amanda – you have all kept me sane!

I am grateful to the ESRC DTC staff and to all my ESRC friends.

I have been privileged to be a member of the Welfare Reform Working Together Group for the last 5 years – you were instrumental in the development of this PhD research and I have been very grateful for your support and expertise.

Last but not least, I am grateful to my interviewees for generously giving me their time – your experiences have been the inspiration for this research project.

“For the Lord gives wisdom; from his mouth comes knowledge and understanding.” (Proverbs 2:6)
DECLARATION

This thesis is submitted to the University of Warwick in support of my application for the degree of Doctor of Philosophy. It has been composed by myself and has not been submitted in any previous application for any degree.
ABSTRACT

This thesis explores how the cumulative impacts of welfare reform and public sector spending cuts impact upon the human rights of benefit recipients living in Coventry. Its central premise is the application of the principles of the capability approach to examine whether the ‘Welfare-to-Work’ ideology behind the welfare reform agenda helps individuals to flourish, using qualitative longitudinal research methods to provide a rich insight into the lived experiences of individuals.

Drawing upon qualitative research conducted with benefit claimants in Coventry, this research operationalizes the capability approach to investigate how people react differently and why some developed resilience in the face of changes to benefits and services whilst others struggled. It assesses whether the capability approach is a suitable and valuable framework with which to measure the cumulative impacts of welfare reform policies and austerity public sector cuts on the lived experiences of individuals.

This doctoral research brings together three strands of enquiry to form a unique contribution to knowledge, by examining the cumulative impacts of welfare reform policies and public sector spending cuts in the UK through the lens of the lived experiences of individuals significantly affected by them and using the capability approach to reveal how their human rights have been eroded by the welfare-to-work ideology underpinning the welfare reform agenda. It concludes that the capability approach provides a valuable insight into the cumulative impacts of welfare reform policies and public sector spending cuts, by revealing the effects welfare reform and austerity measures have had on the emotional and agency capabilities of individuals in addition to impacts on their income, health, and housing. It argues that listening to and meeting the needs of those who have suffered most from welfare reform and austerity measures can create a welfare system that encourages people to flourish, rather than flounder.
List of Acronyms

BAME  Black And Minority Ethnic
B&B   Bed and Breakfast
CA    Capability approach
CB    Child Benefit
CFs   Conversion Factors
CHCs  Central Human Capabilities
CHRIP Centre for Human Rights in Practice (Warwick Law School)
CPI   Consumer Prices Index
CTS   Council Tax Support
CTC   Child Tax Credits
DLA   Disability Living Allowance
DHP   Discretionary Housing Payment
DWP   Department of Work and Pensions
ECHR  European Convention on Human Rights
EMF   Equalities Measurement Framework
EHRC  Equality and Human Rights Commission
EIA   Equality Impact Assessment
ESA   Employment Support Allowance
ESRC  Economic and Social Research Council
EU    European Union
FRS   Family Resources Survey
HMRC  Her Majesty’s Revenues and Customs
HMO   House of Multiple Occupation
HMT   Her Majesty’s Treasury
HREIA  Human Rights and Equality Impact Assessment
HSE   Health Survey for England
ICESR International Covenant on Economic, Social and Cultural Rights
IIB   Industrial Injury Benefit
IPA   Interpretative Phenomenological Analysis
IS    Income Support
JSA   Job Seekers Allowance
LCFS  Living Costs and Food Survey
LEP   Local Employment Partnership
LHA   Local Housing Allowance
LOS   Life Opportunities Survey
NIESR National Institute of Economic and Social Research
NMW   National Minimum Wage
PCF   Personal conversion factor
PIP   Personal Independence Payments
PESA  Public Expenditure Statistical Analysis
PSED  Public Statutory Equality Duty
QLR   Qualitative longitudinal research
QUB   Queens University Belfast
RPI   Retail Price Index
<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Full Form</th>
</tr>
</thead>
<tbody>
<tr>
<td>RSL</td>
<td>Registered Social Landlord</td>
</tr>
<tr>
<td>SCF</td>
<td>Social conversion factor</td>
</tr>
<tr>
<td>SHRC</td>
<td>Scottish Human Rights Commission</td>
</tr>
<tr>
<td>SIAA</td>
<td>Scottish Independent Advisory Alliance</td>
</tr>
<tr>
<td>SMF</td>
<td>Single Measurement Framework</td>
</tr>
<tr>
<td>TSO</td>
<td>The Stationery Office</td>
</tr>
<tr>
<td>UC</td>
<td>Universal Credit</td>
</tr>
<tr>
<td>UNCRPD</td>
<td>United Nations Convention on the Rights of Persons with Disabilities</td>
</tr>
<tr>
<td>UDHR</td>
<td>Universal Declaration of Human Rights</td>
</tr>
<tr>
<td>WCA</td>
<td>Work Capability Assessment</td>
</tr>
<tr>
<td>WRAG</td>
<td>Work Related Activity Group</td>
</tr>
<tr>
<td>WTC</td>
<td>Working Tax Credits</td>
</tr>
<tr>
<td>YTS</td>
<td>Youth Training Scheme</td>
</tr>
</tbody>
</table>
Chapter 1 Introduction to the thesis

1.1 Introduction

This thesis is based on a qualitative research study of how the combination of welfare reform policy initiatives and public sector funding cuts in the UK impacts on the human rights of benefit recipients living in Coventry. The study examined the ‘lived experiences’ of participants over a period of 18 months using the capability approach as a measurement framework.

This doctoral research project gave me the opportunity to examine these inequalities at close quarters, in collaboration with the local authority and local advice services, bringing to life the statistical data that pointed to significant changes to the lives of vulnerable and disadvantaged individuals brought about by welfare reform and austerity policies. The research also sought to illuminate how those policies were being implemented at local level, in order to identify those residents most at risk of serious harm and put in place strategies to mitigate against the negative effects of welfare reform and reduced public services.

1.2. Approach to the research: the aims and objectives for the project, the research questions addressed, its conceptual framework and its relationship to existing literatures.

This section lays the groundwork for the research, outlining its origins, aims and objectives and then main research questions with which the thesis is concerned. It explains why Coventry is an appropriate location for the research and which groups of benefit claimants were identified as the focus of the study. Finally, it outlines the conceptual framework of the research and its relationship with the literatures of welfare reform and the capability approach.

1.2.1 Project Aims and Objectives

This research is based on a collaborative PhD project between the Centre for Human Rights in Practice at the University of Warwick in the School of Law and Coventry City Council. It originated in concerns that the combination of
welfare reform, significant cuts to public sector funding resulting in reduction of services and increases in the cost of living would impact most on those individuals who were poorest and most vulnerable. By 2014, a growing body of research from sources such as Sheffield Hallam University’s Centre for Regional Social and Economic Research\(^1\) and the Institute of Fiscal Studies\(^2\) demonstrated the validity of these concerns, but policymakers in central government were still claiming that current welfare benefit reforms would reduce dependency upon social welfare by ensuring that more people would seek and obtain work.\(^3\) Coventry City Council, in partnership with local statutory and voluntary sector agencies working with individuals claiming benefits, recognised the need for further research into the actual impact of the cumulative cuts and reforms on the ‘lived experiences’ of residents.

The Centre for Human Rights in Practice (CHRIP) at Warwick Law School had already undertaken an extended collaborative research project with Coventry Women’s Voices to analyse the impact of the cuts on women in Coventry. This project had produced significant examples of potential and actual human rights and equalities impacts which were likely to

\(^1\) Christina Beatty, Steve Fothergill, *Hitting the Poorest Hardest: The Local and National Impact of Welfare Reform* (Sheffield Hallam University, 2013) [online]  

\(^2\) James Browne, Peter Levell, *The distributional effect of tax and benefit reforms to be introduced between June 2010 and April 2014: a revised assessment* (Institute of Fiscal Studies 2010)[online] [www.ifs.org](http://www.ifs.org) Accessed online 16/8/2018

disproportionately affect women,\textsuperscript{4} BAME communities\textsuperscript{5} and people with disabilities and could threaten the human rights of the most vulnerable and disadvantaged groups.\textsuperscript{6}

In order to undertake more detailed qualitative research into the cumulative human rights and equality impacts of welfare reform and public sector cuts on vulnerable and disadvantaged people in Coventry, CHRIP obtained funding from the Economic and Social Research Council (ESRC) for a Collaborative PhD studentship in partnership with Coventry City Council’s Insight Research Team, for which I applied and was successful.

At the local level, the aim of the research has been to provide insights about the extent to which different groups of people affected by welfare reforms are coping and where there are opportunities for local organisations to intervene to maximise individual resilience and mitigate the risk of increasing dependence upon local services. The research also aimed to contribute to debates at a national level by providing robust evidence of the actual impact of cuts and reforms and some practical ideas for supporting vulnerable individuals.


This multidimensional approach will also inform debates about the claims of policymakers that ‘welfare-to-work’ policies enable all to achieve a flourishing life and contribute to policy and practice at a local and national level.

The overall topic of the PhD and some aspects of the research had already been identified before the studentship was awarded. The research project was required to

i) Identify the cumulative impacts of welfare reform, public sector cuts and cost of living increases on the human rights of the most vulnerable and disadvantaged individuals in Coventry.

ii) Examine the ‘lived experiences’ of individuals and families directly affected by the national programme of welfare reforms and public sector funding cuts, and whose underlying situation meant they were particularly likely to be vulnerable to significant effects as a result of those reforms/cuts and increases in the cost of living.

iii) Build on previous local analysis that had used quantitative and qualitative data to identify that the cumulative impacts of the welfare reform agenda on families and individuals required more detailed research.

iv) Use a range of qualitative research methods to generate rich, detailed, textured data about the individuals/families and their lived experiences in order to understand the holistic impact of the cuts and changes on their lives.

v) Produce findings that would inform and assist Coventry City Council and other local policymakers in identifying those aspects of welfare reform policies and practice that had significantly impacted on ‘vulnerable’ residents and devising a matrix by which to identify those individuals or groups most likely to be particularly susceptible to future welfare reforms and spending cuts.
These parameters therefore underpin the aims and objectives for the research presented in this thesis.

### 1.2.2 Main research questions

Having established the parameters of my doctoral research at the outset, I wanted to explore a theoretical framework that would combine a multidimensional approach to measuring the impacts of welfare reform and spending cuts with a human rights perspective using qualitative methods. The capability approach seemed to offer this combination and to provide an opportunity to address other research questions, as set out below. Chapter 3 provides a full justification of my use of the capability approach. My main research questions, utilising the capability approach and recognising the parameters that framed the project, were as follows:

1) Is the capability approach a suitable and valuable framework with which to measure the cumulative impacts of welfare reform policies and austerity public sector budget cuts on the lived experiences of individuals? Is it possible to successfully operationalize the capability approach by adapting its tenets to the issue of welfare reform? Are there limitations to using the capability approach in this kind of research?

2) Can examining the lived experiences of individuals in Coventry reveal the cumulative and long-term impacts of welfare reform, public sector cuts and cost of living increases suffered by those most vulnerable and disadvantaged members of society?

3) Do individuals react to those cumulative impacts differently? To the extent that they do react differently, how does this depend upon their personal characteristics and their access to support networks?

4) How do national and local agencies respond to support those suffering most from the impacts of welfare reform and public sector funding cuts? How should they respond in the future?
1.2.3 Defining the locus of the study: Why is Coventry particularly relevant as a place to study the impact of welfare reform and public sector spending cuts?

This research project focuses on the lived experiences of benefit recipients living in Coventry. Coventry is a city and unitary authority in the West Midlands, England, the 9th largest city in England, 11th in the UK and the second largest city in the West Midlands region, with a usually resident population of 360,100. The most recent national data on deprivation ranked Coventry as 38th most deprived local authority in England, in terms of the deprivation levels experienced by the most deprived 10% of the local population. An independent study providing more recent data on child poverty in the city estimated that 21.21% of children in low-income families with children aged 0-19 before housing costs are living in poverty, rising to 32.77% after housing costs are taken into account.

These statistics clearly denote Coventry as an area of disadvantage and therefore it is likely that a significant proportion of its residents will be on benefits and thus affected by welfare reform. Identifying the number of people claiming benefits in Coventry is not straightforward, as the statistics

---

7 Facts About Coventry (Coventry City Council, 2017)  
http://www.coventry.gov.uk/info/195/facts_about_coventry/2435/population_and_demographics  
Accessed online 12/9/2018

8 Department for Communities and Local Government, ‘Index of Multiple Deprivation’ (DCLG 2015) based on data for 2012/13 [online]  
Accessed online 23/9/2018 The IMD combines all domains of deprivation (employment, income, health, education, crime, access to services and the living environment) to measure the level of multiple deprivation experienced by residents of neighbourhoods. However, it should be noted that these are measures of relative poverty within small areas of population. The IMD is generally published every 3-4 years, but no plans have been published indicating dates for future surveys. The measure cited is the Local Concentration measure

Accessed online 16/9/2018 The survey defined households as living in poverty if their household income (adjusted to account for household size,) is less than 60% of the average.
are provided by the Department for Work and Pensions West Midlands Group at the level of the Coventry and Warwickshire Local Employment Partnership (LEP). This figure was reported as 10,075 for July 2018. Coventry City Council estimated the claimant count for Coventry to be 4,460, or 1.9% of the population for June 2018, but it is unclear to what these figures refer.

Coventry City Council has also been impacted significantly by the ‘austerity’ cuts to public funding, resulting in its Settlement Funding Assessment being cut year on year by 50% since 2010/11. The impact of this is that the council has had to reduce 50% of its workforce, with a resulting reduction in non-statutory services, such as youth services, children’s centres and libraries. It has had to rely on voluntary sector organisations and volunteers to provide services it previously been responsible for, such as the Winter Night Shelters for the homeless, youth services and some local libraries. It also cut its grants to local voluntary organisations, including reducing grants to local advice services by up to 30%, and has reduced its level of Council Tax Support to 80% for all claimants, although maintaining Council Tax Support and a Local Welfare Assistance scheme has continued to be a priority, unlike in some local authorities. This tension between the steady erosion of its available resources and a political commitment to protecting its most disadvantaged and vulnerable citizens makes Coventry a good

---


12 “the indicative position is that the 2010/11 equivalent Settlement Funding Assessment provided £1,642 of funding for every household in the city in 2010/11. Since then, the number of Coventry households has increased as overall resources have been cut and the equivalent funding per household figure for 2018/19 has fallen by more than £850 over the period.” Coventry City Council ‘Budget Report 2018/19’ (February 2018) [online] http://www.room151.co.uk/wp-content/uploads/2018/03/Coventry2018TMS-1.pdf accessed online 19/8/2018

location to explore the combined impacts of austerity funding measures and welfare reform policies on disadvantaged residents.

As a compact unitary authority, Coventry City Council has a long history of working in partnership with a range of different agencies, especially those in the voluntary sector. In 2012 Coventry City Council established a Welfare Reform Evaluation Group (now the Welfare Reform Working Together Group) including local partners such as Whitefriars Housing (the largest Registered Social Landlord in the city), Coventry Law Centre, Job Centre Plus and the University of Warwick. Research was undertaken in 2013 with members of this group and other local partners into the Initial Impact of Government Welfare Reforms on Coventry. This reported how the recession had exacerbated long standing labour market inequalities amongst women, young adults, disabled people and some Black And Minority Ethnic (BAME) groups; the negative impacts of housing benefit changes, especially on more vulnerable groups; the scale of work capability assessments\textsuperscript{15} for disabled people; the increase in rent arrears and evidence that people were not coping with reduced incomes; and increasing pressures on partner organisations provided a valuable context for the current doctoral research project.

I joined the Welfare Reform Working Together Group in October 2014, which enabled me to keep up to date with developments in welfare reform policies and issues arising at the local and national level and to recruit research participants through some of the local agencies who were also members. The group also contributed to the design of the initial

\textsuperscript{14} Evans, R., ‘Initial impact of government welfare reforms on Coventry’ (Coventry City Council Insight Team 2013) [unpublished document circulated to Coventry Welfare Reform Working Together Group]

\textsuperscript{15} The Work capability assessment (WCA) is the test used by the DWP to decide whether welfare claimants are entitled to Employment Support Allowance (ESA), or more recently, the limited capacity for work component of Universal Credit (UC). It has nothing to do with the capability approach.
questionnaire and to the themes covered in the interviews schedule. I was able to disseminate my findings throughout the research period. This facilitated the research in a way that would have been difficult in a larger conurbation, for example, Birmingham. Working with a unitary authority also means that there is one layer of local government to work with – counties divide their responsibilities between county and district governance structures. The combination of all these factors made Coventry a particularly good place to address the research issues.

1.2.4 Defining the focus of study: Which groups of individuals are most likely to be affected by the combination of welfare reform policies and public sector spending restrictions?

Most benefit claimants were subject to a number of key changes in the benefit system: the limitation of uprating all working-age benefits to 1% from 2013 (and subsequent freeze in benefit rates since 2015); the government’s abolition of the Social Fund (Community care grants, crisis loans and budgeting loans) and its devolution to local authorities to offer discretionary welfare support (initially funded by the government, then solely by authorities); and the localisation of Council Tax Support provision, depending upon where they lived. However, early quantitative data analysis by Coventry City Council’s Insight Research Team, based on the Sheffield Hallam model\textsuperscript{16} identified three groups of working age benefit claimants most likely to be adversely affected by multiple benefit changes: people with disabilities; single parents (predominantly women) and young people aged 18-24.\textsuperscript{17}

The impacts of welfare reform were more likely to affect people with disabilities because of the combination of benefits they received

\textsuperscript{16} ibid n1

\textsuperscript{17} ibid n14; Richard Evans, ‘Welfare Reform – what we can learn from the Demos report Poverty in Perspective’ (Coventry City Council Insight Team 2014) [unpublished document circulated to Coventry Welfare Reform Working Together Group]
simultaneously (e.g., Incapacity Benefit and Disability Living Allowance) and the additional elements claimed for specific needs, such as mobility and care allowances and carer’s allowance. The way in which reforms to benefits were applied failed to appreciate the cumulative reduction of household income and the impact analyses of each reform did not reflect the overall situation faced by households. Individuals on disability benefits were also affected by a continual process of reassessment, either because of a tightening of eligibility criteria or as part of the transition to new disability benefits or both. They were also less able to enter work or move to lower cost housing as a response to lower social security payments.

Another type of household identified as negatively impacted by changes to the benefit system was that of the lone parents (predominantly female). They have been impacted by a combination of factors, including the freezing of Child Benefit, the Local Housing Allowance cap and an increasing expectation that lone parents (unless disabled) should re-enter the workplace by the time their youngest child enters full-time school (at 4 years old), without adequate funding for ‘wraparound’ childcare before and after school and in the holidays. Quantitative data indicated that lone parents as a group stood to lose most from the changes to benefits and tax credits instituted by welfare reform.

18 Disability Rights UK, Holes in the Safety Net: the impact of Universal Credit on disabled people and their families (The Children’s Society 2014) pp.3-4


20 ibid p.4

21 Sumi Rabindrakumar, Paying the price: The childcare challenge (Gingerbread, 2015)

The third category, young people aged 18-24, have been targeted by successive governments since 1996. The introduction of the Non-Dependency Charge for young people living with their family or friends and the Shared Accommodation Rate of Housing Benefit for single people under 25 without resident children came from a belief that young people will be able to live with their parents and should pay their way.23 The Coalition Government extended this to age 35, and originally planned to withdraw Housing Benefit from 18-21 year olds altogether.

The evidence above led to the decision to focus on these groups as part of the recruitment strategy, although other participants were not excluded.

1.2.5 Defining which welfare benefit reforms should be included:
The present welfare reform programme has been moving towards the introduction of Universal Credit, a single benefit incorporating the six main ‘legacy’ benefits for working age individuals (Income Support; Income-related Jobseeker’s Allowance and Employment and Support Allowance; Housing Benefit; an Child and Working Tax Credits). Universal Credit was piloted in specific Local Authority areas and was then gradually introduced on a geographical basis. Its ‘Full Service’ roll-out schedule has been delayed as a result of computer system issues, work capability assessment backlogs, and legal challenges to the implementation of key policies. Although Universal Credit was first introduced in Coventry in December 2015, Full Service Universal Credit (where all new eligible claimants are automatically required to apply for Universal Credit) was not introduced until 11th July 2018. Benefit recipients currently on the ‘legacy benefits’ are not likely to be migrated onto Universal Credit until later in the process, unless their

circumstances change. Although this PhD was originally intended to address the effects of Universal Credit on research participants, it became clear that no interviewees would be likely to access Universal Credit during the empirical phase, so the decision was made to focus the research on the impacts of the ‘legacy benefits’. The research will still have relevance, as a substantial proportion of benefit recipients will remain on ‘legacy benefits’ for some time and the timetable for their ‘managed migration’ onto Universal Credit has yet to be announced at the time of writing (September 2018). The main contention of this research is that welfare reform policies represent a continuum of continuing reduction of entitlement to social security benefits, placing increasing pressure on those who are most at risk and that this affects their lives in fundamental ways that impact on their human rights. Those on ‘legacy benefits’ are still subject to assessment, benefit reductions and conditionality and the experiences captured by the research reveal insights that will be relevant under Universal Credit, as the apotheosis of nearly forty years of welfare-to-work welfare policies.

By focusing on the actual experiences of Coventry residents most affected by changes to working-age benefits and the outcome of public sector spending cuts, the research will inform future decisions by Coventry’s policymakers and voluntary sector agencies. The research will have a wider value on a national scale, as it will address issues arising from the cumulative nature of benefit changes and their impacts on participants. The government’s ideological approach to welfare reform as a tool to reduce spending on social security and to reduce the number of people ‘dependent on welfare’ will be examined through the lens of fundamental human rights, building on the data to reveal the lived experiences of real human beings:

“Indicators and benchmarks provide the necessary facts and figures. Quantitative data is the body, but every body needs a face. There is no better way to defend social rights than to hand a megaphone to
the people that are most affected by inequality, public spending cuts and social exclusion.”24

1.2.6 Identifying a conceptual framework with which to measure the cumulative impacts of welfare reform

Previous local quantitative data analysis on the impact of welfare reform25 and qualitative research on the impacts of austerity cuts on women in Coventry26 had revealed that individuals were likely to be affected by more than one aspect of the welfare reform benefit changes, as well as experiencing the effects of public sector funding cuts. It was necessary to identify a rights-based conceptual framework that facilitated the measurement of cumulative impacts and had been applied in the context of qualitative research with individuals affected by social policy formulation.

The capability approach is a theoretical paradigm developed by the economist and philosopher, Amartya Sen and the philosopher, Martha Nussbaum. Amartya Sen proposed that it is more useful to think in terms of what people have the capability to do, i.e. the capability to do valuable things or reach valuable states, rather than what goods or utility they have.27 Martha Nussbaum further developed Sen’s thinking to suggest a framework of capabilities, in order to secure fundamental rights to people.28 Sen uses the term ‘capabilities’ to describe “a wide range of capacities and

---


25 ibid n14

26 ibid n4


opportunities required for human well-being as a whole”. People are evaluated on their “capability to achieve valuable functionings” - all citizens should have access to ‘basic capabilities’ such as nutrition, basic education and primary health care through social responsibility rather than individual merit and achievement. My justification for using the capability approach in this research will be explored in Chapter 3.

1.2.7 Relationship to existing literatures: welfare reform and the capability approach

In order to examine the impacts of welfare reform as a social policy programme through the conceptual framework of the capability approach, the thesis draws upon the existing literatures of both. I have engaged with both literatures from a theoretical perspective and with their application in the context of real people. I have also explored the literature where the two have been interlinked, i.e., using the capability approach as a framework to evaluate the impacts of welfare reform policies.

In order to understand the complexity and scale of the current social welfare reform landscape, I have presented the key reforms covered by the research, giving an indication of their cumulative impacts on vulnerable and disadvantaged members of society. These current reforms are rooted in the historical context of the ‘welfare-to-work’ ideology, introduced by the Labour government in 1997, and I have highlighted the similarities and differences between welfare reform policies and their implementation by the Labour administration and that of subsequent governments from 2010 to the present day. I read a wide range of academic and non-academic studies mapping the impacts of welfare reform and public sector spending

29 John M. Alexander, Capabilities and Social Justice: the political philosophy of Amartya Sen and Martha Nussbaum (Ashgate 2008) p.56

cuts on individuals from a human rights/equality perspective. After reading broadly, I identified those studies of particular value to my research and examined them in depth, as is presented in Chapter 2 of the thesis.

The literature pertaining to the capability approach (CA) and its operationalization to qualitative research in high-income countries is also complex. I have reviewed the literature of CA in order to provide an introduction to its basic tenets and outline the key differences between the versions developed by Amartya Sen and Martha Nussbaum. I have presented some of the critiques of CA, outlining its strengths and weaknesses. I have focused on those features of CA that are of particular relevance to my research, namely, Nussbaum’s ten Central Human Capabilities and Sen’s use of conversion factors. Finally, I reviewed a range of studies operationalizing the CA in high-income countries to measure social inequalities using qualitative research methods. This is presented in Chapter 3.

1.3 Research strategy and methodology
This section establishes the theoretical conceptualisation underpinning my approach to the research questions outlined above and explains my research strategy and methodology employed in the empirical phases of the research project. The research began in October 2014 and the empirical phase of the project was undertaken between January 2016 and September 2017. A more detailed description and analysis of the research methods used can be found in Chapter 4. My research strategy for the project has focused on three approaches: the analysis of the ‘lived experiences’ of research participants using Interpretative Phenomenological Analysis; the use of qualitative longitudinal research methods; and the choice to use semi-structured interviewing techniques. Each is detailed below.

1.3.1 Theoretical conceptualisation of qualitative research into ‘lived experiences’
This research is based upon the premise that a comprehensive understanding of the impacts of welfare reform on human rights can only be
attained by exploring the 'lived experiences' of individuals who have been affected directly by those welfare policies. In the case of welfare reform, this is valuable because the impacts of welfare reform policies since 2010 tend to be complex and cumulative, touching all aspects of the lives of individuals and their families, over and above their experiences of a reduction in income. The premise of 'lived experience' is rooted in the approach known as Interpretative Phenomenological Analysis (IPA), developed within Psychology but increasingly used across a wide range of social science disciplines. It has been defined as “the detailed examination of individual lived experience and how individuals make sense of that experience.”

Although a comparatively recent approach, it draws upon older philosophical traditions of ‘phenomenology’ (the philosophical study of the structure of experience and consciousness, founded by Husserl) and ‘hermeneutics’ (the study of meaningful human actions and their consequences).

IPA places great emphasis on “aspects of experience which matter to people,” rather than studying objective meaning:

“Rather than transcend the particular, IPA aims to grasp the texture and qualities of an experience as it is lived by an experiencing subject. The primary interest is the person’s experience of the phenomenon and the sense they make of their experience rather than the structure of the phenomenon itself.”

This approach has implications for the way in which research is conducted.

---


33 ibid n30 p.196

34 ibid n30 p.194
and how participants are regarded within the research:

“In this relationship, the respondents can be perceived as the experiential expert on the subject and should therefore be allowed maximum opportunity to tell their own story.”

As the key research questions refer to mapping the impacts of welfare reform and public sector funding constraints on the lived experiences of individuals, the use of IPA as an approach to qualitative analysis accords with the primary research aims and objectives of this project, using in-depth qualitative research to generate the ‘thick description’ and incorporating context and interpretation to provide a richer picture and capture the attitudes and perspectives of participants.

In terms of the generalisability of the findings, the research focuses on the validity of the ‘lived experiences’ of participants in their own right. The use of IPA presupposes that “the primary concern of IPA researchers is to elicit rich, detailed, and first-person accounts of experiences and phenomena under investigation.” The size and representativeness of the sample are less significant than the quality of the insights that emerge. One of the tenets of IPA is the concept of the ‘Gem’ or “a singular remark which jumps out at the researcher or a small extract from an entire interview that the researcher is drawn to and has a hunch might be key to understanding ‘a person’s grasp of their world.” In this way, the lived experiences of the individuals involved in the research, although specific to their situations, can point to more


universal truths that enhance our understanding of those who have been similarly affected by the impacts of welfare reform and public sector funding constraints.

1.3.2 Research Strategy: The use of qualitative longitudinal research

In order to obtain rich, detailed, textured data about the lived experiences of research participants, it was decided that a qualitative longitudinal research (QLR) design would be most effective. Whilst qualitative longitudinal studies have been used as a rich source of data in some research areas, such as anthropology, for many years, its recognition as a valuable tool in the field of social policy is more recent.\(^{39}\) QLR refers to studies in which data is generated over a period of time, usually at least a year, with the same cohort. A key difference between QLR and other types of qualitative research is the use of time as both vehicle and object of study:

"QLR is distinguished by the deliberate way in which temporality is designed into the research process making change a central focus of analytic attention."\(^{40}\)

QLR was also valuable in charting the evolving nature of welfare policy and its attempts to change behaviour, providing an opportunity to observe how participants live with and respond to the processes of change.\(^{41}\) The flexibility afforded by this method enables the researcher to build on insights and


themes emerging from earlier interviews and also to explore questions of structure and agency in an organic way.

"[QLRs]...focus on change, both how people change and on how people respond to change, is very relevant in the current policy context in which individual behaviour change is seen as key to achieving desired policy goals."  

In this context, the use of QLR has been able to highlight the mismatch between the government’s stated policy aims of improving the lives of those on working-age benefits by getting them into employment (macro-change), and the realities of the implementation of those policies on the lived experiences of the interviewees (micro-change). As such, QLR is generative of theory and can begin to illuminate the changing behaviour and attitudes of people living on the constantly shifting sands of welfare reform.

Although the interviews were recorded and transcribed as they were conducted (following people in ‘real time’), the research was written up after the conclusion of the fieldwork, enabling the researcher to take a ‘prospective-retrospective’ approach, adding to the richness of the data compared to a ‘snapshot’ approach:

“The most effective QL designs build retrospective elements into a prospective study, creatively blending them so that the temporal gaze


oscillates between past, present and future and explores their complex interactions.”

The challenges of using QLR should be mentioned, in particular, the difficulty in maintaining contact with interviewees over a longer period of time, and of addressing ethical considerations that weren’t always easy to anticipate. The researcher is in the position of treading a fine line between developing positive relationships with interviewees and exercising a ‘duty of care’, and intervening or turning advocate for them, which could jeopardise relationships with the advice agencies through whom they had been recruited. The quantity and complexity of data to be analysed is an important consideration, but enables the researcher to generate ‘thick’ description, involving the use of extended verbatim extracts from the data. This “brings the reader into the social milieu of the social actors,” by providing “insights into the local colour, the language and the life world” of the people under study. These insights add richness and authenticity to the research data and facilitate a more detailed analysis of the data over a period of time, thus the use of QLR was well-suited to the fulfilment of the aims, objectives and research questions of the research project.

---

45 Bren Neale, What is qualitative longitudinal research? (Bloomsbury, 2019) p. 49


“Seeing things qualitatively through the lens of time produces a richness of understanding that can greatly enhance our vision of the social world.” 49

1.3.3 Research strategy: the use of semi-structured interviews

The opportunities afforded by QLR to obtain a greater depth and richness of research data are best utilised by using semi-structured interviews, which rely on a list of open-ended questions with opportunities for following up and exploring questions that arise from the participants’ own interpretations of the original questions. 50

“Successive interviews gave us a better understanding of the individual, if not the ‘truth’ of that person. Rather than moving towards ‘saturation’ as suggested by some, we felt that the case profiles captured the ‘kaleidoscope approach’ in which ‘each time you look you see something rather different, composed mainly of the same elements but in a new configuration’ 51

In seeking to examine the lived experiences of individuals with regard to welfare reform, the focus is clearly on the perceptions of the interviewees. The deployment of semi-structured interviewing techniques enables the researcher to develop lines of enquiry that might be missed by a more structured approach:

“It facilitates rapport/empathy, allows a greater flexibility of coverage and allows the interview to go into novel areas, and it tends


to produce richer data. On the debit side, this form of interviewing reduces the control the investigator has over the situation, takes longer to carry out, and is harder to analyse.”

1.3.4 My position as a researcher: reflexivity

My experience as a Community Development Officer for 11 years, working with parents of young children in children’s centres in some of the poorest parts of Coventry, gave me an insight into the complexities of the benefit system and how that affected many parents on benefits, particularly those who were disabled, bringing up children on their own, or young parents under 25. My role supporting parents back into employment, often without access to affordable childcare or qualifications, against the backdrop of reducing public services, increasing welfare conditionality and the application of ‘welfare to work’ principles, made me aware of the inequalities experienced by vulnerable and disadvantaged individuals and their families. My background knowledge and past experience of working with vulnerable individuals also helped me to consider the individual circumstances of each interviewee and ensure that they felt at ease in their surroundings.

My previous role gave me an insight into the vulnerability of many people on benefits to changes of circumstance – even small reductions in their benefits or common situations, for example, the washing machine breaking down, could tip them into debt. In the thesis, I have used the notion of ‘flourishing’ being a positive ongoing state, derived from its usage within capabilities literature:

52 ibid p.59
53 Principally used by Nussbaum in an Aristotelian context (Creating Capabilities, 2011 pp. 125-131)
“Not all functionings will lead to people becoming happier, yet their lives may still be better: more flourishing, or more meaningful, or with a higher quality of life.”

I acknowledge that this is more a continuum than a binary concept – i.e., if you are not ‘flourishing’ you are not necessarily ‘floundering’ – but I have used the term to suggest a sense of wellbeing in one’s life, a broadly positive trajectory, rather than a downward spiral and a sense of constant struggle.

However, I was aware that all research interviews take place within a social context and that “the interviewing relationship is fraught with issues of power – who controls the direction of the interview, who controls the results, who benefits.” To mitigate this imbalance, I explained the background to the research and spent time in the first interview explaining about the principles of confidentiality and their option to stop participating in the research at any time. I was aware that their participation was likely to be of more direct benefit to myself as the researcher than to them and provided a supermarket voucher for each interview. I was honest about my background as a former practitioner, but made it clear from the outset of the research that if they needed help with benefit-related issues, I could not help them directly but would be happy to refer them to an appropriate agency. As a researcher, I had to be more detached than I had been as a practitioner, which was more difficult than anticipated, especially if the interviewee asked for my help with their case. However, my role as an academic researcher, unencumbered by responsibilities towards a

54 Ingrid Robeyns, Wellbeing, freedom and social justice: the capability approach re-examined (Open Book, 2017) p.136

55 Irving Seidman, Interviewing as qualitative research: a guide for researchers in education and the social sciences 4th ed. (Teacher’s College Press 2013) p.101

particular agency (as I emphasised at the start of the interview process) enabled me to act as a ‘neutral observer,’ encouraging participants to be more honest when expressing views about services. However, I included on my Participant Consent Form the caveat that:

“I understand that the information collected will remain confidential unless I say anything that makes the researcher concerned that there is a risk of harm to me or someone else. In these circumstances, I understand that the researcher must report this information to the relevant agency that can provide assistance.”

This was particularly important where interviewees disclosed that they had been victims of coercion and control or domestic abuse and where there were identifiable risks to children.

The use of qualitative longitudinal research methods gave me an opportunity to build rapport with most interviewees over an 18 month period, which “allows both the interviewer and the participant to explore the participant’s experience, place it in context, and reflect on its meaning.” In order to facilitate this rapport, I tried to maintain contact with participants by phone between interviews.

1.4 Contribution to knowledge
This research constitutes an original contribution to knowledge in a number of ways. Its central premise is the application of the principles of the capability approach in order to examine whether the ‘welfare-to-work’ ideology behind the welfare reform agenda is helping individuals to flourish, using qualitative longitudinal research methods to provide a rich insight into the real experiences of individuals. The capability approach has been operationalised before to measure social inequalities, but studies measuring

57 Appendix 8

58 ibid n53 p.20
the impacts of welfare reform in a high-income country combined with a qualitative longitudinal approach are noticeably absent. Recent studies have successfully used the capability approach qualitatively in the arena of health inequalities, specifically the experiences of individuals using mental health services.\textsuperscript{59} Other studies have used the capability approach to devise a framework for measuring social inequalities on a national scale using qualitative data,\textsuperscript{60} subsequently using their framework to evaluate the experiences of individuals and groups using health and care services in England.\textsuperscript{61} However my doctoral research attempts for the first time to use the capability approach to measure the human rights and equalities impacts on individuals of a wide-ranging (and constantly changing) welfare reform agenda and programme of austerity measures.

In order to achieve this, in Chapter 3 I propose a novel capabilities matrix, drawing on the domains included in Martha Nussbaum’s Central Human Capabilities list and Amartya Sen’s conversion factors, relating them to welfare reform policies. I have collated the domains into three groups (bodily capabilities, emotional capabilities and agency capabilities) in order to highlight the outcomes of welfare reforms on the real lives of some of the more vulnerable individuals in our ‘developed’ country. I then identified two sets of conversion factors, personal and social, delineating those factors that need to be in place to enable individuals to have flourishing lives and


\textsuperscript{61} Tania Burchardt, Polly Vizard, 'Using the Capability Approach to evaluate health and care for individuals and groups in England' in Solava Ibrahim, Meena Tiwari (eds), The Capability Approach: from theory to practice (Palgrave Macmillan 2014)
highlighting where they were positive or negative in the lived experiences of my research participants. I used the resulting matrix to identify those individuals most vulnerable to current and future welfare reforms, and suggested how the human rights and equalities of individuals with similar experiences can be protected. Chapters 4 - 7 of the thesis present original empirical research applying this capability matrix and Chapter 8 analyses the effectiveness of this approach and the challenges it presents in translating a theoretical framework into a methodological reality. Developing this approach has enabled me to investigate the cumulative impact of welfare reform and public sector spending cuts more comprehensively, analysing the impacts on the wider range of human rights and equalities of individuals as a consequence of welfare policies and drawing out common themes from their experiences. This research combines the ability to enquire into a broader range of impacts of welfare reform and spending cuts through applying the capability approach with in-depth study into the lived experiences of individuals by using qualitative longitudinal research methods. This combination presents a richer experience of the effects of welfare reform than previous studies and also identifies more clearly what the role of support agencies is in facilitating human flourishing.

1.5 Summary of Chapters
Chapter 2 of the thesis places the development and implementation of welfare reform in the UK in its historical context since 1998 to the present day, positioning it within the ‘welfare-to-work’ ideology. A description of recent ‘legacy’ benefit reforms illustrates the scale and complexity of changes being experienced by benefit recipients. This is exemplified by an analysis of significant academic and non-academic studies demonstrating how the imposition of welfare reform and ‘austerity’ policies have affected the human rights and equalities of vulnerable individuals and groups. This locates the research project within the body of literature on welfare reform policies and public sector spending cuts and identifies how it fills a gap in the research landscape by its focus on the human rights and equality
implications of welfare reform through the lived experiences of those affected.

Chapter 3 presents an assessment of the use of the capability approach (CA) as a framework for measuring the cumulative impacts of welfare reform and public funding constraints. I describe the basic principles of the CA, including the different features developed by Amartya Sen and Martha Nussbaum, specifically the application of Nussbaum’s list of Central Human Capabilities and Sen’s conversion factors to the research. I examine some critiques of the CA and analyse academic studies operationalizing the CA to measure social inequalities in high-income countries in order to assess whether it can be used to measure human rights impacts using qualitative data collection techniques. The chapter concludes with a detailed exposition of the choices made to operationalize the CA in the context of the current research project.

Chapters 4-7 report on the findings of the empirical research conducted for this project. Chapter 4 presents an introduction to the findings section of the thesis. It provides an outline of the methodological context of the research, including the application of ethical considerations to the research process and a description of the data collection and analysis techniques utilised during the research project. The primary focus of the chapter is to introduce the interviewees through brief vignettes of each individual, as a precursor to thematically-arranged findings in the subsequent chapters. Chapters 5-7 present the research findings collated under three headings, each pertaining to a group of capability domains. Chapter 5, ‘bodily’ capabilities addresses the experiences of research participants within the group of capability domains relating to an individual’s physical and mental needs and also references the social conversion factors that help or hinder the interviewees’ achievement of a flourishing life. Chapter 6 ‘emotional’ capabilities, addresses the research findings relating to a grouping of capabilities that describe those human needs in the realm of the emotional life of individuals, including being treated with dignity and without
discrimination. Finally, in Chapter 7, I present findings from a set of capabilities I have termed ‘agency’ capabilities, referring to the capability of individuals to exercise independence and control over their own lives.

In Chapter 8, my concluding chapter, I revisit the historical context of welfare reform and its implementation, as a precursor to an analysis of how the Research Questions have been answered, with reference to the data collected through the research interviews. I analyse how the cumulative impacts of welfare reform policies have affected the lived experiences of benefit claimants in Coventry, and how they have responded to the changes to the benefit system and the impacts of austerity measures on the funding of public services. I focus on those who are most vulnerable, to find out whether their lack of capacity restrains them from making choices and achieving a flourishing life that they value. I analyse what characterises ‘resilience’ amongst the research participants and what resources need to be in place to support those most at risk of negative outcomes from the welfare reform policy agenda. I assess the claims of central government that welfare-to-work policies make the system fairer and reduce poverty, in the light of the interview data. I analyse whether the capability approach provides an effective framework to evaluate the human rights and equality impacts of welfare reform using qualitative methods. Finally, I make policy and practice recommendations arising from the research findings, on a local and national basis.

1.6 Conclusion
This doctoral research brings together three strands of enquiry to form a unique contribution to knowledge, by examining the cumulative impacts of welfare reform policies and public sector spending cuts in the UK through the lens of the lived experiences of individuals significantly affected by them and uses the capability approach to reveal how their human rights have been eroded by the welfare-to-work ideology underpinning the welfare reform agenda.
The welfare-to-work agenda has been gathering in intensity over nearly 40 years, bringing with it ever more conditionality and punitive measures with the message that the only route out of poverty and disadvantage is through paid employment. For those struggling to find work or who are unable to work because of ill health or caring responsibilities, this ‘one size fits all’ approach leaves little room for their voices to be heard. My empirical research reveals the real cost of introducing major changes to social welfare whilst simultaneously attempting to cut public spending and how that has taken its toll on the human rights of some of the most vulnerable residents of Coventry.

By using the capability approach to analyse these human rights impacts, my findings paint a picture not just of common experience, but of how individual characteristics and external support can make the difference between flourishing or floundering. This highlights the need for high quality, independent advice services and support to help individuals navigate the dangerous waters of social welfare, particularly those who are least equipped to do so. The evidence presented in this thesis calls into question the humanity of the benefits system in a high-income country in the 21st century and calls for a change in the attitude of policymakers towards those who need the social security ‘safety net’ in order to fight off Beveridge’s ‘Five Evils’ of squalor, ignorance, want, idleness, and disease.

In the next chapter, I contextualise my research in the continuum of welfare reform policies since the Second World War, and the austerity measures arising from the global financial crisis of 2008/9. I look at research studies addressing the impacts of welfare reform from methodological and human rights perspectives, to discern where the ‘holes in the safety net’ are.
Chapter 2. The development and implementation of welfare reform in the UK since 1998 and its implications for benefit claimants in Coventry

2.1. Introduction

This chapter explains key aspects of the welfare reform agenda and then examines a range of studies that attempt to measure the impacts of welfare policies on those most affected by them.

In 2.2, I give a brief overview of the history of welfare benefits, since the foundation of the Welfare State in 1942 up to the welfare reform policies of governments in the 21st century. This provides the historical context to the current welfare reform policies and demonstrates the move away from ‘social security’ to ‘welfare.’

In section 2.2.4 I identify the key reforms encapsulated by the welfare reform agenda, outlining the complexity and scale of the changes to benefits and conditionality. This shows how vulnerable groups of individuals may be subject to cumulative impacts, identifying three groups disproportionately affected.

Welfare reform alone has impacted significantly on the lives of individuals claiming benefits, but this has coincided with a protracted period of austerity measures and cuts to public sector funding by the government, attributed to the global financial crisis in 2008/9. In section 2.2.5 I outline the scale of these funding constraints and how they are likely to affect people on low incomes and working age benefits.

I go on to explore the discrepancy between the theoretical benefits of welfare reform and whether they are reflected in practice in Section 2.3. I also consider the tensions between a human rights approach and the ideological underpinnings of the government’s measures, specifically the
‘welfare-to-work’ policies introduced by successive governments since 1979.

Section 2.4 reviews how key studies approach the impacts of these reforms on individuals and groups of individuals, providing insights into possible methodological approaches for the research and identifying gaps in the current academic research landscape. This sets the scene for a more rigorous examination of the most appropriate research methods which will generate rich, detailed, textured data about individuals/families and their lived experience, in order to understand the holistic impacts of the cuts and changes on their lives.

2.2 Historical context of ‘welfare-to-work’ and welfare reform policies

The impetus for this doctoral research came from the need to document the cumulative effects on local people of one of the most far-reaching welfare policy programmes in the UK since the establishment of the social security system just after the Second World War. It aims to show the continuum of, and divergences from, the original purpose of the social security system as context for the current welfare reform policies. This section begins with a brief summary of the original UK social welfare system from the Beveridge Report in 1942, in order to set out backdrop to the origins of Welfare Reform in the modern era. It then moves on to the Conservative governments of 1979-1997, another key point in social welfare history, which redefined the purpose of social security from the promise of a ‘safety net’ to the threat of conditionality. The section ends with an overview of the ‘New Labour’ governments from 1997-2010 showing how the ‘welfare-to-work’ ideology was embedded within social welfare policies as part of attempts to overhaul social security. A more detailed discussion of this ideology will be undertaken in section 2.3.
2.2.1 The foundation of the Welfare State: The Beveridge Report

The origins of the Welfare State lay in the ‘Social insurance and allied services report’ (known as the Beveridge Report),\(^1\) proposing a National Insurance system as a ‘safety net,’ whereby workers and some adult dependents would receive non means-tested support if they were unemployed, ill or old, in return for a contribution. A ‘national assistance’ scheme would provide means-tested support for those who hadn’t contributed sufficiently, alongside a series of ‘family allowances’ that were neither contributions-based nor means-tested, to help with the cost of children. The apotheosis of the report was the creation of a free national health service. Beveridge’s Welfare State was intended to reconstruct the nation after the Second World War, eliminating what he identified as five "Giant Evils" in society: squalor, ignorance, want, idleness and disease. He was clear that social security policies "must be achieved by co-operation between the State and the individual" and that the state

"should not stifle incentive, opportunity, responsibility; in establishing a national minimum, it should leave room and encouragement for voluntary action by each individual to provide more than that minimum for himself and his family."\(^2\)

Most of the proposals in the report were enacted after the end of the war, although Beveridge set the payments at a minimum subsistence level, which proved to be insufficient from the onset (by 1952, over a million people were claiming National Assistance to top up their National Insurance pensions or benefits).\(^3\) Contribution-based National Assistance, introduced in 1946, was only paid for 30 weeks – after that, the claimant was expected

\(^1\) William Beveridge, *Social insurance and allied services report* Cmd 6404. (The Stationery Office 1942)

\(^2\) Ibid Section 9

to find work outside of their previous employment and attend a ‘work or training centre.’

“…payment of unconditional cash benefits as a right is satisfactory provision only for short periods of unemployment; after that, complete idleness even on an income demoralises.”

If a claimant refused suitable employment or left work voluntarily, they could be disqualified from receiving the benefit. Contribution-based sickness benefits were not time-limited, although other non-means-tested support such as Attendance Allowance and Mobility Allowance were not created until the 1970’s.

Beveridge’s benefits system was based on a strong national economy resulting in low rates of unemployment and that the NHS would reduce the levels of sickness and disability and thereby the amount of sickness and disability benefits.

Some of these components are still in place, 70 years later. The Family Allowance equates to Child Benefit (non-means-tested and non-contribution-based); contribution-based Job Seeker’s Allowance has a 6-month time limit; and the idea of being able to ‘top up’ contribution-based benefits that are inadequate are all broadly equivalent to today’s provision. Beveridge failed to provide allowances to enable those in work to top up their earnings to above the minimum wage – which has echoes in the recent introduction of Universal Credit. However, he opposed the idea of

---

4 Ibid n1 p.128
5 Ibid n1 Section 440 p.163
6 Ibid n1 Section 426 p.158
8 Ibid pp.22-23
means-tested benefits, opting for a flat-rate benefit payment to help claimants avoid falling into the ‘poverty trap.’

The years between Beveridge’s establishment of social security and the change in ideology under Margaret Thatcher were not uneventful but had been characterised by a joint commitment to welfare by both Conservative and Labour administrations.\(^9\) Both struggled to balance the budgets whilst improving the incomes of those who were working for very low wages.\(^10\) Labour introduced Supplementary Benefit in 1966, but were put under pressure by the newly-formed Child Poverty Action Group to introduce a Family Allowance to alleviate child poverty. Family Income Supplement was eventually brought in by the subsequent Conservative government of 1970-74. This government made earnings-related contributions the basis for all insurance benefits, in direct contravention of Beveridge’s insistence on ‘flat rate’ benefits – this system remains for Jobseekers Allowance, Employment and Support Allowance and Maternity Benefit, who get higher rates if they’ve paid National Insurance contributions. The Labour government of 1974-79 replaced Family Allowance in 1977 with Child Benefit, which wasn’t means-tested and has survived in this form up to the present day. The Labour government also tried to review the Supplementary Benefit scheme, in recognition that the social security system was becoming more complex and costly,\(^11\) a theme that would be taken up by the next administration.

**2.2.2. Social security under the Thatcher and Major years, 1979-1997**

‘Labour Isn’t Working,’ a poster image supposed to depict the rise in unemployment under the Labour government and used in the Conservative 1979 election campaign, signalled the new government’s determination to reduce ‘welfare dependency’ and make unemployment benefits conditional


\(^10\) ibid p.97 and p.109

on efforts to find work. Targeting young people and the unemployed, it introduced a formalised approach to conditionality, requiring those claiming unemployment benefits to prove that they were actively seeking work by attending a Restart interview, with sanctions for non-attendance. This conditionality was enshrined in law, in the 1989 Social Security Act, through the ‘actively seeking work’ test, including benefit sanctions for those whose jobseeking efforts were considered inadequate. If they were still unemployed after 13 weeks, they were expected to accept any job offer, regardless of its pay conditions and suitability. In 1996 John Major’s government replaced unemployment benefit with Job Seeker’s Allowance (JSA), incorporating a Jobseeker’s Agreement that claimants had to sign and demonstrate in detail that they were actively seeking work in order to receive their benefit. At the time of writing, JSA is one of the ‘legacy benefits’ still in place.

The Youth Opportunities Programme, introduced by the Labour government in 1978 and extended by Thatcher’s government in 1980 to help young people into employment, was replaced in 1983 by the Youth Training Scheme (YTS) for young people aged 16 and 17 and not in employment or education. In 1988, the scheme was made compulsory, effectively ending benefit entitlement for this age group. YTS provided training and work

---


13 Anne Digby, *British welfare policy: workhouse to Workfare* (Faber and Faber 1989)


experience programmes, often criticised as focusing on menial work for private employers.\textsuperscript{18}

This indicated the direction of travel, which was continued and extended by the New Labour government.

\textbf{2.2.3 Changing the welfare landscape: benefit changes under New Labour, 1997-2010}

Tony Blair's New Labour government set out its programme of welfare changes utilising the ‘welfare-to-work’ ideology from the start, as its Welfare Reform Green Paper in 1998 promised

\begin{quote}
"a vision of welfare in the year 2020, restructured around the new contract between the Government, on the one hand, and individuals and families, on the other. The new contract is essentially about duty. Duties on the part of government are matched by duties for the individual. So, for example, it is the Government’s duty to provide a proactive, work focused service, ensuring the easiest possible return to the labour market. But it is similarly the duty of each individual to seek work or training where they are able to do so."\textsuperscript{19}
\end{quote}

To that end, they introduced the ‘New Deal’ model predicated on linking benefit entitlement to active jobseeking: “when they [claimants] sign on for benefit, they will be signing up for work.”\textsuperscript{20} The New Deal for Young People, from 1997, was aimed at young people aged 18-25 (extending the original YTS age group) who had been unemployed for over six months. After the initial ‘consultative session’ or Gateway, which focused on improving job

\begin{footnotesize}
\begin{itemize}
\item \textsuperscript{18} Martin Loney, \textit{The politics of greed: the New Right and the Welfare State} (The Pluto Press 1986)
\end{itemize}
\end{footnotesize}
search and interview skills, young people who were still unemployed were given the option of taking a subsidised job placement for six months, full-time education or training for a year, or volunteering on an environmental Task Force. This set the pattern for future work interviews in that compliance was compulsory, and refusal to cooperate resulted in benefit sanctions, potentially the withdrawal of their Jobseeker’s Allowance. This model was repeated for other groups: long-term unemployed over 25, lone parents, people aged 50 or over and the disabled. This represented a significant development on previous Conservative policies, in that it targeted lone parents and disabled people, groups that were not previously included in welfare-to-work conditionality, and moved it further away from the original social security safety net envisaged by Beveridge.

The New Labour government focused on reducing welfare spending through getting more people on benefits back to work, particularly those with disabilities. They had already introduced the Personal Capability Assessment for claimants on Incapacity Benefit in 2000, considered to be one of the toughest in the world. Incapacity Benefit was changed to Employment Support Allowance (ESA) in 2007, with the Work Capability Assessment (WCA) in 2008. Assessment had formerly been carried out by GPs or NHS medical staff, but WCA was outsourced to Atos Healthcare, a private company which employed ‘health care professionals’ to award points to claimants based on their ability to perform certain tasks related to the workplace during face-to-face interviews. Any claimant scoring fewer than 15 points was considered capable of work. This assessment was used...


23 Gabrielle Preston, A route out of poverty? Disabled people, work and welfare reform (CPAG 2006)

to provide medical advice to the DWP decision maker, who decided which of three categories the claimant should be placed into: fit for work; the Work Related Activity Group (WRAG) if they had ‘limited capability for work’; and the Support Group, if they were terminally ill or had a long-term disability or health condition that ‘limited their capability for work-related capability.’ Only new claimants going onto ESA were assessed at this stage. Government claimed that using an objective assessment would reduce spending on welfare and help more people access employment but many claimants with long-term health issues have been subject to a continuous assessment process for over a decade, which had been criticised as unfair and inaccurate as far back as 2010. Harrington’s comments concentrated on the implementation, rather than the principles behind the policy:

“There is strong evidence that the system can be impersonal and mechanistic, that the process lacks transparency and that a lack of communication between the various parties involved contributes to poor decision making and a high rate of appeals.”

Local Housing Allowance (LHA) was introduced in 2008 by the Brown government to bring the amount being spent on housing benefit for those renting privately in line with the benefit for those renting social housing, by capping the LHA at half local market rents. If a tenant’s rent exceeded that, they would not be reimbursed for the rent over that 50%.

The introduction of Working Tax Credits for people on low incomes has also been criticised for “subsidising and therefore entrenching low pay” in


26 Ibid p.9


addition to their administration, which led to substantial over- or underpayments resulting in hardship.\textsuperscript{29} It also failed to address the situations of those who worked less than 16 hours. Nevertheless, it could be argued that the success of its child poverty reduction strategy and initiatives such as the National Minimum Wage and commitment to improving the skills and training of the long-term unemployed offset the more draconian aspects of New Labour’s welfare reforms\textsuperscript{30}.

Key to the welfare reform programmes of the Blair and Brown governments, at least initially, was the provision of support for individuals to enable them to fulfil their part of the contract and enter work. This included the establishment of the National Minimum Wage (NMW) in 1999, tax credits to improve the financial rewards of paid work and limited support for disabled people in the form of anti-discrimination legalisation and money for workplace adjustments.\textsuperscript{31} In order to reduce child poverty, which they pledged to in 1998, they set up the New Deal for Lone Parents to encourage single parents to go back to work when their children went to school, but they also introduced Child Tax Credits and Working Tax Credits in 2003 to top up all parents on a low income. The National Childcare Strategy, launched in 1998, provided free part-time childcare places for all children aged 3 and 4 and affordable childcare for children up to the age of 19. SureStart Centres were launched in the poorest 20\% areas 1999-2002 and extended across less disadvantaged areas as Children’s Centres from 2004, rising to 3500 centres by 2010.

Most of the benefits and tax credits were still in place in 2015 – 2017 (when research participants were interviewed), albeit with an even more stringent

\textsuperscript{29} Hartley Dean, \textit{Wage top-ups and work incentives: the implications of the UK’s Working Tax Credit scheme} (London School of Economics with Political Science 2011) p.17

\textsuperscript{30} Ruth Patrick, \textit{For whose benefit? The everyday realities of welfare reform} (Policy Press 2017) p.44

conditionality initiated by subsequent Coalition and Conservative governments, and remain as ‘legacy benefits’ until the rollout of Universal Credit is completed, ostensibly by 2022. However, some of the additional support mechanisms established by New Labour have not survived. The funding for Children’s Centres was devolved to Local Authorities and no longer ring-fenced and Sure Start budgets in England were reduced by £763m (50%) between 2010 and 2017. As a result, most have closed or evolved into facilities offering more targeted provision to ‘troubled families’.

2.2.4. Welfare reform in an age of austerity: changes to welfare benefits under the Coalition and Conservative governments, 2010 to date.

As mentioned in the last section, many of the benefits implemented by the previous administration continued into the Coalition government that took office in June 2010, continuing the drive towards welfare-to-work policies to reduce the perceived ‘dependency’ of working age individuals on the benefits system. In the Welfare Reform Act 2012, the Coalition government announced its intention to move towards Universal Credit (UC), a new welfare reform programme incorporating six working-age benefits in one payment (JSA, ESA, Income Support, Housing Benefit, Child Tax Credit and Working Tax Credit). The rollout of ‘Full Service’ Universal Credit has been delayed for a number of reasons and as Coventry was in one of the last tranches of implementation, none of the research participants had claimed Universal Credit by the end of the empirical phase in Autumn 2017.

---


Therefore I do not intend to cover Universal Credit in any detail in the thesis, although emerging evidence from other areas where it has been fully implemented suggests a step-change from incentivising people into work towards in-work conditionality that expects all UC claimants to work towards earning the equivalent of the National Minimum Wage for 35 hours a week or incur benefit sanctions. The Coalition government also made significant changes to the existing benefits up to mid-2018 as stepping stones towards the introduction of Universal Credit, so I am concentrating on these so-called ‘legacy benefits’ in the context of the public sector spending cuts because they provide a picture of how the implementation of welfare policies, in combination with substantial reductions in spending on public services, affect the real lives of vulnerable individuals.

Several changes related to housing and council tax benefits. As a result of the Government’s concern about the rising cost of housing benefit payments to tenants in the private rented sector, from 2011, the Coalition government oversaw cuts and changes to LHA which restricted LHA rates and reduced the income of renters, without guaranteeing housing costs would fall. When rents continued to rise, the LHA rates fell below rents in many areas creating rent shortfalls. This affected large families, single people under 35 and tenants in London, where private rents had increased substantially.

From April 2013, an Under-Occupation Charge (also known as the ‘bedroom tax’) was introduced, reducing the benefit entitlement of working-age social tenants if they live in housing deemed to be too large for their needs (forcing them to ‘down size’ by renting smaller homes, or make up the shortfall themselves). At the same time, Non-Dependent Deductions were introduced - increases in deductions from Housing Benefit, Council Tax Benefit and other income-based benefits for any non-dependant household.

---

35 ibid n30 pp.46-47

members (e.g., a parent, grown-up child, relative or friend) living in the house. Council Tax Benefit was abolished from April 2013 and replaced with a local Council Tax Support Scheme, operating at the discretion of each local authority, in some cases drastically reducing the amount of support available.

Other reforms targeted larger families on benefits, e.g., the Household Benefit Cap - from July 2013, working-age workless households’ benefits were capped so that they do not receive more in benefits than the average weekly wage, after tax and national insurance. This trend was continued in the Summer Budget 2015, which limited support provided to families through Tax Credits to two children, so that any additional children born after April 2017 are no longer eligible for further payments. An equivalent change has been made in Housing Benefit to ensure consistency between both benefits. In addition, those starting a family after April 2017 were no longer eligible for the Family Element in tax credits.

Arguably, the most contested reforms have been to disability benefits, including the replacement of Disability Living Allowance for working age adults by Personal Independence Payments (PIP) from June 2013. Since 2010, Incapacity benefit claimants have been reassessed and those who qualify moved to Employment and Support Allowance (ESA), a benefit for people with reduced capacity to work. The Work Capability Assessment (WCA) was made even more stringent, and concerns about the accuracy and fairness of the process became more insistent. The Labour government had asserted that the WCA was intended to see what people can rather than what they cannot do, but the percentage of claimants who successfully appealed against decisions finding them fit for work was high

37 DWP, Employment Support Allowance: Work Capability Assessments, Mandatory Reconsiderations and Appeals (DWP 2018)
made. In 2013, the government changed the contracted provider from ATOS to MAXIMUS and in 2017, the outcry forced a review of the implementation of the assessment process for both benefits, which also further delayed the final rollout of Full Service Universal Credit throughout the UK to early 2019. Experiences of this assessment process featured in the empirical research, and had a significant impact on participants with disabilities or long-term health conditions.

Finally, following the abolition of the discretionary social fund, the Crisis Loans and Community Care Grants provided by the DWP for people in crisis or who needed support to return to, or remain in the community, ceased in April 2013. They were replaced by a ‘budgeting advance’ or discretionary provision of welfare support by local authorities, to which the government initially contributed, but which has since been withdrawn.

Due to the complexity of the welfare system, many claimants will be affected cumulatively by more than one benefit change and are likely to be impacted by public sector funding cuts as well. This is likely to threaten the human rights of particular groups and individuals. The groups that have been generally identified as most at risk as a result of these reforms include people with disabilities (or with a disabled dependent adult), who are more likely to have their disability benefits reassessed, thus affecting their entitlement to other benefits and payments, such as mobility allowances, carers allowance or housing/council tax benefits. Young people aged 18-24 have also continued to be targeted, particularly through a reduction in entitlement to housing benefit, potentially increasing risks for young people leaving care, and indirectly through non-dependant deductions. Finally, parents with dependent children, particularly those with large families and lone parents, have also been affected by multiple benefit reductions, chief of which was the Household Benefit Cap in 2013, that limited the amount

claimants of working age could be paid if they claimed for certain benefits and disadvantaged those with larger families.

Research has also shown that Jobcentre Plus "pushed lone parents into applying for and accepting jobs that are not necessarily sustainable or reconcilable with caring responsibilities, in order to meet their job search conditions." The key issue for lone parents was not a reduction in income per se (both benefits paid the same rate), but the conditionality attached to JSA and the fact that they would no longer be eligible for Housing Benefit and Child Tax Credit, which were significant amounts.

The constraints upon the LHA also hit families harder, as the availability of suitable social housing could not keep up with demand and the cost of private rented accommodation had increased significantly. From April 2017, there has been a cap on Child Tax Credits limiting this benefit to the first two children, with exceptions for adoption, multiple births, non-consensual conception and kinship care situations. The SureStart Maternity Grant, a lump sum payable for the first child, was also removed. In 2016, the government restricted Child Benefit, previously not means-tested, to parents earning less than £60,000 and froze the rates of all benefits for four years until 2019. Lone parents have been affected by the increased conditionality, which requires them to start becoming 'job-ready' when their child is aged 1-4 years and go back to work as soon as their youngest child enters nursery provision (i.e., at 3 or 4 years old), but fails to provide


40 Helen Graham, Ronald McQuaid, Exploring the impacts of the UK government’s welfare reforms on lone parents moving into work (May 2014) p.47. https://www.researchgate.net/publication/262791472_Exploring_the_impacts_of_the_UK_government%27s_welfare_reformsonloneloneparentsmovingintowork Accessed online 20/8/2018

41 Campbell Robb, ‘Benefit freeze is the real problem not Universal credit’ (Joseph Rowntree Foundation blog 18/10/2017) [online] https://www.jrf.org.uk/blog/benefit-freeze-real-problem-not-universal-credit Accessed 20/11/2017
funding for ‘wraparound’ childcare to enable them to work full-time.\textsuperscript{42} This has implications for the human rights of the children involved as well as the parents.

2.2.5. Public sector funding cuts: the perfect storm
The impact of such a major reform of the social security system has been significant in itself, but it has occurred during a period of prolonged cuts to public sector funding by a government intent on reducing the size of the national debt. Although the global economic crisis began in 2008/9, and the Labour government planned a programme of budget cuts, substantial cuts to local authority budgets weren’t implemented until the Coalition government’s Emergency Budget in June 2010. The planned 3-year programme is now in its eighth year, with no end in sight, resulting in cumulative permanent local authority budget reductions of over 50\%.\textsuperscript{43}

There was considerable discrepancy in the way that budget reductions were applied by central government that led to those authorities with more deprived populations suffering disproportionately higher levels of cuts.\textsuperscript{44} Although these were labelled ‘efficiency savings’,\textsuperscript{45} in reality, continued budget constraints of this order began to impact on frontline services at an early stage, as those authorities who were worst affected tended to spend more on services for the most disadvantaged – poorer households rely more

\begin{itemize}
\item Sumi Rabindrakumar, \textit{Paying the price: The childcare challenge} (Gingerbread 2015) pp.4-6.
\item Coventry City Council, \textit{Budget Saving Proposals Across the Council} (Coventry City Council 2017)
\url{http://www.coventry.gov.uk/info/2/budgets_and_spending/2874/budget_savings_proposals_across_the_council/1} Accessed online 21/9/2018
\item Christina Beatty, Steve Fothergill, \textit{Hitting the Poorest Hardest: The Local and National Impact of Welfare Reform.} (Sheffield Hallam University, 2013); Annette Hastings et al, \textit{The cost of the cuts: the impact on local government and poorer communities} (Joseph Rowntree Foundation 2015); National Audit Office, \textit{Impact of funding reductions on Local Authorities} (NAO 2014)
\item HM Treasury, \textit{Emergency Budget} (TSO, June 2010)
\end{itemize}
on public services, so any reductions have a greater effect on them.\footnote{Annette Hastings et al, \textit{The cost of the cuts: the impact on local government and poorer communities} (Joseph Rowntree Foundation 2015)} Hastings also noted that those services used most by the poor – adult’s & children’s social care, home care, homelessness and public transport – tended to take up the lion’s share of local authority budgets: in the four authorities followed in the study, one of which was Coventry, 62\% of council budgets was earmarked for these services. That study was published in 2015, but the situation has not improved, as substantial cuts have continued to be made by central government.

Although local councils have tried to make savings by increasing efficiencies, investing in preventative measures, introducing new ways of working and relying heavily upon the voluntary sector and encouraging citizens to do more for themselves, inevitably budget cuts have led to redundancies and a withdrawal of services. Coventry has had to reduce its workforce by over 50\% between 2010 and 2017, to the extent that it prioritises its statutory duties and has centralised a number of services into multi-purpose hubs: the youth service and all council-run youth clubs have been closed; 23 children’s centres have been reorganised into seven Children’s Hubs for parents and children 0-19; and several libraries will only stay open if run by volunteers. Although Coventry City Council has tried to protect its local Welfare Scheme (formerly the government-funded Community Care Grant), and still provides up to 80\% Council Tax Support to the most vulnerable, despite funding being localised and absorbed into its overall grant, it cut its grants to local voluntary sector advice services by 30\% in 2017/8 and has digitised most of its face-to-face services.\footnote{Coventry City Council \textit{Digital Coventry} (2017) [online] \url{http://www.coventry.gov.uk/downloads/file/22800/digital_coventry} Accessed online 13/9/2018} Thus, just when more people needed additional support because of welfare reform changes, the combination of the two resulted in less access to advice and information.
2.3. ‘Welfare-to-work’ – the ideological foundations underpinning welfare reform policies since 1997.

The welfare reform agenda, initiated by the New Labour government of 1997-2010 was derived from the ‘welfare-to-work,’ or ‘workfare’ ideology embedded in the USA in the 1980s, described as “a programme or scheme that requires people to work in return for social assistance benefits”. Workfare schemes emphasise the responsibility of the individual to find long term employment, rather than training or short-term work placements, using a variety of persuasive and coercive approaches to ensure compliance, including benefit loss, withdrawal, or reduction. These schemes are based on a ‘Work First’ approach that aims to ensure that benefit claimants obtain paid employment as quickly as possible and that they move from reliance on benefits to being able to support themselves.

Their initiatives, as outlined above, sought to move benefit claimants away from welfare dependency and develop their employability through a balance of sticks (benefit sanctions for non-compliance) and carrots (work incentives and placements). The scale of reform increased from 2005-2010 and became increasingly focused on placing responsibility for economic activity firmly on the individual, even in the face of the major economic recession of 2008/09:

“Our view is that regional differences in the distribution of economic activity are explained by the individual characteristics of the people

---

48 Heather Trickey, Robert Walker, ‘Steps to compulsion within British labour market policies’ in Ivar Lodemel, Heather Trickey (eds), An offer you can’t refuse: Workfare in international perspective (Policy Press 2001) pp.189-210


living there. Economic inactivity is explained not by a lack of demand but by individual characteristics, and the recession has not modified the distribution of unemployment.” 51

Their policies were focussed on helping improve the lives of the working poor and reducing child poverty to ensure a more equitable future, but they failed to address the decline in job availability in some of the UK regions, particularly the north east, 52 and the devastating impact of the global financial crisis on Britain’s economy after 2008. Their policies were predicated on their confidence that

“the problem lies entirely on the supply side of the labour market. In other words, it is caused by the characteristics or motivation of workless people and not by any shortage of demand for labour.” 53

The Welfare Reform Act 2009 enforced a more consistent, automatic and escalating sanctions regime and introduced a compulsory ‘work for your benefit’ scheme for the long-term unemployed, to be piloted in November 2010. A more stringent approach to conditionality was also pursued in order to reduce the cost of social expenditure on out of work benefits, whilst emphasising that actively seeking paid employment was expected of all working age citizens.

The Coalition government 2010-2015 introduced its agenda for welfare reform in their emergency budget in June 2010 by emphasising the need to


52 Danny Dorling, Fair play: a Daniel Dorling reader on social justice (Bristol: Policy Press, 2012)

balance fairness, value for money and a commitment to making work pay with the principle of protecting the poorest and most vulnerable in society, whilst making substantial savings in order to address the budget deficit. At first sight, this appears to espouse the best of intentions through the fundamental reform of the welfare state, to improve the lives of those citizens on benefits by reducing welfare dependency and enabling more of them to work:

“The Coalition Government is determined to reform the benefits system to make it fairer, more affordable and better able to tackle poverty and reliance on welfare. We want to deliver real change to the benefits system by making it simpler and more efficient, with fewer benefits, fewer layers of bureaucracy and with financial support firmly focussed on making work pay.”

They were also faced with a substantial budget deficit and a determination to reduce government borrowing, which resulted in a tough programme of austerity measures on public spending, as outlined above, in the face of challenges to Britain’s economic productivity. Therefore their priority was to reduce what they saw as dependency on public welfare and to reverse social breakdown and poverty by “enabling individuals, communities and voluntary groups to help themselves” as expressed by the Centre for Social Justice, which was set up by Iain Duncan-Smith in 2004. Duncan-Smith, the Minister for Work and Pensions from 2010-2016, used this organisation to

---


55 DWP, *Consultation Responses to 21st Century Welfare Cm 7971* (DWP 2010)  

56 Centre for Social Justice *Social Solutions: enabling grass-roots charities to tackle poverty*. (2015) p.31  
express his vision for transforming what he saw as a culture of welfare dependency:

“Yet the most powerful arguments for reforming welfare are not financial but social. By focussing on income transfers rather than employment, our welfare system has made people dependent on benefits, trapping them in poverty, and preventing them from achieving economic independence.”

The Coalition government (2010-2015) operationalised this by further strengthening the disciplinary regimes and introducing tougher conditionality rules and sanctions on the premise that some benefit claimants:

“...Do enough to meet the conditions of their claim while at the same time continually failing to demonstrate the focus and discipline that is a key requirement of finding, securing and retaining employment.”

The Welfare Reform Act 2012 further enhanced the imposition of the sanctions introduced by New Labour to “incentivise claimants to meet their responsibilities,” although recent research has challenged their effectiveness in this regard. The introduction of Universal Credit has

---


59 DWP *Welfare Reform Act 2012: equality impact assessments* (DWP 2012)

60 Beth Watts et al, with contributions from the ESRC funded ‘Welfare Conditionality: Sanctions, Support and Behaviour Change’ project research team *Welfare sanctions and conditionality in the UK.* (Joseph Rowntree Foundation 2014)
http://www.jrf.org.uk/publications/welfare-sanctions-and-conditionality-uk; Mary-Ann
placed additional burdens on benefit claimants in terms of application for claims (now to be exclusively online, which may be difficult for vulnerable individuals), regular reassessment for disabled claimants and appeals (particularly the ‘mandatory reconsideration’ process).

Although both Labour and Conservative welfare ideology involved “the resurrection of the moral underclass discourse”, which seeks to attribute poverty and unemployment to individual behaviour or lack of responsibility, the severity of the rhetoric increased and became more vituperative, blaming worklessness on addiction, ‘chaotic lifestyles’ and ‘dissolution’, rather than the lack of available jobs.\(^{61}\) Furthermore, Duncan-Smith was keen to emphasise the notion of ‘welfare benefits as an unfair advantage’\(^{62}\) portraying welfare as a ‘lifestyle choice’ that undermines those who are in full time work, and insists that life on be benefits should mirror full-time employment as much as possible.\(^{63}\)

For all the government rhetoric that welfare reform will improve people’s lives by removing their dependency on benefits and getting them into employment, there has been comparatively little empirical evidence to prove it and still less that looks at the effects on people’s lives. The next section will examine a range of studies that attempt to fill this evidence gap.

---

Stephenson, *The impact of benefit sanctions on people in Coventry: A report by The Centre for Human Rights in Practice with Coventry Law Centre, Coventry Citizen’s Advice Bureau, Coventry* (Coventry: CHRIP 2014).


\(^{63}\) ibid n61 p.52.
2.4. Studies on the impact of welfare reform and public sector budget cuts.

There has been a growing body of research seeking to measure the possible impacts of the welfare reform programme coupled with wholesale public sector funding cuts as a result of governmental austerity measures, which have highlighted the unequal weight of those impacts upon the most vulnerable and disadvantaged groups in our society. I read a wide range of academic and non-academic studies mapping the impacts of welfare reform and public sector spending cuts on individuals from a human rights perspective. After reading broadly, I identified those studies of particular value to my research and examined them in depth. I was particularly interested in those studies highlighting inequalities resulting from the cuts and benefit changes, especially those that portrayed to what extent the human rights of the most vulnerable and disadvantaged individuals were threatened.

I also looked at these studies from a methodological perspective, to assess how the use of different research methods might illuminate the impacts of welfare policies on the lived experiences of individuals. For this reason, I have separated the studies into three sections on a methodological basis: (1) foundational studies using quantitative data to anticipate the cumulative impacts of welfare reform; (2) studies using a mix of quantitative data and qualitative approaches; and (3) studies using a qualitative longitudinal research approach to map the lived experiences of benefit claimants over a longer period of time. Out of the wide expanse of studies I read, I focus here on studies that address the implications of welfare reform policies and austerity measures for individuals and offered methodological insights that will inform my research.

---

64 Examples of a range of these studies can be found on the webpages for the Centre for Human Rights in Practice at Warwick Law School: [https://warwick.ac.uk/fac/soc/law/research/centres/chrp/spendingcuts/resources/reports-uk](https://warwick.ac.uk/fac/soc/law/research/centres/chrp/spendingcuts/resources/reports-uk)
2.4.1. Foundational studies using quantitative methods

The studies examined in this section all use quantitative data sources to measure the impacts of the cuts to public sector spending or welfare reform policies as an illustration of how these impacts mount up on vulnerable groups in society. These three studies were published at an early stage in the welfare reform process, so focus on the ‘legacy benefits’ rather than Universal Credit, but are foundational in their assessment of the predicted impacts of welfare reform. The first two are national studies, albeit providing data at a local level, but the third is a small-scale study into the local impacts of welfare reform on public health in Coventry.

The Cumulative Impact Assessment carried out by Landman Economics and the National Institute of Economic and Social Research (NIESR) on behalf of the Equality and Human Rights Commission (EHRC),\(^65\) used quantitative data analysis to assess the impacts of welfare reform. It was commissioned to develop and explore the methodological issues involved in modelling distributional issues by equality groups and further improve the equality impact analysis undertaken by Her Majesty’s Treasury (HMT) under the existing equality duties. This marks it out from other quantitative studies on the impacts of welfare reform, in that using the Equality Act 2010 as its touchstone, it specifically looks at the impact of tax and welfare policies on groups representing the nine ‘protected’ characteristics: age; disability; gender reassignment; marriage and civil partnership; pregnancy and maternity; race; religion and belief; sex; and sexual orientation. It uses the same techniques of distributional analysis to focus on the impacts by gender and family type, ethnicity, disability and age, using data from the Living Costs and Food Survey (LCF) and the Family Resources Survey (FRS).\(^66\)


\(^{66}\) ibid pp.5-20
The researchers’ attempt to analyse the distributional impact of policies within, as well as across households highlighted the different impacts of the tax and welfare changes on families with disabled members, by ethnicity and by gender and including ‘multiple benefit unit’ households. The level of detail and combination of data sources led the researchers to conclude that the cumulative impacts of welfare reform on households with at least one disabled person, Black and Asian households and on women were significantly worse than on other households and differed from the DWP’s own (more positive) impact assessment. The researchers emphasise that their analysis of the distributional impacts of public spending changes is more problematic, because of the complexity of the decision-making process, but they conclude that those households in the poorest income categories are likely to suffer most from the combined impact of tax, welfare and other public spending changes and that households with children are also more negatively affected, in contrast with the HMT analysis.67 The report also recommends that future research should go beyond the HMT distributional modelling and account for the behavioural effects of policies, although they acknowledge the limitations of their current assessment methodology for this purpose.68

This study developed a methodological model to measure the cumulative impacts of the various welfare reforms, rather than assessing them individually, with a view to applying to welfare policy and public spending to ensure fairness and transparency. It shows that it is possible to measure the cumulative impact of welfare policies on groups sharing protected characteristics, as specified by the Public Statutory Equality Duty (PSED). This provides a quantitative foundation for qualitative research into the lived experiences of individuals and households by identifying those who are most likely to be affected from multiple cuts to their benefits and to public spending.

67 Ibid p. vii

68 Ibid pp. vii-viii
The seminal report ‘Hitting the poorest places hardest’,\textsuperscript{69} analysed data from DWP, HMRC and the Treasury to estimate which geographical areas would be most severely affected by most of the major welfare reforms (apart from Universal Credit, Income Support for lone parents and the change from using the Retail Price Index to the Consumer Prices Index for benefits uprating) \textit{when they had come into full effect}. This report offers a valuable indication of the concentration of negative impacts on benefit claimants living in the most deprived local authority areas and some early indicators that sickness and disability claimants were likely to be disproportionately affected as a result of the changeover from Disability Living Allowance (DLA) to Personal Independence Payments (PIP).\textsuperscript{70} The report also predicted the scale of reductions in Housing Benefits for many households, particularly those in the private rented sector. The research provided access to the full dataset, by benefit by authority (including a dataset for Coventry), and has recently been updated to take account of actual data, mostly confirming the predictions of the original report.\textsuperscript{71} The report highlighted the inegalitarian implementation of welfare reforms in deprived areas of the country. The same research team have also produced a report on specific

\begin{flushright}

\textsuperscript{70} ibid p.10

\end{flushright}
regions of the UK: Northern Ireland,\textsuperscript{72} Hampshire,\textsuperscript{73} Scotland,\textsuperscript{74} Sheffield\textsuperscript{75} and Wales.\textsuperscript{76}

The geographic focus provided an insight into how quantitative data could be used to highlight local impacts and challenge local policies. It gave an indication of the scale of the impacts in terms of different welfare reform changes and, by doing so, provides a starting point to pinpoint key groups most negatively affected by welfare reform policies, for example, people accessing disability benefits and those with children. Datasets were provided for each local authority, including Coventry.\textsuperscript{77}


\textsuperscript{77} A similar study was commissioned from the Centre for Economic and Social Inclusion by the Local Government Association which attempted to generate evidence of the anticipated cumulative impacts of welfare reforms in order to inform local authority policy decisions to mitigate those impacts and influence national government implementation: Tony Wilson et al., \textit{The local impacts of welfare reform} (Local Government Association 2013)
A local study into the impact of the economic downturn and welfare reforms in Coventry on the health of the population\(^7\) used a ‘dashboard’ of indicators to identify lone parent households, single working-age adults under 35 and disabled people aged 16-64 as those groups most likely to be disproportionately affected by the combination of the recession and welfare reforms. This study linked the economic impacts to potential health impacts and quantified the estimated numbers most affected and, where possible, the estimated numbers of additional people suffering poor health, which were then translated into fictional scenarios. It also examined a range of successful asset-based approaches, which were subjected to a cost-benefit analysis, emphasising the importance of building on existing good practice rather than implementing new projects from scratch. Its value was chiefly its use of local baseline data to pinpoint the effects for welfare reform changes and public sector cuts on the most vulnerable groups within Coventry, albeit focusing on health impacts, but it did not look at the cumulative impacts on individual citizens or households and did not survey them to find out whether an asset-based approach was appropriate or desirable. The dashboard of indicators was useful to my research in that it identified three groups most likely to be affected badly by the welfare reforms and public sector austerity cuts. It was interesting to examine the link between these indicators and health outcomes in the city and it would be interesting to delve more deeply into these in an updated report.

These studies were based on quantitative data and indicated the scale and cumulative nature of welfare reform and public sector spending cuts on individuals, particularly those in particular groups. This was a useful starting point for my research and highlighted that a more qualitative approach is needed to reveal the multiple impacts of welfare reform policies and austerity cuts on the everyday lives of those most affected.

\(^7\) Institute of Health Equity, *The impact of the economic downturn and welfare reforms in Coventry, the effect on population health, and recommendations for mitigation* (UCL 2013)
2.4.2. Equality/human rights-based studies incorporating qualitative and mixed research methods

As my research uses qualitative methods, I wanted to find other studies that took a similar methodological approach, but from a human rights/equality perspective. I looked at some studies, such as the QUB Budget Analysis Project\(^7\) but this was focused on applying human rights-based budgeting analysis to social housing in Northern Ireland and, although it made reference to the financial crisis, the study was initially completed before the introduction of welfare reform, and so was not directly relevant to my research. Therefore, I next examined three studies produced by the Centre for Human Rights In Practice and Coventry Women’s Voices, which sought to apply a Human Rights and Equality Impact Assessment (HREIA) approach to look at the impact of the public sector spending cuts on women in Coventry, incorporating qualitative methods in addition to using quantitative data to measure the impact of public sector spending cuts and welfare reforms in Coventry.\(^8\) The aim of HREIAs is to “build attention to human rights into the project [or policy] cycle”\(^9\), thereby providing a mechanism to systematically hold the government (and local authority) to account for how they exercise their public equality duties.

\(^7\)Rory O’Connell et al, *Budget Analysis and Housing in Northern Ireland* (Northern Ireland Assembly Knowledge Exchange Briefings 2014) 


All three Coventry reports utilised an eight-step methodology for the HREIA process developed for the Scottish Human Rights Commission:82 Screening - to decide on key focus areas within the HREIA; scoping – to identify the information required, the contacts to be consulted and the questions to be asked; evidence gathering – to establish what sort of evidence is required and where it can be obtained; consultation – of organisations and individuals affected; analysis – using human rights indicators that are context-specific; conclusions and recommendations – identifying specific actions to be taken and who should take them; publication – of full assessments via a range of media; monitoring and review – to set up procedures for internal monitoring and review. A key difference between this approach and other projects analysing the application of Economic and Social Rights, such as the QUB Budget Analysis Project,83 was the involvement of organisations and individuals affected in evidence gathering and consultation. The inclusion of case studies provided qualitative data that added an additional dimension to the studies and developed a more rounded picture of the cumulative impacts of welfare reform.

This is a practical and policy-based approach, taking a gendered approach to measuring the impact of welfare reform and public sector funding cuts84, further refining their focus to look at the specific impacts upon Black and Minority Ethnic (BAME) women85 and older women in Coventry.86 The


83 ibid n79


86 Mary-Ann Stephenson, James Harrison, Anne Stewart, Getting off lightly or feeling the pinch? A Human Rights and Equality Impact Assessment of the Public Spending Cuts on older
project accessed quantitative data allied with personal experiences of women in Coventry to analyse the impact of the public spending cuts on women. As a result, these studies far exceeded the practice of most HREIAs carried out within local authorities, which are widely viewed as ‘tick box exercises’, rubber-stamping policies and justifying decisions already made.\(^\text{87}\)

However, they are primarily policy-focused and were published too early to be able to map the longer-term impacts of welfare reform. The case studies included in these reports were snapshots within a short period and the researchers were unable to continue to track the experiences of the women interviewed, although a report was published in October 2017 utilising new qualitative research in Coventry and Manchester to assess the impacts of austerity on BAME women in the UK.\(^\text{88}\) However, the approach used was consistent across all three studies and also with studies carried out in other geographical areas,\(^\text{89}\) which fulfils the aim of contributing pieces to a make up the bigger picture across the country. The studies focused on measuring impacts in relation to the human rights provisions within the European Convention on Human Rights, protected in the UK by the Human Rights Act 1998 and equality duties set out in the Equality Act 2010, as these would be taken more seriously by local authorities.\(^\text{90}\) This indicates a policy-based approach, rather than the development of a conceptual framework that

---

\(^{87}\) ibid n82 p.230


\(^{90}\) ibid n82 p.227
would have a wider application, but these studies attempt to synthesise the statutory legislative approach with documentation of the ‘lived experiences’ of those individuals affected by the public sector cuts. In all the Coventry studies, Harrison and Stephenson point towards the need for more qualitative research viewed through the lens of human rights and equality impacts.

One group particularly affected by welfare reform is that of disabled people and their families, which is reflected by one study using an evidence survey approach to capture their experiences. ‘Holes in the safety net: the impact of Universal Credit on disabled people and their families’, summarises findings from three research reports on specific impacts of welfare reform on disabled people using surveys conducted by Disability Rights UK.\(^91\)

Published in 2012, the report anticipates the impacts of Universal Credit on individuals with disabilities or with families with children with disabilities, including changes to support for disabled children, abolition of the severe disability premium and cuts to support for disabled people in work. It also highlights the experiences of disabled people under the ‘legacy benefits’ using brief case studies based around practical issues, from a substantial sample (over 3500 across all three surveys) and the comments are powerful. The examples raised in these reports clearly fail to meet the legal obligations set out in the UN Convention on the Rights of Persons with Disabilities (UNCRPD), particularly Article 7: children and disabilities; Article 20: personal mobility; and Article 28: adequate standard of living and social protection.\(^92\)

Despite the lack of reference to that Convention, (which suggests a view that international human rights treaties may not be acknowledged as effective by those whom it was established to protect) it takes an implicit human rights approach, in that it highlights the impacts of policy decisions riddled with inequalities upon some of the most vulnerable and disadvantaged members of UK society. However, this study focuses on

---

\(^91\) ibid n38

\(^92\) UN Convention on the Rights of People with Disabilities (UNCRPD)(2006)
one particular group of people affected by welfare reform and the case studies are tantalisingly brief, revealing a glimpse of the lived experiences of the individuals featured. This shows the need for further qualitative longitudinal research that would illuminate the cumulative effects of benefit changes and reduction in public services on people with disabilities.

The report of the UN inquiry into the rights of persons with disabilities in the UK found that:

“the Government’s approach generally did not reflect the international human rights framework, and raised concerns about the Work Capability Assessment and its lack of regard for the individual needs of disabled people and the lack of information provided; the restriction of legal aid to challenge decisions to stop or reduce benefits; lack of involvement of disabled people in monitoring policy changes; and the temporary nature of support to mitigate changes to benefits for disabled people.”

The studies in this section were valuable to my research in that they linked their quantitative and qualitative evidence on the impacts of welfare reform and public sector spending cuts to the application of human rights standards to public policy. However, the case studies necessarily presented snapshots of the actual impacts on the lived experiences of individuals, which limited their assessments of the cumulative impacts over time.

2.4.3. Studies using a qualitative longitudinal research methodology

The final set of studies are significant in identifying the main issues of cumulative negative impacts of welfare reform on vulnerable individuals, and critique those national policies which purport to promote fairness, but in reality, increase the load of inequality onto those least able to cope. There

---

is a wealth of literature in this area, mostly non-academic studies, and I read broadly to identify those of particular value to my research. As my research takes an in-depth methodological approach, I selected three academic studies that use qualitative longitudinal methods.

A number of studies attempt to map the ‘lived experiences’ of individuals affected by welfare reform on a smaller scale, thereby providing a valuable insight into the real and multiple impacts of welfare reform changes. Of particular interest is the study by Ruth Patrick on the effects of welfare reform on benefit claimants living in Leeds. This article is based on doctoral research and is a qualitative longitudinal study, conducted via three semi-structured interviews with a small sample over 2 years, plus other methods such as time-lines and vignettes. The premise of this study was that those on out-of-work benefits, although characterized by the government and in the media as ‘undeserving’ or ‘shirkers’, actually have a strong work ethic and work hard to get a job. This fits with the right to paid employment and to social security until they obtain work. Also, this study was influential methodologically, in its use of longitudinal qualitative methods to track the impacts of welfare reform as it was implemented. In particular, it identified policy implications, including attitudinal as well as economic impact data and begins to address the concept of structure and individual agency. This paper is part of a doctoral research project, as yet unpublished, which is likely to yield more interesting methodological background and findings. The researcher’s conclusion is that

“the Government’s welfare reform discourse may be based on a number of flawed and unsubstantiated assumptions about the


96 Universal Declaration of Human Rights (UDHR) (1948) Article 23
motivations and behaviours of those reliant upon benefits for all or most of their income.”

This begins to address more complex issues of capability and agency and emphasises the need for further in-depth qualitative longitudinal research into the long-term experiences of people on benefits and their ability to cope with the benefit changes, both positive and negative. Patrick’s study refers to the lack of dignity and self-confidence expressed by unemployed interviewees and the contrast between their conceptualisation of the ‘transformative potential of paid work’ and their experience of ‘poor work’: “low-quality, insecure employment that fails to provide labour-market security or progress.” This contrasts with the fundamental human right of choice and dignity in employment. It demonstrates how longitudinal, qualitative research can illustrate the inequalities inherent within the ‘welfare-to-work’ ideology and thus, implicitly at least, promulgates a rights-based approach:

“our understanding of poverty is enhanced, if we listen to what people experiencing it have to say.”

In an update on her research in 2016, Patrick re-interviewed nine of her original participants, further extending her longitudinal approach and following their journeys from benefits into precarious work. She noted that the burden of welfare reform has fallen squarely upon the shoulders of

97 ibid n93 p.722
98 Iain Duncan Smith, (2013), cited in ibid n93, p.720
100 ibid note 95, Article 23:3
102 ibid n30
those least able to bear it, increasing hardship, worry and chronic insecurity to the point that it affects their physical, mental and emotional health. She also asserted that welfare reform in general, and its application of stringent conditionality in particular, has a wider impact upon the agency of individuals, including their ability to participate in democracy:

“welfare conditionality ....is often experienced as a denial of individual agency and negation of individuals’ choice and control over their lives. This can lead to feelings of powerlessness and anger and can create a climate of fear and insecurity, particularly when people are concerned that they might be targeted with sanctions.”103

Patrick also noted the ‘unintended consequences’ of the burden of welfare reform upon the wider social security infrastructure, including national and local government agencies and particularly those voluntary sector organisations supporting claimants:

"Politicians and policy-makers should pay more attention to the perhaps unintended consequences of welfare reform’s burden and better consider how these consequences rub up against – and even undermine – the central welfare-to-work policy aspiration.”104

Another academic study focused on the experience of long-term sickness benefit recipients in the north east of England.105 Garthwaite’s doctoral

103 ibid n30 p. 203

104 ibid n30 p.202

research was part of a wider longitudinal health survey and employed in-depth qualitative interviews of a small sample, which highlighted the multiple impacts of welfare reform on this particular group and led to policy-based recommendations. Her interviews with 25 disabled people concentrate on their self-identity and sense of power and particularly the stigma felt by many as a result of media descriptions of disabled benefit claimants as ‘feckless’ and undeserving. In her article based on the same research, she emphasises the importance of the opportunity to challenge local stereotypes "hear subjects' voices more clearly and understand their tales more completely." She also interviewed stakeholders, who were mostly supporting disabled people back into employment. This study came from a sociological perspective, looking at themes of power and identity and the stereotypical responses to disability, rather than on social policy alone, which links to the UN Convention on the Rights of Persons with Disabilities Article 12: equal recognition before the law; Article 17: protecting the integrity of the person; and Article 28: adequate standard of living and social protection. Garthwaite uses the ‘lived experiences’ of her interviewees to examine how the ‘welfare-to-work’ policies introduced by the government disempower and stigmatise them, resulting in a loss of dignity but also making it less likely that they will find work, because of the stress of continual reassessment and sanctions. This highlights how

---


108 Ibid n104

109 Kathy Charmaz,'Discovering chronic illness: using grounded theory' Social Science and Medicine 30(1) p.1168, cited in Kayleigh Garthwaite (2014) ibid n102, p.786

110 Ibid n92


112 Ibid n104 p.795
welfare reform policies diminish the human rights and equality of people with disabilities, who should be one of the most ‘protected’ groups from a legislative perspective. It is also indicative of the growing ineffectuality of a statutory legislative approach when political support wanes.

The final research project in this section was commissioned by the Scottish government, using qualitative longitudinal methodology to explore participants’ perspectives on how welfare reform affected them and to follow their experiences over time. The study drew on the real life experiences of those in receipt of working age benefits to provide rich, in-depth insights into the impact of welfare reform, in order to inform future policy decisions and consisted of four interview sweeps over a three year period (2013-16). Amongst the practical steps recommended by the final report, such as access to free or cheap childcare, improved support for carers, enhanced employability support and an overhaul of the work capability assessment process for claimants with disabilities or health conditions, the use of qualitative longitudinal research methodology also highlighted the need for comprehensively available advice services and the importance of embedding user experience in the design and evaluation of the system itself:

“Reflexivity and responsiveness to feedback from claimants regarding the appropriateness of the application process and assessment criteria should be built into the welfare benefit system”

---


The report’s emphasis on how benefit claimants should be treated reflected the difference of approach between central government discourse on welfare reform in England and that of the devolved governments elsewhere in the UK. Its scope and resourcing suggests the increasing importance of qualitative data based on ‘lived experiences’ in measuring the impact of welfare reform, and its potential contribution to the wider debate around devolution and independence, which may have a bearing on other regions of the UK.\footnote{Mark Simpson, *Social citizenship in the devolutionary state: a clash of law and politics? Some initial findings.* (Presentation at SLSA Conference, University of Warwick, May 2015, based on PhD fieldwork conducted at the University of Ulster School of Law); Mark Simpson, ‘Developing constitutional principles through firefighting: social security parity in Northern Ireland’ (2015) 22(1) *Journal of Social Security Law* 31}

“In essence, what participants were looking for was some element of stability and consistency; to not be constantly subject to assessments and reassessment, and to not constantly feel that their income is about to be taken from them. There was also a strong feeling that the system lacked compassion, made assumptions about the negative motives of claimants and denied them the benefit of the doubt. Participants simply wanted to be treated humanely, by a system that makes some allowance for the battles people are facing; whether this is living with a health condition or disability, or trying to meet a family’s needs on a very low income.”\footnote{ibid n113 p.38}

As a national project, commissioned by the Scottish Government over a three year period, the level of resources invested in this study were not translatable to a doctoral research project, albeit on a much smaller geographic scale. However its capacity for influence on policy and legislation across a large area and its use of qualitative research methods to inform policy decisions is proof that QLR can be applied successfully on a national level. Whilst using the lived experiences of the participants, the study
focuses on national policy implications, particularly those for which the
devolved government was responsible, rather than the cumulative nature of
those policies on individuals. As such, it does not convey how welfare
reform policies and public sector funding cuts impact on the human rights of
people on benefits.

Patrick and Garthwaite contrast the government’s welfare-to-work ideology
that posits benefit claimants as ‘shirkers’ who don’t want to work with the
real experiences of their claimants who have to live with conditionality,
precarious and poorly paid work and stigma. Their studies offer powerful
insights into the methodological benefits of QLR when looking at lived
experiences in terms of welfare reforms, but don’t take a holistic approach
to the cumulative effects of benefit changes and austerity spending cuts and
their impacts on the human rights of individuals.

Other studies on the lived experiences of people affected by welfare reform
include Anne Power’s research for the Joseph Rowntree Foundation into the
impact of welfare reform (prior to the introduction of Universal Credit) on
social landlords and tenants found that the changes to the benefit system
were having a significant negative effect across the sector. The impact of the
Bedroom Tax and other benefit changes had resulted in a rise in rent arrears
and evictions and had a negative effect on the mental health and stress
levels of tenants. The demand for social housing was continuing to rise, but
Regulated Social Landlords (RSLs) were unable to invest in building new
homes, exacerbating the number of people in temporary accommodation.
The CASE report into the impacts of welfare reform on working age
tenants was based on QLR with 200 working age tenants in SW England

---


over two years. Three quarters of economically inactive tenants were unable to work because of disability, ill health or caring responsibilities and although 63% were managing under the new welfare regime, a third were struggling and getting into debt. Many tenants reported using advice services, although RSLs were also trying to help their tenants manage.

Kate Summers’ qualitative doctoral research on how working age benefit claimants use their money\textsuperscript{119} involved interviews with 43 working age benefit recipients about the social aspects of money and how they managed and spent their money. Her findings suggested that most benefit claimants organised their money over very short periods, depending on when their payments were due, preferring to use cash in order to retain what little control they had. They reported on their (predominantly negative) experiences of interactions with Jobcentre staff and were accepting of the ‘residual’ nature of benefits (i.e. benefits as last resort).

All of these last studies took place before the roll out of Universal Credit, which represents a major shift in the way benefits are organised and paid, and incorporates a more stringent sanctions regime. Some studies of UC recipients are starting to emerge: a peer research project conducted by researchers from Cardiff Metropolitan University with social housing tenants\textsuperscript{120} found that poor communication about UC between landlords and tenants exacerbated the stress felt about the new benefit arrangements. Research commissioned by the JRF looked at the experiences of a small sample of UC recipients in ‘full service’ areas in NE England,\textsuperscript{121} including

\textsuperscript{119}Kate Summers, \textit{Money and meaning: how working-age social security recipients understand and use their money} (CASE Brief 35, 2018) \texttt{http://sticerd.lse.ac.uk/dps/case/cb/casebrief35.pdf} accessed online 3/5/2019

\textsuperscript{120}Amanda Protheroe, Jane Mudd, Marc Fury, \textit{The experience of Universal Credit: a tenant’s perspective} (Cardiff Metropolitan University, 2017) accessed online 3/5/2019 \texttt{https://chcymru.org.uk/uploads/general/The_Experience_of_Universal_Credit_03.17.pdf}

\textsuperscript{121}Learning from the experiences of Universal Credit (JRF, 2018) \texttt{http://britainthinks.com/pdfs/Learning-from-experiences-of-Universal-Credit_Report-for-the-Joseph-Rowntree-Foundation.pdf} accessed online 3/5/2019
focus groups initially and then six follow-up ethnographic in-home depth interviews. They found that the most vulnerable claimants had the worst experience of UC, and the necessity to apply online was difficult for some, but all struggled as they waited 5 weeks for their initial payment. Many felt that conditionality was based on unrealistic expectations of obtaining work in the area.

2.5. Conclusion

This chapter has sought to lay the foundations for research using qualitative longitudinal methods to track the ‘lived experiences’ of people affected by the ‘perfect storm’ of radical welfare reforms and wide-ranging cuts to public sector funding.

It has examined the historical context of social welfare policies in the UK since the Beveridge Report in 1942, tracing the movement from a social security safety net to the welfare-to-work ideology underpinning the welfare reform agenda and the equality implications within these policies. It has also looked at the programme of austerity measures imposed by governments and the impact this has had on public services, particularly those with high levels of disadvantage. It has examined the nature and value of a human rights and equality approach towards measuring the impact of welfare reforms and budget cuts and concluded that this focus would make a valid contribution to the current literature.

In its final section, the chapter assessed some of the current research into the impacts of welfare reform on claimants. I examined studies from a conceptual and methodological perspective, beginning with those taking a quantitative approach. These studies provided a structure upon which to build, including quantitative studies into the geographical implications for
welfare reform impacts, which suggested inequalities were more pronounced in already deprived areas of the country as well as those using quantitative data to predict the cumulative impact of welfare policies on groups sharing ‘protected characteristics’ defined by the PSED. However, in order to capture the full effects of welfare reform and hold policymakers to account, it became apparent that the body of evidence requires a human face, bringing the data to life through accounts of the ‘lived experiences’ of those individuals affected. Through these studies, a picture of diminishing access to human rights and equality entitlements for particularly vulnerable individuals began to emerge, demonstrating the value of tracking the impacts of a developing welfare reform programme over a period of time using longitudinal qualitative research.

Nevertheless, none of the studies really brought together all the strands of inquiry that characterise my research: welfare reform/public spending cuts; qualitative longitudinal research methods; and a specifically human rights-based approach. The quantitative studies (1) provided an overview of the cumulative impacts of welfare reform and public spending cuts on the incomes of people and flagged up that certain groups of benefit claimants were more likely to lose out than others. Their use of quantitative data was necessarily limited and relied upon data collected through local and national databases. The qualitative and mixed methods research studies (2) focused more specifically on the impacts of welfare reform on the human rights of groups of people, such as women and those with disabilities, using case

122 ibid n69 and n71; Institute of Health Equity, The impact of the economic downturn and welfare reforms in Coventry, the effect on population health, and recommendations for mitigation. (UCL 2013)

123 ibid n65 p. vii


125 ibid n4; ibid n6; ibid n5

126 ibid n30; ibid n104; n100; ibid n40
studies to illustrate those impacts. However, their methodological approaches made it difficult to measure the cumulative nature of these impacts and they were only able to provide snapshots of how people had been affected. The studies using qualitative longitudinal research methods provide the depth lacking in the first two groups of studies, but do not address the holistic impacts of welfare reforms and austerity cuts and how individuals respond differently to those impacts – they provide depth but not breadth.

In conclusion, there is a wealth of data, both qualitative and quantitative, which forms a backdrop to the question of how to measure the impacts of welfare reform and public sector cuts through the human rights/equality lens, but no one study that succeeds in bringing together the methodological and conceptual approaches attempted by this research project. The next chapter will address these concerns by examining different conceptual approaches to measuring the human rights impacts of welfare reform and, specifically, the potential effectiveness of the capability approach (CA). In Chapter 3, I will address the relevance of the CA to my research and its suitability for measuring the human rights impacts of welfare reform policies and public sector funding restraints.
Chapter 3. Measuring the impacts of UK welfare reform on human rights using the capability approach

3.1 Introduction

In the previous chapter, I have described the programme of welfare reform policies introduced by the Coalition and Conservative governments from 2010 to 2018 and their implications for working age benefit claimants in the UK. I referred to research that examined the financial impacts of these policies on individuals and groups, but in order to analyse the cumulative human rights impacts in the context of the 'lived experiences' of interviewees, I asserted that a different approach was necessary. My doctoral research has sought to use the capability approach (CA) to assess how the cumulative impacts of the welfare reform programme affect the capacity of vulnerable and disadvantaged individuals to make choices that improve their lives and have positive human rights and equality benefits. However this throws up several questions relating to both the theoretical constructs and the operationalisation of the CA in the context of welfare reform.

In this chapter, I will present a brief overview of the theories and concepts of human rights in general, and economic and social rights in particular, and I will position the thesis within the spectrum of approaches. The theoretical and conceptual links between human rights and the capability approach will be discussed. I will then outline the basic tenets of CA and address concerns relating to its underpinning philosophy, as developed by Amartya Sen and further augmented by Martha Nussbaum, as they relate to welfare reform. I will assess Nussbaum’s list of Central Human Capabilities (or domains) as a foundation for developing a matrix with which to analyse the cumulative impacts of welfare reform. I will look at the differences between the two versions of CA, with particular reference to the delineation between Sen’s conversion factors and Nussbaum’s basic, internal and external capabilities and their significance towards operationalising the research. This has been criticised by commentators and I will examine some of the key critiques
relating to the use of CA as a flexible normative framework in the context of welfare policies. Other issues to be examined derive from the challenges of implementing CA, both generally and in the context of high-income countries in the global north. Examples of this will be examined to assess whether they have succeeded in their application of CA in a different socio-economic and cultural context. Finally, this chapter will look at whether these methodologies can be adapted to measure the cumulative impacts of welfare reform and public sector spending cuts on the human rights of people in Coventry.

3.2 A brief overview of the theories and concepts of human rights

In a thesis concerned with the impacts of welfare reform and public sector spending cut on the human rights of individuals, it is apposite that there should be a brief discussion of the theories and concepts of human rights in general, and economic and social rights in particular, within which the thesis is positioned. The popular notion that there is one model or concept of human rights that is universally held, unambiguous and uncontroversial is soon lost on surveying the literature – however the reality is that there is a lack of agreement on what rights are. Marie-Benédicte Dembour1 presents a characterisation of major human rights concepts as four schools of thought (although she acknowledges that in reality, many scholars may subscribe to multiple or ambiguous affiliations). The most well-known definition of human rights, identifying human rights as ‘a given,’ possessed by individuals by dint of their being human beings and therefore universally held and inalienable2, is ascribed to the natural school. Based on ‘nature’ (which could mean God, the Universe, reason or another transcendental source), natural scholars prioritise the embodiment of these rights in law, conceive of human rights as entitlements and traditionally represent the human


2 One example is Jack Donnelly, who expresses this view in his key text Universal human rights in theory and practice (3rd edition, 2013, p.10); Dembour suggests Alan Gewirth, Mark Goodale and Michael Perry as other examples of natural scholars (ibid pp.12-14)
rights orthodoxy. The deliberative school of thought, characterised by Dembour as ‘the new orthodoxy,’ “conceives of human rights as political values that liberal societies choose to adopt.”\(^3\) Deliberative scholars focus on the need to obtain societal agreement on the nature of rights in practice, embodied in constitutional law as the typical (if not the only) way to express consensus about human rights values. The protest school is primarily concerned with redressing injustice, seeing human rights as “claims and aspirations that allow the status quo to be contested in favour of the oppressed.”\(^4\) As such, they strive for the ideal and are reluctant to enshrine human rights indelibly in law because they engaged in a constant struggle to realise them on behalf of those who suffer. They see themselves as dissidents from the orthodoxy, distrusting human rights law and objecting to what they see as the “institutional hijacking” of human rights through international treaties and laws. The discourse school represents the nihilists of human rights, claiming that “human rights exist only because people talk about them,” but recognising the power of human rights language with which to express political claims.\(^5\)

Using Dembour’s mapping of human rights concepts, I contend that this thesis falls most naturally into the protest school, in that it seeks to examine the impacts of welfare reform and austerity spending policies on those who have suffered through them and highlighting injustices within their lived experiences. As such, although acknowledging the importance of human rights, I am “more concerned with the concrete source of human rights in social struggles.”\(^6\) In common with protest scholars, although I acknowledge that the embodiment of human rights in law as a goal, I am wary of relying

---

\(^3\) ibid n1 p.3; Dembour cites Jurgen Habermas, Michael Ignatieff, Tom Campbell and Sally Merry as representing the deliberative school (ibid pp.14-15)

\(^4\) ibid p.3; Dembour suggests that Jacques Derrida, Neil Stammers and Upendra Baxi may be found in this school (ibid pp. 15-17)

\(^5\) ibid p.4; Alasdair MacIntyre, Wendy Brown and Makau Mutua are suggested as examples of the discourse school (ibid pp.17-18)

\(^6\) ibid p. 3
solely on legislation as the only way to realize and secure human rights, particularly those economic and social rights which are most closely aligned with the subject of this thesis.

However, Langlois contends that, even given the contested nature of human rights, they are united by a fundamental political project:

“Whether one is explaining a normative tradition, declaring a right, applying some aspect of a rights regime, or defending the rights of the abused against powerful interests, one is asserting a set of political beliefs about the value of human beings and the way in which they should be treated. Defending those convictions is an essential part of the human rights project and is ultimately what we are doing when we engage in debates about the normative and theoretical justification of human rights.” 7

If normative traditions are the “under-girdings of human rights,” 8 the next level that builds on those foundations is the legal framework represented by the rights declarations (UDHR, 19489) and the subsequent international instruments, such as the International Covenant on Civil and Political Rights (ICCPR, 1966)10 and the International Covenant on Economic, Social and Cultural Rights (ICESCR, 1966)11. These are supplemented by regional agreements such as the European Convention on Human Rights (ECHR).12

---

8 Ibid p.23
9 Universal Declaration of Human Rights, 1948
10 International Covenant on Civil and Political Rights, 1966
11 International Covenant on Economic, Social and Cultural Rights, 1966
12 European Convention on Human Rights,
which refers to a suite of civil and political rights, and the European Social Charter (revised and adopted 1996),\textsuperscript{13} guaranteeing a broad range of everyday human rights related to employment, housing, health, education, social protection and welfare. Although the UK signed the revised Charter, it has not yet ratified it or made it legally enforceable nationally. The new rights incorporated in the revised Charter include the right to protection against poverty and social inclusion; and the rights of workers with family responsibilities to equal opportunities and equal treatment. The original intention of the international rights treaties was to encourage individual states to develop their own laws and standards which would be more specific to their contexts. Hence the Human Rights Act, 1998\textsuperscript{14} takes 16 fundamental human rights from the ECHR and enshrines them in UK law. These can be described as predominantly civil and political rights and did not include the right to social security. However, as the Parliamentary Select Committee on Human Rights observed:

\begin{quote}
“Although the UK system lacks legal protection for most economic and social rights as rights, that is not to say that the substance of those rights are unprotected. Under current legislation relating to housing, healthcare, employment relations and discrimination, for example, significant aspects of the Covenant rights are the subject of obligations on public bodies which may be judicially reviewed in the courts.”\textsuperscript{15}
\end{quote}


\textsuperscript{14} Human Rights Act (1998)

Legislation is not the only route to way to realise the principles and standards of human rights – ‘human rights based approaches’ (HRBA) ensure that organisations explicitly integrate human rights standards and principles into their policies and practices, empower people to know and claim their rights, and provide clear guidelines for accountability and monitoring.16

A recent example of HRBA has been the Scottish Government's systematic approach to inculcate human rights in its policies and practices, particularly the human right to social security. Research carried out by Ulster University for the Equality and Human Rights Commission17 was used by the Scottish Government in the development of the Social Security (Scotland) Act 2018,18 in line with the revised European Social Charter and based on the principle that "Social security is itself a human right, essential to the realisation of other human rights."19 They acknowledge that enshrining the values of social security rights in law is only one part of the process:

“A rights based approach must be the cornerstone of the new system; from policy development and service design, all the way through to the delivery of benefits, the way that agency staff are recruited and


trained, and the interaction between staff and the people who use the new service. The work to develop the full services, systems and procedures that will be necessary to operate the new system is still in its relatively early stages. As a consequence, the full picture of all of the different ways in which a rights based approach will be given practical effect will only fully emerge over time."

They use five underlying principles to apply a HRBA in practice, known as PANEL principles: Participation, Accountability, Non-discrimination and equality, Empowerment and Legality. These principles reflect a core focus of the right to social security as protecting human dignity, including freedom from inhuman and degrading conditions; the ability to access essential needs; individual autonomy; and cultural and social participation. The Scottish government’s approach prioritises the involvement of ‘experts by experience’ in the design and implementation of social security policies:

“empowering rights-holders to be active participants in decision-making processes that affect their lives is a key component of rights-based approaches, with some political theorists arguing that participation is a basic right upon which all other rights rest.”

This approach is significantly different from the development and introduction of UK welfare policies (many of which have not been devolved to the Scottish government) and raises the question as to the place of welfare conditionality in a human rights approach. Welfare conditionality is a feature of welfare systems in countries operating on ‘welfare-to-work’

__________________________

20 ibid


Traditionally used as a rationing device to ensure that benefits and payments go to those in greatest need, a “second layer of conditionality” has been introduced as a way to modify behaviour, specifically that some welfare payments are dependent on whether a claimant has undertaken jobseeking responsibilities. Although a contractualist approach may be seen as justifiable in a human rights based approach (the state agrees to support citizens in times of need if the citizen accepts their responsibilities, i.e., to work), UK welfare reform policies have tended towards a paternalistic approach that does not emphasise the reciprocal obligations of the state. The increasingly punitive nature of welfare conditionality at the heart of current UK welfare reform policies is at odds with a human rights based approach, as it doesn’t recognise that it “imposes additional burdens on the most vulnerable and disadvantaged, such as the homeless or those with multiple disabilities, or on ‘third parties’, particularly the children who are penalised for not meeting benefit requirements.”

As participation is a key tenet of human rights based approaches, those studies that have asked claimants about whether they endorsed welfare conditionality have found that there was broad support for policies that promote responsible behaviour, but that many people believed welfare conditionality was being implemented inappropriately.

---

24 See Chapter 2.3 for a discussion of the introduction of ‘Welfare-to-work’ ideology.

25 Ibid n.23 p.10

26 Ibid

3.3. What is the capability approach?
The capability approach (CA) has been variously described as “an evaluative framework for individual welfare”\(^{28}\) “a new theoretical framework about well-being, development and justice”\(^{29}\) “a moral framework, [proposing] that social arrangements should be primarily evaluated according to the extent of freedom people have to promote or achieve functionings they value”\(^{30}\) and “a set of ideas, concepts and methodological instructions.”\(^{31}\) It was originally developed by Amartya Sen, economist and philosopher, during the 1980’s and 1990’s.\(^{32}\) The other key contributor to the development of the CA was philosopher Martha Nussbaum, who extended the original concepts by introducing a list of Central Human Capabilities in order to facilitate the application of the CA.\(^{33}\) Although Nussbaum’s ‘version’ of CA was still firmly rooted in Sen’s original principles, I have dealt with the key elements emphasised by each author in separate sections in order to clarify which elements were identified as most relevant to my doctoral research.

3.3.1. Sen’s capability approach
Amartya Sen developed the CA to evaluate the position of individuals, groups and nations by focusing on human freedoms rather than other forms of measurement of human well-being (such as income, Gross Domestic

---


\(^{29}\) Ingrid Robeyns, ‘Capabilitarianism’ (2016) *Journal of Human Development and Capabilities* 17(3) 397-414 p.1

\(^{30}\) ibid p.1


Product, utility or ‘primary goods.’)\textsuperscript{34} He had observed at first hand that standard economic theories did not adequately address issues of deprivation and inequality that accompany poverty and hunger. The CA focuses on expanding substantive human freedoms by identifying human capabilities – “the central and basic things in life that people can actually do and be”\textsuperscript{35} It concentrates on “intrinsically valuable ends rather than instrumentally valuable means” – people’s capabilities rather than their resources - which also allows for differences in need and variations in access to resources other than income or physical assets.

“In contrast with the utility-based or resource-based lines of thinking, individual advantage is judged in the capability approach by a person’s capability to do the things he or she has reason to value. A person’s advantage in terms of opportunities is judged to be lower than that of another if she has less capability – less real opportunity – to achieve those things that she has reason to value. The focus here is on the freedom that a person actually has to do this or be that – things that he or she may value doing or being.”\textsuperscript{36}

Sen eschews the notion that the well-being of individuals could be measured by their income or possessions:

“The capability approach focuses on human life, and not just on some detached objects of convenience, such as incomes or commodities that a person may possess, which are often taken, especially in economic analysis, to be the main criteria of human success. Indeed,


it proposes a serious departure from concentrating on the means of living to the actual opportunities of living.”\(^\text{37}\)

He also asserts that the assessment of whether an individual is ‘flourishing’ depends not on one single measure but on the ability to achieve a combination of functionings that are valuable to him or her. Sen’s focus on capability, not just functionings, highlights the value of freedom and choice to the individual’s ability to flourish:

“Freedom is valuable for at least two different reasons. First, more freedom gives us more opportunity to pursue our objectives – those things that we value...This aspect of freedom is concerned with our ability to achieve what we value, no matter what the process is through which that achievement comes about. Second, we may attach importance to the process of choice itself. We may, for example, want to make sure that we are not being forced into some state because of constraints imposed by others. The distinction between the ‘opportunity aspect’ and the ‘process aspect’ of freedom can be both significant and quite far-reaching.”\(^\text{38}\)

Sen’s emphasis on freedom of choice colours his views on the importance of public discussion and ‘interactive public reasoning’\(^\text{39}\) in deciding what ‘beings and doings’ are valuable to individuals, rather than delineating “a set of given, pre-determined weights on the distinct functionings in some fixed list of relevant capabilities.”\(^\text{40}\) As a result, Sen has refused to produce fixed lists of capabilities, in order to promote public debate and an inclusive approach to clarifying sets of capabilities, although he has recognised the

\(^{37}\) Ibid p.233

\(^{38}\) Ibid p.228

\(^{39}\) Ibid p.141

\(^{40}\) Ibid p.141
conceptual link between capabilities and human rights as producing a core set of highly valuable capabilities.

Central to Sen’s CA are conversion factors (CFs), or those factors enabling individuals to have valuable functionings. To use a very simplistic analogy, if capabilities are the outcomes or outputs in a life, conversion factors represent those inputs that will affect whether that life is flourishing, and to what extent – crudely, the quality of the outputs will depend upon the quality of the inputs. Their presence or absence highlights the level of inequality in a society in a more comprehensive way than resource-based measures allow. Sen specified CFs as ‘personal heterogeneities’ i.e., internal to the person, by age, gender, disability and illness;41 ‘variations in social climate’, i.e., factors from the society in which one lives; and ‘environmental diversities’ emerging from the physical or built environment in which people live. Conversion factors and the variance between Sen and Nussbaum’s versions of CA, will be discussed more fully in section 3.2.3.

Sen also identifies the notion of ‘adaptive preferences’ as a possible constraint upon the achievement of a flourishing life, particularly for those who have suffered deprivation and hardship:

“...In situations of long-standing deprivation, the victims do not go on grieving and lamenting all the time, and very often make great efforts to take pleasure in small mercies and to cut down personal desires to modest – ‘realistic’- proportions.”42

Sen criticised ‘welfarist’ and utilitarian notions because of their concentration on an individual’s ‘preferences’ without taking account of

41 Sen, A.K., Development as Freedom (New York: Knopf, 1999) p.70
their ability to choose from alternatives they really do have. Constraint of opportunities may result in an individual ‘scaling down’ their aspirations and goals and not revealing his or her true preferences.

3.3.2. Nussbaum’s development of the Central Basic Capabilities list

Although Sen had refused to define a list of ‘basic’ human capabilities, other scholars have attempted to identify those capabilities that are fundamental to a flourishing life. The identification of those capabilities or domains against which individual lives can be measured is seen as essential to the operationalization of the capability approach. Martha Nussbaum, a philosopher, developed a list of ten Central Human Capabilities (Fig.1) that represent a minimum threshold:

“beneath which it is held that truly human functioning is not available to citizens; the social goal should be understood in terms of getting citizens above this capability threshold.”

She regards these capabilities as:

“central requirements of a life with dignity...all are held to be a part of a minimum account of social justice: a society that does not guarantee these to all its citizens, at some appropriate threshold level, falls short of being a fully just society.”

---


44 Ibid p.75
Fig. 1. Nussbaum’s Central Human Capabilities

C1. Life: a) Being able to live to the end of a human life of normal length. b) Not dying prematurely or living a life so reduced as to be not worth living.

C2. Bodily health. a) Being able to have good health (including reproductive health). b) Being adequately nourished. c) Being able to have adequate shelter.

C3. Bodily integrity. a) Being able to move freely from place to place. b) Being secure against violent assault (including sexual assault and domestic violence). d) Having choices in matters of reproduction.

C4. Senses, imagination and thought. a) Being able to use the senses, to imagine, think and reason – and to do these things in a “truly human” way, a way informed and cultivated by an adequate education, including, but by no means limited to, literacy and basic mathematical and scientific training. b) Being able to use imagination and thought in connection with experiencing and producing works and events of one’s own choice, religious, literary, musical and so forth. c) Being able to use one’s mind in ways protected by guarantees of freedom of expression with respect to both political and artistic speech, and freedom of religious exercise. d) Being able to have pleasurable experiences and to avoid non-beneficial pain.

C5. Emotions. a) Being able to have attachments to things and people outside ourselves; to love those who love and care for us. b) Being able to grieve at their absence; to be able to express emotion.

\[45 \text{ ibid p.16}\]
c) Not having one’ emotional development blighted by fear and anxiety.

C6. Practical reason. Being able to form a conception of good and critically reflect about planning one’s own life.

C7. Affiliation: a) Being able to live with and toward others, to recognise & show concern to other human beings & socially interact.
   b) Having social bases of self-respect and non-humiliation; being able to be treated with dignity (incl. ensuring non-discrimination on basis of race, sex, sexual orientation, ethnicity, caste, religion, national origin).

C8. Other species. Being able to live with concern for and in relation to animals, plants and the world of nature.

C9. Play. Being able to laugh, to play, to enjoy recreational activities.

C10. Control over one’s environment.
   i) Political – Being able to participate effectively in political choices that govern one’s life; having the right of political participation, protections of free speech and association.
   ii) Material – a) Being able to hold property (land and movable goods) & having property rights on an equal basis with others.
      b) In work, being able to work as a human being, exercising practical reason and entering into meaningful relationships of mutual recognition with other workers.

Nussbaum describes these ten capabilities as her “current version,” acknowledging that they are not exhaustive, consistent with Sen’s emphasis on ‘the use of deliberative democracy’ to ensure that capabilities reflect those ‘beings and doings’ that are of value to individuals. Whilst asserting
that "all need to be secured and protected,"\textsuperscript{46} Nussbaum places more emphasis on the capabilities of affiliation (C.7) and practical reason (C.6) as she considers that they play an "architectonic role: they organise and pervade the others."\textsuperscript{47} They also reflect the centrality of human agency within the capability approach, and are cornerstones of the application of the capabilities framework to measuring the impacts of welfare reform policies, as shall be discussed later in this chapter.

The production of a list of central human capabilities has been contentious in literature about capabilities, but has stimulated debate and discussion on how the capability approach could be operationalized in a variety of contexts, as shall be seen in 3.3 below. Nussbaum also prefers not to specify separate conversion factors, referring instead to 'basic,' 'internal' and 'combined' capabilities – this is discussed in more detail in 3.2.3 below.

### 3.3.3 Sen's use of conversion factors and Nussbaum's basic, internal and combined capabilities

In the sections above, I have mentioned where Nussbaum's translation of Sen's capability approach differs from the original version, in particular, Nussbaum's development of a list of Central Human Capabilities. However, another area of variance important to the operationalization of the CA is that of conversion factors (CFs), i.e., those factors enabling individuals to achieve valuable functionings.

Sen provided some idea as to how CFs could be exemplified, referring to personal characteristics, influences from the society in which individuals live and the effects of the physical or built environment. However, as with much of his thinking about capabilities, he left the details to be defined by the specific contexts in which the CA was being applied, sparking much

\textsuperscript{46} Ibid n6 p.35

\textsuperscript{47} Ibid n6 p.39
debate about how to categorise CFs\textsuperscript{48} and what should be included within each category. Brunner\textsuperscript{49} provides a table of four examples of types of conversion factors,\textsuperscript{50} as I have attempted to summarise here.

*Personal conversion factors* may be resources we hold individually on a personal level – e.g., gender, literacy, education, physical condition, income, intelligence (I believe this could be extended further, to include personal qualities, such as resilience, determination and persistence, but these are more difficult to measure).

*‘Social’ or ‘structural’ conversion factors* are generally used to refer to macro-level forces shaping social justice outcomes (e.g., public policies, social norms, discriminating practices, power relations, capitalism, social determinants of health, etc.), that are difficult to specify on an individual level as their effects are long-term and wide-ranging. Robeyns\textsuperscript{51} suggests that social conversion factors, could also represent interventions from local organisations and agencies, which could include access to public services (health and education services, social care, tax and benefit systems, transport, minimum and living wage levels of income, and equal opportunities laws), voluntary (e.g. advice services) and private sector bodies. Brunner\textsuperscript{52} argues for the delineation of these social CFs which relate to the *structural* layer of explanation of what it is that makes social

\begin{footnotesize}
\begin{enumerate}
\item \textsuperscript{48}Brunner, R., Watson, N., *What can the Capability Approach Add to Policy Analysis in high-income countries?* (What Works Scotland, 2015).
\item \textsuperscript{49}Brunner, R., ‘Surviving, thriving and being outside: applying the capabilities approach to reconceptualise the social justice experiences of people with mental distress’. (PhD thesis, University of Glasgow, 2015) Fig.1 p.74
\item \textsuperscript{50}Ingrid Robeyns, ‘The Capability Approach: A theoretical survey’ (2005) *Journal of Human Development, 6* (1) p.99
\item \textsuperscript{51}Ingrid Robeyns; ‘The Capability Approach: A theoretical survey’ (2005) *Journal of Human Development, 6* (1) p.99
\item \textsuperscript{52}ibid n22 p.77
\end{enumerate}
\end{footnotesize}
hierarchies (e.g., macro-level forces shaping social justice outcomes) from those that have a direct impact in a social context (e.g., support from family and friends, access to advice, public services and housing):

“Structural conversion factors become the non-observable causal mechanisms that structure the way in which people interpret the world, that lead to hierarchies of social organisation and which shape what is socially valued in the world, not only the dominant norms and values related to mental distress, but also wider social valuations, for example, that employment is good, particular lifestyles are more valuable than others, and the medical system is to be trusted to serve society's best interests.”  

Sen does not refer to community or family support, but I agree with Brunner that social conversion factors represent those factors outside ourselves that can help us to achieve those capabilities that we have reason to value.

*Environmental conversion factors* cover the physical or built environment in which a person lives – primarily this relates to environmental concerns in developing countries, such as climate, pollution, proneness to earthquakes and proximity or otherwise of seas or oceans, which may be less relevant to the experiences of individuals in high income countries, where infrastructure is already in place. However, in the built environment, Robeyns includes the stability of buildings and the means of transportation and communications, which could be translated to quality of housing and lack of public transport in a high-income country. In Brunner's critical realist perspective, structural conversion factors replace environmental conversion factors as a richer, more relevant explanation of those

---

53 Ibid n22 p79

conversions that shape the social justice experiences of his research participants. Rod Hick used data from the British Household Panel Survey to examine links between low income and material deprivation as conversion factors and concluded that longitudinal analysis of income was significant, as “current deprivation scores reflect past income trajectories as well as current income holdings.” He noted that some groups of people were more vulnerable than others (e.g., lone parents, people with disabilities, tenants in private rented or social housing), but his analysis suggests that resource-based measures, such as income, and living standard measures, such as material deprivation, do not tell the whole story. His view is that whilst Sen’s conversion factors illustrate the constraints between resources and capabilities, influencing what people are actually able to achieve, it is not as easy to separate out constraints and choices. However, he did conclude that it is possible to empirically demonstrate the significance of conversion factors when applying the capability approach and suggests that it “makes a normative case for adopting a focus on people’s capabilities over and above their resources.” The CA also facilitates the evaluation of the cumulative impact of welfare reform over an extended period, and how some individuals are subject to multiple changes. By identifying each individual’s conversion factors, the CA may also identify the diversity of response to the changes and what ‘resources’ (personal, social and environmental) are needed for an individual to flourish.

---

55 ibid n22 p78

56 Rod Hick, ‘Between income and material deprivation in the UK: In search of conversion factors’ (2016) Journal of Human Development and Capabilities, 17 (1) pp. 35-54

57 Ibid p.51

58 Ibid p.53

59 Ibid p.52
Nussbaum does not make a distinction between commodities and conversion factors, preferring to see them as part of an individual's overall ‘combined capability,’ i.e., “the totality of the opportunities she has for choice and action in her specific political, social and economic situation.”

Although she doesn't separate these out into conversion factors, Nussbaum does distinguish between 'basic,' ‘internal’ and ‘combined’ capabilities. Basic capabilities are defined as

“the innate equipment of individuals that is the necessary basis for developing the more advanced capabilities”

as exemplified by the basic capability for speech, language and practical reason that most new born babies have. Nussbaum differentiates between these basic capabilities and the ‘internal’ capabilities, as she describes personal characteristics such as “personality traits, intellectual and emotional capacities, states of bodily fitness and health, internalised learning, skills of perception and movement”. These are not enough to enable individuals to achieve their capabilities – they need to be combined with the political, social and economic environment in order that they may achieve the totality of the opportunities they have. This is a significant departure from Sen's CA, as Nussbaum does not separate out these conversion factors from capability, but sees them as constitutive of it. Her intention in defining ‘combined capabilities’, as with her list of central human capabilities, is to establish a minimum threshold of capability entitlement for all people, rather than specifying different types of conversion factors. She also makes the point that just having capabilities is not sufficient unless they can lead to functionings – for example, if an

---

60 ibid n6 p.21
61 ibid n6 p.24
62 ibid n6 p.21
63 ibid n6 p.24
individual is considered to have access to apply for benefits online but can’t afford a computer or mobile phone to enable them to actually do so, and the nearest library or community venue with a computer is a bus ride away, then their capability is severely diminished or removed.

Nussbaum’s earlier writings used the term ‘external’ rather than ‘combined’ capabilities. Later interpretations used the notion of ‘external capabilities’ to describe the role of relationships in helping or hindering an individual’s achievement of valuable functionings. Others have defined ‘internal’ capabilities as those that “reside in the individual, unattached to any unique social context” including literacy, numeracy, general knowledge and transferable skills alongside physical and mental health. Jackson asserts that ‘external’ capabilities “rely on a certain social context and would be lost if the context was withdrawn or if the individual moved to a different social context.” He also makes the point that

“Human welfare hinges on having support from family and personal networks; if these are weak, then welfare suffers and capabilities are denied.”

Nussbaum argues that these factors should be incorporated within capabilities rather than separating them out as conversion factors. Having weighed and balanced the implications for both approaches in the context of


67 Ibid p.128

68 Ibid p.129
my research, I concluded that using the concept of ‘internal’ and ‘combined’ capabilities obscures rather than emphasises this important aspect of the CA when it comes to operationalizing it in the field. The process of looking at ‘combined capabilities’ makes it more difficult to identify those structural and social factors leading to enhanced or diminished capabilities for individuals in order to tease out the common threads. Discerning a pattern of which factors affect the capability sets of people with common experiences (e.g., of accessing welfare benefits) is key to my doctoral research, and therefore Nussbaum’s approach is less helpful. A more detailed discussion of the operationalization of conversion factors to this research follows in section 3.5.2.

3.4. Examples of the operationalization of the capability approach in high-Income countries:
The CA was originally intended for application in the context of developing countries, and contributed to the development of the Human Development Index, but in recent years, its relevance to high-income countries in the global north has become apparent, particularly after the global financial crisis of 2008/09. Despite this, there are comparatively few studies that attempt to operationalize the CA to social welfare policies, or to any aspect of social welfare, let alone using qualitative methods. When looking for other studies, I was particularly interested in research closely allied to my own objectives: examining the impacts of welfare reform and austerity policies on the human rights of individuals by looking at the lived experiences of those who had been affected by them. When an exact match proved elusive, I widened my search to include those studies that operationalized the CA to identify issues of social inequality with specific groups and discovered that CA has been used to address the inequalities experienced by mental health service users in high-income countries using qualitative interviews with participants.

A second group of studies sought to develop CA as an evaluative framework or as part of an integrated measurement framework in order to measure
social inequalities experienced by individuals or groups of individuals. These have tended to be large-scale studies focusing on secondary analysis of survey data, but were of interest because of their use of deliberative consultation to identify capability indicators.

Thus I have divided my analysis into two sections: those studies that used CA to measure social inequalities of a specific group of people through semi-structured or open-ended interviews, which relates to my 'lived experience' methodological approach (3.3.1); and those studies that contributed to the development of a CA-based measurement framework that could be utilised in qualitative research, using qualitative methods or quantitative survey data (3.3.2).

3.4.1 Studies using CA to measure social inequalities
These studies attempted to operationalize the CA through qualitative research conducted with groups directly affected by social inequalities and disadvantage, which fitted most closely with my research objectives. The most relevant in terms of addressing the impacts of welfare reform was a study into the labour market experiences of 50 jobseekers in England with multiple problems and needs. The research used a capabilities approach to examine whether the ‘welfare-to-work’ policies of the Blair-Brown governments allowed individuals with complex needs (including homelessness, addictions and experiences of prison) to flourish. In-depth interviews were carried out, followed by additional analysis of the discursive data generated by the study, based on the assumption that policy interventions should address the holistic needs of the targeted groups, not just solve ‘social problems.’ A key finding was the lack of agency or ‘voice’ reported by most of the participants and their experience of chronic insecurity and ‘low-pay, no-pay’ jobs reinforced their vulnerability. The

---

study argues for a ‘life-first’ rather than ‘work-first’ approach, addressing the rights of this particularly vulnerable group of people:

“A right to work – rather than the opportunity to ‘work’ or an implied obligation to labour – entails a combined capabilities approach. It requires a more holistic understanding of human capabilities and the resources and institutional required for their realisation.”

Despite its clear resonance with welfare reform policies implemented over 15 years later, this appears to be the only primary research study directly using the CA to identify the impacts of welfare-to-work on vulnerable individuals in the UK. The development of more stringent welfare reform policies and the impact of austerity measures over the past 8 years have resulted in a social welfare landscape considerably more detrimental to the concept of ‘life-first’ rather than ‘work-first,’ as proposed in this study. Although the authors conclude that the CA has an important role to play in determining an alternative approach to welfare policies, limited details are available as to how the CA has been applied in the study and the research was very specific to a small group of individuals with complex needs. However it identifies the need to recognise the significance of personal and social conversion factors (although it doesn’t name them as such) to the success or otherwise of welfare-to-work policies and suggests that CA can be operationalized in this policy area.

The CA has been more commonly operationalized in the area of health services and policy, particularly mental health. Three studies have used the

---

70 Hartley Dean, Jean-Michel Bonvin, Pascale Vielle & Nicolas Farvaque ‘Developing capabilities and rights in welfare-to-work policies’ (2005) European Societies, 7 (1) p.21

CA to examine the experiences of individuals with mental health issues, with particular reference to their experiences of mental health services, by Tang,72 Brunner73 and Benbow et al.74 These are characterised as predominantly small-scale and qualitative and are of interest for their ability to operationalize the CA to measure social inequalities.

Tang's doctoral research75 used the CA as a heuristic framework to look at the significance of social conversion factors to the recovery of Chinese mental health service users living in the UK. Tang used life history interviewing to unpack the recovery journeys and social contexts of 22 participants from the Chinese communities in Birmingham, London and Manchester over a 12-month period. She also used ethnographic observation of participants as they used mental health community services to increase her familiarity with their lives. Tang was able to identify various vulnerability factors within the Chinese communities and to reveal social inequalities by using the CA. She examined the interplay between ‘social location,’ agency and social structures experienced by participants to develop a rich picture of their lived experiences of mental illness and recovery, which demonstrated one approach to operationalization of the CA in qualitative research with a group experiencing social inequalities.

Although the target group was very specific, this study mirrored the objectives of my doctoral research in that it successfully used the CA to identify how the participants’ capabilities changed during their recovery ‘journey’ and what inequalities led to capabilities deprivation. In particular, Tang discovered that the recovery journeys of participants were shaped by

---


73 ibid n22


the very capability deprivations arising from the social conditions that caused their mental distress in the first place. Another limiting factor in their recovery trajectories was reduced access to mental health services cut by public sector funding cuts, which resonated with my research context. Tang highlights the importance of analysing different conversion factors, noting that

“the outcomes of education, retraining or rehabilitation programmes that are designed to develop capabilities result in different outcomes because the input of resources is the same for a heterogeneous group of people.”76

This study also pinpoints the role of adaptive preferences in revealing how mental health service users frequently exhibited reduced aspirations for their recovery goals and life aspirations, revealing an underlying pattern of social inequalities and hardships that prevented participants from moving on. Finally, the study discussed the issue of agency and the significance of social structure (the “structure of living together,”77 and how it contributed to the capability sets of the participants. This doctoral study validated my use of the CA to reveal the lived experiences of individuals affected by welfare reform and austerity policies.

Brunner’s doctoral research78 used the CA to measure the impact of mental health services on the lived experiences of users, employing two semi-structured face-to-face interviews over a 12-month period with 22 people with recent experience of voluntary or compulsory admission to a psychiatric ward within Scotland. This small-scale study used qualitative

76 ibid n45 p.30


78 ibid n22
longitudinal research methods to follow participants on their ‘journey’, and
based its initial questions on Nussbaum’s ten domains. In the second
interviews, participants were questioned about their choices of domains,
using a ‘domain diagram’ to stimulate discussion. The specific focus of this
study is to “understand the social justice experiences of people with mental
distress who have been in psychiatric hospital in the recent past and who
currently live in the community.” 79 Brunner bases his capabilities
understanding of ‘social justice’ on Nussbaum’s ‘minimal account of social
justice,’ as achieved through the delivery of her ten Central Human
Capabilities. 80 Again, although targeting the experiences of a specific group
of individuals, this study is relevant to my doctoral research, in that it
utilises the CA as an evaluative framework for the lived experiences of
individuals subject to specific social policies. Brunner’s research examined
the significance of personal, social and structural conversion factors to the
lived experiences of people with mental distress and how these constrain or
enable their ability to achieve social justice. 81 Brunner was able to
demonstrate how the CA could be used to expose the heterogeneity of
experiences of mental distress by participants and its negative effects upon
their capabilities, whilst retaining the subjectivity of those experiences. He
was also able to examine the impacts of mental health services on the lives
of participants, to identify those who exhibited ‘surviving’ characteristics
(‘getting by’) and those who were ‘thriving’ and link these to conversion
factors such as education, work and income. The level of detail into the use
of capabilities with sociological analysis as a research method and the
significance of social and structural conversion factors in precipitating or
preventing episodes of mental distress provides valuable insight into how
the CA can be operationalized successfully. This study was helpful in
reviewing existing research using conversion factors and, particularly their

79 ibid p.19

80 ibid n16 p.71; ibid n6 pp.33-34

81 ibid n22 p.276
role in suggesting why the degree of social justice achieved by people with mental distress may vary.

Benbow et al\textsuperscript{82} took a participatory approach using capability domains to explore the lived experiences of social exclusion and poverty among psychiatric survivors in Canada. They completed 13 qualitative research questionnaires during face-to-face interviews with 380 mental health service users who had been diagnosed with mental illness for at least a year. The study used Nussbaum's 10 domains as part of a larger longitudinal study on poverty and social inclusion, but found that some had more weight than others for participants, for example, bodily health (especially access to stable housing and food). They found that this group suffered multiple disadvantages in terms of housing, income and transport, but that participants considered other social conversion factors such as stigma and belonging to be as important to their functionings as income or formal rights. Their use of primary qualitative research methods (specifically structured questions and individual interviews) afforded greater depth of analysis for a larger sample than was available elsewhere and focused its recommendations on the potential of public services to act as positive conversion factors and address social injustice. However, the role of structural conversion factors, for example, the availability of employment, was not covered in detail. Although this study looked at the experiences of a very specific group of participants at risk of social exclusion, its identification of factors beyond income and resource needs (such as advocacy and peer support) was relevant to my research participants.

\textbf{3.4.2 Studies developing a CA-based evaluatory framework to measure social inequalities}

The primary purpose of the first set of studies was to use the CA as a framework in order to examine the experiences of a particular group of

\textsuperscript{82} ibid n47
individuals in relation to their human rights, such as the impact of mental health service on the experience of users.\textsuperscript{83} The second set of studies examined below, are primarily concerned with the design and testing of a CA-based framework: the Equalities Measurement Framework. The subjects of the last two studies (health care for individual groups\textsuperscript{84} and multidimensional inequality and deprivation in Britain\textsuperscript{85}) provided opportunities to test the EMF in a meaningful way.

One of the largest and most comprehensive research projects operationalizing the CA in the UK was the development of the Equalities Measurement Framework or EMF.\textsuperscript{86} The EMF was constructed to monitor how public authorities fulfilled their statutory equality duties towards protected groups (gender, ethnicity, age, belief, sexual orientation and disability), in anticipation of the Equality Act 2006, which amalgamated disparate legislation on each of the protected groups.\textsuperscript{87}

The EMF was based on four building blocks, the first of which was a focus on capability (or substantive freedoms and opportunities) rather than income or primary goods. Its second building block was the evaluation of three aspects of inequality and deprivation: functionings (what people are actually doing and being); how people are treated (discrimination, dignity and respect); and the level of autonomy they experience (empowerment, choice and control). The third building block is the principle of systematic

\textsuperscript{83} ibid n48

\textsuperscript{84} Tania Burchardt, Polly Vizard, 'Using the Capability Approach to evaluate health and care for individuals and groups in England' in Solava Ibrahim, Meena Tiwari, (eds) \textit{The Capability Approach: from theory to practice} (Palgrave Macmillan 2014) pp.116-119

\textsuperscript{85} Polly Vizard. Liz Speed, 'Examining multidimensional inequality and deprivation in Britain using the capability approach', Special issue on Capability Approach and Multidimensional Well-being in High-Income Countries' (\textit{Forum for Social Economics} 2016)

\textsuperscript{86} ibid n8; Tania Burchardt, Polly Vizard, 'Operationalizing the Capability Approach as a Basis for Equality and Human Rights Monitoring in Twenty-first-century Britain' (2011) \textit{Journal of Human Development and Capabilities}, 12 (1) pp.91-119

\textsuperscript{87} ibid
disaggregation by at-risk and vulnerable groups, including but restricted to those individuals and groups with ‘protected characteristics.’ The fourth building block (arguably of most interest when designing my research) is an agreed capability list for adults and children, derived through a two-stage process combining the international human rights framework and deliberative consultation.\(^{88}\) In order to ensure that the resulting capability list didn’t conflict with recognized human rights standards, a ‘minimum core’ capability list was first derived from the international framework and then refined through a deliberative research exercise. A human rights ‘trumping’ rule was also applied, to give priority to the initial ‘minimum core’ list. (A more in-depth discussion of the links between human rights and the capability approach can be found in 3.2.) This capability list closely mirrors that of Nussbaum’s Central Human Capabilities,\(^ {89}\) with the exception of legal security “the capability of knowing you will be protected and treated fairly by the law.”\(^ {90}\) The EMF central and valuable freedoms for adults\(^ {91}\) are expressed in more precise terms than Nussbaum’s list, with practical examples of how they can be applied. This long-term research project provided examples of capabilities based on Nussbaum’s list, but refined by deliberative consultation, and the ‘plain English’ version of the resulting capabilities list was helpful in explaining the CA to my research participants.

Subsequent application of the EMF to evaluate health and social care provision in England, through the use of secondary analysis of data sources, acknowledged that the EMF concentrated more on functionings rather than

\(^{88}\) ibid p.62

\(^{89}\) ibid n16

\(^{90}\) ibid n59 p.119

\(^{91}\) ibid n8 p.63-67
capabilities and that autonomy is important.\textsuperscript{92} A study utilising EMF to evaluate health and care for individuals and groups in England\textsuperscript{93} used data from three sources: the Health Survey for England (HSE), the NHS Adult Inpatient Survey and the Life Opportunities Survey (LOS), all longitudinal national surveys, relating to the health of adults in England. The LOS is designed to provide information about the lives of disabled people and has been designed in consultation with a reference group of disabled people. It is grounded in the social model of disability, which bears some similarity with the CA, and provides information on the barriers that people face in pursuing the activities they value. This enabled Burchardt and Vizard to test the EMF in context and identify a significant level of need and capability deprivation amongst disabled people, particularly those aged 18-34.\textsuperscript{94} My research into the lived experiences of individuals on benefits is also concerned with this aspect of welfare reform, and CA offers a valuable insight into the importance of dignity and autonomy to individuals. The other significance of the EMF for my own research lies in its ability to operationalize the CA in a UK context and in the deliberative approach to deciding the indicators.

In order to test the EMF further as a tool for identifying inequalities, Vizard and Speed\textsuperscript{95} looked at later findings against selected Framework indicators, using eight of the different domains within the EMF. This research applied the CA to a secondary analysis of quantitative and qualitative national survey datasets but also addressed the issue of disaggregation of data by ‘protected characteristics.’\textsuperscript{96} The findings were interesting for their

\textsuperscript{93} Ibid
\textsuperscript{94} Ibid
\textsuperscript{95} Ibid n58
intersectionality and for revealing “patterns of multidimensional inequality and deprivation in contemporary Britain” but only focused on those areas for which data was available. The EMF was used to build up an evidence base used by the EHRC in its equality and human rights reporting to Parliament, specifically ‘How fair is Britain?’ in 2010 and the ‘Is Britain fairer?’ reports in 2015 and 2018. In 2017, a Single Measurement Framework was published, still incorporating the four building blocks of the EMF, but focusing more on the use of secondary data analysis such as Household Surveys and Public Expenditure Statistical Analyses (PESA). This study was useful as an example of the type of information that can be collated and analysed using CA indicators and presented to policy makers, using the EMF as described above.

Other studies in both categories have shown that the CA can be operationalized to address social inequalities in high-income countries using qualitative research methods. It should be mentioned here that there is a growing body of studies that have applied the CA to qualitative research in low-income countries, using a variety of methods. Examples include work on applying the CA and on grassroots-led development methodologies by Solava Ibrahim; Mario Biggeri’s research into children’s capabilities using participatory CA methods; Elaine Unterhalter’s research applying

97 ibid n58 p.164

98 Equality and Human Rights Commission, How fair is Britain? Equality, human rights and good relations in 2010


qualitative social research and social policy to into girls' education in Africa;\textsuperscript{103} and Caroline Hart's research into education using voice-based research approaches.\textsuperscript{104} Annie Austin used the capability approach in her doctoral research to examine the effects of the economic crisis on people’s freedom to lead flourishing lives in the UK and also in her subsequent article dealing with the transformation of capabilities into functionings and the agency aspect of capability.\textsuperscript{105} Paul Anand has also applied Nussbaum’s capability list as a basis for social survey research in a UK context. This research operationalizes the capabilities approach by developing a survey instrument which is then used to elicit information about capabilities at the individual level.\textsuperscript{106} These studies provides some justification for using the capability approach as an evaluatory framework for my doctoral research. It is pertinent at this point to examine why the CA should be used to measure the human rights impacts of welfare reform.

3.5. Why use the capability approach to measure the human rights impacts of welfare reform policies on benefit claimants?

As discussed in Chapter 2, the focus of this doctoral research has been on measuring the impacts of welfare reform and public sector funding cuts on the human rights of individuals in Coventry by looking at their lived experiences. Earlier studies have looked at the implications of welfare

---

\textsuperscript{103} Elaine Unterhalter, Amy North, \textit{Education, poverty and global goals for gender equality: how people make policy happen.} (Abingdon: Routledge, 2017.)

\textsuperscript{104} Caroline Sarojini Hart and Nicolas Brando ‘A capability approach to children’s well-being, agency and participatory rights in education’ (August 2018) \textit{European Journal of Education} 53:3

\textsuperscript{105} Annie Austin 'Hard times and capabilities: the effects of economic crisis on wellbeing in the UK' (2015, Manchester: PhD thesis); Annie Austin, 'Turning Capabilities into Functionings: Practical Reason as an Activation Factor', \textit{Journal of Human Development and Capabilities}, (2018, 19:1, 24-37)

policies for the human rights of benefit claimants, but predominantly taking a quantitative approach or have used Equality Impact Assessments (EIAs). However, as mentioned at the end of the last chapter, the actual implementation of human rights-based approaches has not been as effective in looking at the cumulative impacts experienced by benefit claimants.

At the start of the research, it seemed that an approach was needed to measure the combined human rights impacts of welfare reform and public sector cuts on the lived experiences of individuals in a way that would be able to incorporate the wider physical, social and emotional factors, as well as financial implications. Comparatively little qualitative research with those who had experience of the reforms had been done in this area and I investigated the use of the capability approach as one way of operationalizing a human rights-based approach, in the context of the richness of that ‘lived experience’ methodology. In this section I will examine the strengths and weaknesses of the capability approach and the links between human rights and the capability approach.

The relationship between capabilities and human rights has been an important theme for Sen, Nussbaum and other capability scholars, as both have been developed and extended over the past twenty-five years. Sen asserts that there is scope for capabilities to contribute towards rights-based thinking, in his characterisation of capabilities that meet threshold criteria of special importance and ‘social influenceability’ as human

107 e.g. Reed, H., Portes, J., *Cumulative impacts of tax and welfare reforms: a research report by Landman Economics and the National Institute of Economic and Social Research (NIESR) for the Equality and Human Rights Commission.* (EHRC 2018)

rights, and that ‘opportunity freedoms’ are as important as ‘process freedoms.’ Sen states that “[t]here are many human rights that can be seen as rights to particular capabilities” but he also argues that “human rights and capabilities...go well with each other, so long as we do not try to subsume either entirely within the other.”

Nussbaum puts central emphasis on the connections between capabilities and human rights, characterising capabilities as ‘one species’ of a human rights approach, recognising economic and social rights alongside civil and political rights. She views capabilities as “prepolitical,” that is, “belonging to people independently of and prior to membership in a state...inherent in people's very humanity.” Nussbaum also considers capabilities to be ‘fundamental entitlements’ and thus correlative with duties - she sees her list of central basic capabilities as necessary for a “minimally just” society. In common with Sen, she asserts that responsibility to secure basic entitlements lies with a broader range of organisations, not just the state, but argues that legal enforcement is appropriate for all the capabilities on her list.

---


111 Ibid p.163


113 Martha Nussbaum, ‘Capabilities, entitlements, rights: supplementation and critique’ (2011) Journal of human development and capabilities, 12:1 p.25, 26


115 Ibid n.111 p.26

116 Ibid n112 p.35
Nussbaum’s list of Central Human Capabilities links socio-economic rights and civil and democratic rights in a meaningful way. Nussbaum asserts that the use of ‘capabilities language’ to describe human rights more fully fits within international human rights frameworks:

“By now, too, the human rights tradition has built up a wide array of valuable documents that describe central human entitlements in ways that have gained the support of the world community. Political action has mobilised around these documents, national constitutions have been written under their influence...We should not junk that tradition, we should instead make sure that it is connected to an analysis of what rights are; the CA supplies that analysis.” 117

Vizard et al argue that the capability approach can provide a ‘value added’ dimension to human rights:

“Capability analysis also supplements traditional human rights analysis by providing an applied framework in which a range of factors that influence the realization of human rights in practice can be more fully investigated and better understood.” 118

One of the more compelling reasons for using the capability approach to measure the human rights’ impacts of welfare reform is the notion of using the capability approach to provide an “informational space” for human rights evaluation, as an alternative to other “informational spaces” that focus on concepts such as utility, economic growth, negative liberties and primary goods.119

117 Martha C. Nussbaum, ‘Capabilities, Entitlements, Rights: Supplementation and critique’ in Diane Elson, Sakiko Fukuda-Parr, Polly Vizard (eds), Human Rights and the Capabilities Approach (Routledge 2014) p.36


119 ibid n.114 p. 3
“What the capability approach does is to present a ‘space,’ specifying a set of freedom-related variables, which are useful for political and moral decisions, and in terms of which the ideas of equity, efficiency, justice – and also of human rights – can be fruitfully discussed.”

Vizard builds on Sen’s notion of an ‘informational space,’ pointing out the “natural affinity between the inherently multidimensional nature of capabilities and functionings and human rights evaluation and assessment” and that capabilities enable this to happen “beyond a person’s formal position under the law.” She also emphasises the importance of recognising that people may have different needs and situations (such as disability and/or discrimination) and the value of the capability approach in focusing on intrinsically valuable ‘ends’ (i.e. substantive freedoms) rather than the ‘means’ i.e., income, resources, etc.). Vizard proposes combining this with a “background or supplementary theory of human rights law” to develop a basic capability set to evaluate and monitor human rights.

The EHRC's Single Measurement Framework is the culmination of ten years’ work to combine human rights standards with capabilities in an attempt to “monitor social outcomes from an equality and human rights perspective,” providing one example of operationalizing the capabilities approach, as will be discussed later in the chapter. At the core of the Measurement Framework is a ‘human rights capability list,’ where “the selection and justification of central and basic capabilities, and a corresponding set of obligations, makes reference to a background or supplementary theory of human rights.” This list was developed by

---

120 Amartya K. Sen, ‘Foreword’ in Diane Elson, Sakida Fukuda-Parr, Polly Vizard Human rights and the capabilities approach: an inter-disciplinary dialogue (Routledge, 2012) p.xiv

121 Polly Vizard, Poverty and human rights (Oxford, 2006), p.244

122 ibid n73

123 ibid n73 p.11

124 ibid n114 p. 11
working backwards from international human rights standards to identify “valuable states of being and doing,” thereby combining a ‘value added’ practical approach with legal significance. Vizard has suggested that the international human rights framework is also valuable as “an important source of pragmatic guidance” for those seeking to operationalize the CA.

Human rights can also play an instrumental role in expanding capabilities in order to bring about “freedom-focused social change” through public policy and regulation, promoting accountability, shaping behaviour and including civic action, mobilisation and social movements. Sen sees freedom as agency – the ability to exercise genuine choice and act on those choices:

“What people can achieve is influenced by economic opportunities, political liberties, social powers and the enabling conditions of good health, basic education and the encouragement and cultivation of initiatives.”

This positive notion of freedom requires positive action, most clearly articulated by Nussbaum, when she argues that “capabilities can provide a basis for central constitutional principles that citizens have a right to demand from their governments.” Fredman argues for positive action and positive duties to get citizens above Nussbaum’s minimum capability threshold:

\[\text{References}\]

125 ibid n86

126 ibid n121; Polly Vizard, ‘Specifying and justifying a basic capability set: should the international human rights framework be given a more direct role?’ (2007) Oxford Development Studies 35:3, p.235

127 ibid n114 p.14

128 Amartya Sen, Development as freedom (OUP, 1999) p.5

“Whether poverty is construed as deliberate State intervention, or as an obstacle to freedom which the State has the means to remove, it remains true to say that positive action is required from the State in order to ensure that an individual can exercise her human rights.”

Another key point is the capability approach’s people-centred approach and its focus on the freedoms people should have to achieve flourishing lives that they value. The capability approach provides a framework to examine those areas of people’s lives affected by welfare policies that have been more difficult to measure in quantitative terms, but are of particular value to the individuals themselves. For example, the importance of the impacts of welfare benefit reforms on their social and emotional wellbeing and the implications for individuals and families in terms of agency and control over their lives and futures is only starting to become apparent. My doctoral research looks more deeply into the actual daily experiences of individuals in order to discern a pattern and thus requires a framework that enables detailed information to be incorporated. Critics of the capability approach have claimed it is too individualistic and fails to take account of the social environments and connections to others that exert significant influence upon the capacities of individuals, and that Nussbaum’s list of Central Human Capabilities

“does not of itself challenge the roots of social injustice or the quotidian relations of power through which we struggle to name and claim our needs.”

---


131 ibid n44; Andrew Sayer, ‘Capabilities, contributive injustice and unequal divisions of labour’ (2012) Journal of Human Development and Capabilities 13 (4) pp.580-596

132 ibid n44 p.274
However, Sen argues that the capability approach operates in the social world as individuals are essentially social and that social conversion factors are key to the individual’s achievement of a flourishing life.

Another positive aspect of the capability approach focuses on its ability to be inclusive and address human diversity – Sen asserts this is as “a fundamental aspect of our interest in equality.”

His prioritisation of agency and choice is of particular relevance to those impacted by welfare reform policies, in that they have adopted a ‘one size fits all’ approach. In contrast, the capability approach uses conversion factors (see section 3.3.1) to translate resources, both personal and social, into functionings thus acknowledging the importance of social and environmental factors. Sen himself addressed this issue:

“The [capability] approach used in this study is much concerned with the opportunities that people have to improve the quality of their lives. It is essentially a ‘people-centred’ approach, which puts human agency (rather than organisations such as markets or governments) at the centre of the stage. The crucial role of social opportunities is to expand the realm of human agency and freedom, both as an end in itself and as a means of further expansion of freedom. The word ‘social’ in the expression ‘social opportunity’...is a useful reminder not to view individuals and their opportunities in isolated terms. The options that a person has depend greatly on relations with other and on what the state and other institutions do.”

---

133 ibid n15 p.xi
134 ibid n24 p.108
This ‘people-centred approach’ is particularly relevant to my research, in order to humanise the statistical evidence available on welfare reform impacts and inform local policies and practices.

Whilst the capability approach has its strengths, particularly when allied to a human rights framework, it also has limitations. For example, the perceived strength of measuring complexity and the potential for local interpretation and adaptation could also be seen as disadvantageous. Sen’s insistence on the use of deliberative democracy to select those capabilities that are relevant within a local context is laudable, but fraught with logistical and representational issues, Robeyns contends that “most of Nussbaum’s capabilities are at such a high level of generality that undemocratic local decision-making can lead to problematic lists.” The EHRC sought to address this problem by involving a wide range of representative individuals and agencies across the UK, but this process was time-consuming and costly and will require regular updating to ensure accuracy.  

The most fundamental issue for a standalone CA without human rights is a potential lack of authority and accountability – Nussbaum recognised this when she suggested that capability scholars should not disregard the importance of ‘the language of rights’ as speaking directly to urgent and non-negotiable entitlements grounded in an idea of basic justice in the way that the word ‘capabilities’ does not. However, using the ‘language of rights’ may not be sufficient to ensure that capabilities are regarded as on a par with human rights:

“The idea that capabilities are not just optional needs to be hammered home in any way we can, since people are all too inclined

136 ibid n24 p.106
137 ibid n73
138 ibid n117 p. 36
to think that we may deny people this or that important thing in order to pursue aggregate wealth.”

The Human Rights Measurement Framework (HRMF)140 was developed as a response to this potential lack of accountability, as a companion framework to the EMF, for equality and human rights monitoring purposes. The HRMF brought together information about domestic human rights law and treaty ratifications with a broad range of other evidence including information about the regulatory and public policy framework for protecting human rights; The HRMF also drew on a wide range of statistical sources including administrative data and social surveys. It was based on indicators developed by the Office of the High Commissioner for Human Rights (OHCHR) and its HRMF panels and dashboard are very similar to that of the EMF, except that they are based on 8 rights derived from domestic and international human rights legislation, rather than CA domains, including Right to Life (HRA 1998), Right to an Adequate Standard of Living (CESCR) and Right to Education (CESCR).141 Most of the rights selected can be classified as Civil and Political Rights and would not be directly relevant to the lived experiences of welfare reform.

On a practical level, there are also difficulties in measuring capabilities rather than functionings: the measurement of capabilities relies upon access to detailed information about the personal and social conversion factors and, crucially, about those things that people value and have reason to value. Collating this information through empirical research is challenging and time-consuming and is dependent upon participants having a clear knowledge of what they value or have reason to value or a conception of

139 ibid


141 ibid p.49
good. However, Sen argues that measuring functionings, or what is actually achieved, can provide information on capabilities:

"The assessment of capabilities has to proceed primarily on the basis of observing a person’s actual functionings, to be supplemented by other information. There is a jump here (from functionings to capabilities), but it need not be a big jump, if only because the valuation of actual functioning is one way of assessing how a person values the options she has."  

Whilst the benefits of deploying human rights frameworks to develop and apply the capability approach have been explored by Vizard and Burchardt in the development of the EMF\(^ \text{143} \) and Fukuda Parr et al in the construction of the SERF index,\(^ \text{144} \) this approach has not been endorsed by all capability scholars. The idea of seeking consensual agreements through deliberative consultation has been challenged by Dean\(^ \text{145} \) as potentially reflecting hegemonic assumptions and that it is difficult to ascertain what constitutes ‘the public’, a concern echoed by Gasper.\(^ \text{146} \)Dean criticises the capability approach for coming from a liberal elite (although that charge has also been made of human rights treaties), while Gasper highlights the danger of oversimplification as it moves from theorization to operationalization.\(^ \text{147} \)

---

\( ^{142} \)ibid n14 p.131
\( ^{143} \)ibid n86
\( ^{144} \)Sakiko Fukuda-Parr, T Lawson-Remer, S Randolph, *Fulfilling economic and social rights* (Oxford University Press, 2015)
\( ^{147} \)ibid p.357
In conclusion, the capability approach is suitable to measure the impacts of welfare reform policies on benefit claimants because it is rooted in international human rights legislation, but is also people-centred. The capability approach is able to be inclusive and address human diversity and it provides a multidimensional framework to analyse the cumulative impacts of welfare reforms. Finally it is adaptable to the measurement of economic and social rights in high-income countries. Having outlined my reasons for using the capability approach as a conceptual framework for my research, I now turn to how it can be operationalized in the context of welfare reform.

3.6 Operationalising the capability approach in the context of welfare reform

As I discovered from the studies, in order to operationalize the CA in my own research, I had to adapt the CA to the specific context of welfare reform and public sector spending cuts and to the advantages and constraints of qualitative longitudinal research. The key elements related to choosing the domains relevant to the study, the choice of conversion factors (CFs) and the use of deliberative consultation in making those decisions.

3.6.1 Choice of domains

In order to structure my research interviews, I used the list of Central Human Capabilities (CHCs) developed by Nussbaum as a starting point. Although using a list of capabilities is not favoured by Sen, it enabled me to specify those areas relevant to welfare reform – the CA is adaptable to a number of purposes as both Sen and Nussbaum emphasise and the list is not meant to be rigid or exhaustive.\footnote{Amartya Sen, ‘Capabilities, Lists, and Public Reason: Continuing the Conversation’ (2004) \textit{Feminist Economics} 10 (3) pp.77-80; ibid n6 p.36}
Nine were selected as being particularly relevant to the impacts of welfare reform: C.1. life; C.2. bodily health; C.3. bodily integrity; C.4a education; C.5. emotions; C.6. practical reason; C.7. affiliation; C.9 play; and C.10 control over one's environment. Those capabilities referring to senses, imagination and thought (C.4 b, c and d) and other species (C.8), and also those elements of capabilities referring to political affiliation and suffrage, although valuable, were not included in the interview process as they were not considered to be directly relevant to welfare reform policies or public spending constraints. I have included C.4a, as it refers to being able to think and reason in an informed and educated way, but the rest of C.4 focuses primarily on freedom of expression, both artistic and freedom of speech in political and religious spheres. I considered this to be too far outside the remit of research into the impacts of welfare reform and public spending cuts. I have retained C.9 on play, which covers the need for rest and recreation. C.8 relates to concern for and living with nature and other species – this may be of more relevance to research in those geographical areas affected significantly by climate change, but is more difficult to link to the effects of welfare reform and austerity spending measures on people in this country at this point in time.

The EMF capability list, developed through a two-stage process linking capabilities to human rights, reflects Nussbaum’s CHCs and reinterprets them in the context of the UK as a high income country. Their list covers ten critical areas of life: life (longevity and avoiding premature mortality); health; physical security; legal security; education and learning; standard of living (including housing quality); productive and valued activities (including employment and unpaid work); participation, influence and voice; individual, family and social life; and identity, expression and self-respect. I have used elements of these ten domains to clarify Nussbaum's CHCs and to adapt to the requirements of the empirical research, i.e. focusing on the lived experiences of people who have been affected by welfare reform and austerity measures (see Appendix 1).
Therefore, in addressing mortality (C.1.) I asked about their experiences of life-threatening situations/health conditions or disabilities and how the welfare system helped them recover or manage that situation. C.1. also mentions “not living a life so reduced as to be not worth living”, which I have defined as ‘quality of life,’ asking interviewees how the benefits system has affected their quality of life. C.6. practical reason, has been interpreted as ability to plan for the future. C.3. bodily integrity, as well as including being free from violent assault and domestic violence (which was only asked if the individual disclosed experience of domestic abuse), included reproductive choices, which I expanded to include the impact of benefit changes on their experience as a parent (if relevant). C.7 affiliation includes “having social bases of self-respect and non-humiliation; being able to be treated with dignity.” Although having access to adequate shelter is part of C2. bodily health, it is more appropriate to address this in the context of C.10 control over one’s environment (which also includes employment). This gives some indication of the choices required when looking at the needs of individuals in a specific context (which is the reason Sen gives for not specifying domains). It is also important to state that these domain descriptors are by no means independent and distinct from one another – they overlap to a certain extent and different descriptors will be relevant to some people and not others.\textsuperscript{150} This is easier to manage in qualitative face-to-face research, as it is possible to clarify what the participants mean through semi-structured questioning, but would be extremely difficult to deduce using survey questions. When reporting the findings, I have grouped the domains into three broad headings: bodily capabilities (C.1, C.2, and C.3); emotional capabilities (C.5, C.7 and C.9); and agency capabilities (C.4a, C.6 and C.10), in order to present an overall perspective on how capabilities link into each other. I discuss the rationale for grouping these capabilities in this way in Chapter 5.1.

\textsuperscript{150} ibid n58
3.6.2. Conversion factors

As mentioned in Section 3.2.3, Sen recognised the essential role of ‘conversion factors’ in translating resources into capabilities because of the many influences on one’s well-being other than resources. Conversion factors have been interpreted as:

“consisting of a mix of external and internal structures, that is, patterns of some duration or stability, partly shaped by broader societal, economic and political structures, partly by the individual’s background, circumstances and life course so far.”

However, as Hick asserts, examples of literature examining the applicability of conversion factors are few and far between. Hick cites four studies that have attempted to apply conversion factors between income and particular functionings, only two of which extend empirical analysis of conversion factors beyond a particular group (i.e., individuals with disabilities). This is significant, as research into the multiple impacts of welfare reform policies and public sector spending cuts necessarily involves detailed analysis of individuals with wide-ranging needs and experiences and thus a wide range of conversion factors. Most of the examples mentioned by Hick relate to secondary analysis of data rather than qualitative studies. Even the development of an appropriate set of ‘conversion factors’ is problematic, despite the opportunity to delve into the backgrounds and experiences of participants over a longer period of time than most qualitative studies permit.

---

151 ibid n14


153 Rod Hick, ‘Between income and material deprivation in the UK: In search of conversion factors’ (2016) Journal of Human Development and Capabilities, 17 (1) pp 38-39
In several of the case studies detailed above in 3.3.1 (particularly those focusing on mental health service users, such as Tang and Brunner), structural conversion factors are mentioned as being significant to the wellbeing of individuals. Brunner describes structural conversion factors as “the non-observable causal mechanisms that structure the way in which people interpret the world,”\textsuperscript{154} while Wolff and DeShalit call them “the rules of the game.”\textsuperscript{155} Structural conversion factors refer to societal norms and values and intangible concepts such as that employment is good or particular lifestyles are better than others.\textsuperscript{156} However, on a practical level, it is difficult to produce a coherent analysis of the impacts of structural conversion factors on the social justice outcomes of an individual, as their effects are long-term and wide-ranging. They are too abstract and far from the day-to-day experiences of my interviewees and it would therefore be difficult to obtain meaningful answers about such issues in a comparatively short time. Such research would require a more longitudinal approach and perhaps focus on a specific group of individuals, beyond the remit of this study. Brunner critiques this ‘reductive model’, but although welfare reform policies and so-called ‘austerity’ public spending policies could be said to be structural in their inception and (possibly) implementation, their impacts are experienced directly through the agencies actually providing education services, social care, tax and benefit systems and transport, in the statutory, voluntary (e.g. advice services) and private sector. These are more relevant to the lived experiences of the participants and produce tangible outcomes that can be observed and linked to the domains within a matrix, therefore I have chosen to focus on these social conversion factors to analyse the empirical data in my study.

\textsuperscript{154} ibid n22  p.79


[My interpretation]

\textsuperscript{156} ibid n22
To summarise, for the purposes of this research, conversion factors have been limited to two sets, personal and social:

**Personal:** those factors that are internal or specific to the individual, e.g. physical condition; mental health; intelligence; power relations relating to gender, ethnicity, and class; literacy; education and skills; parental status (e.g., whether they are a parent, lone parent, non-residential parent); resilience; attitudes; confidence.

**Social:** those factors that are external to the individual, e.g. support from family and friends; social and/or community networks; access to services such as advice, care, health, housing and education; and systems that impact on their daily lives, e.g. tax/benefits, minimum/living wage policies, local transport systems.

### 3.6.3. Deliberative consultation

The principle of freedom and choice is enshrined within Sen’s CA and thus the concept of deliberative consultation is an important aspect of the process of operationalization of CA - to identify those beings and doings that are of value to the individuals. Using qualitative longitudinal methods enabled me to build a rapport with interviewees and introduce the CA in the context of welfare reform, which made more sense to them than as a theoretical construct. In those case studies seeking to develop or test the use of the CA framework in the area of social inequalities, deliberative consultation was undertaken with participants at the beginning of the research to explain the ideas underpinning CA and to define those domains of value to them. However, those case studies operationalizing the CA to measure the experiences of a specific group of participants (such as those with experience of using mental health services) have focused on their direct experiences and the issues facing them initially, introducing the
concept of CA and its domains in a later interview\textsuperscript{157} or indirectly.\textsuperscript{158} My research was more closely allied to these studies and I decided that participants would want to talk about their experiences of welfare reform policies in the first interviews, as these were the issues most impactful on their lived experiences [Appendix 5]. It was also important, as part of the longitudinal research process, to develop trust with participants and enable them to feel listened to in the first two interviews, so I focused on capturing their experiences, in the context of the nine CA domains relevant to the research questions. In the third interview, I introduced the notion of CA and asked for their views on the domains [Appendix 7]. This enabled me to refer to concrete examples from their previous interviews, where more explanation of the domains was required.

3.7 Conclusion
My first Research Question asks whether the capability approach can provide a suitable and valuable framework to measure the cumulative impacts of welfare reform and public sector spending cuts on vulnerable individuals. I have identified five key points which demonstrate the relevance of the capability approach to my research, namely that it is (1) rooted in the human rights standards; (2) people-centred and thus particularly apposite for a study investigating the lived experiences of people; (3) its ability to encompass diversity and difference, through the application of personal and social conversion factors; (4) its multidimensionality is suited to a study examining the cumulative impacts of welfare reform policies; and (5) it is adaptable to high-income countries as well as developing nations in this time of austerity measures and cut to public spending.

With this last point in mind, I looked at other research studies attempting to operationalize the CA in high-income countries, ideally using qualitative

\textsuperscript{157} ibid n22 pp. 125-127

\textsuperscript{158} ibid n48
research methods. Whilst not always directly applicable to the nature and scale of my project, I found useful examples of the use of Nussbaum’s list of ten Central Human Capabilities, which I adjusted to the parameters of my research. I also looked at the literature on conversion factors as a significant component of the capability approach, enabling capabilities to be converted into functionings. Through conversion factors, the research can identify those resources, both personal and social, that need to be in place in order that people can live flourishing lives that they value. After examining the literature on conversion factors, I chose to use personal CFs, which refer to those personal characteristics specific to individuals, such as physical and mental health, literacy, education, intellectual capacity, resilience and attitudes. I also decided to use social CFs, which I defined as being ‘external’ to individuals and included support from family and friends, and social and community networks as well as access to services such as advice agencies, health services, housing and benefits systems. Some capability commentators choose to identify ‘structural’ CFs separately, but I felt this could be over-complicated. I also decided not to use ‘environmental’ CFs, as my research is based in a place where climate and lack of physical infrastructure is less likely to be a problem.

The next four chapters provide more detail on the methodology used in the research, profiles of the research participants and the findings of the research, using the capability approach.
Chapter 4. Introducing interview subjects and their relevance to the empirical research

4.1 Introduction
An outline of the key decisions and underpinning epistemology of the research project can be found in Chapter 1, but a more detailed exposition of the methodological context and the methods deployed is provided here to set the scene for the interviewing process. Later in the chapter, I will contextualise the data by introducing the research participants as a precursor to a detailed analysis of their lived experiences using the capability approach in the subsequent chapters.

4.2 Methodological context to research: why a predominantly qualitative approach?
As mentioned in Chapter 1, a predominantly qualitative approach was at the heart of the original remit for the research project, as a complement to quantitative data available on the impact of welfare reform policies and public sector spending cuts on Coventry benefit recipients. The semi-structured interview of individuals, predominantly in community settings, was selected to be the primary method of data collection in this research project. This method offers the best opportunities to gather rich, textured data about the research topic: “Qualitative interviews allow you to unearth what lies beneath the surface of a personal experience, political opinion, issue, situation or process.” As the nature of the subject required a set of potentially very personal questions to be asked of interviewees, including details of their access to benefits, health, housing situation and financial circumstances, it was decided to hold individual interviews, rather than focus groups, thus allowing a measure of privacy and the ability to ask

---


follow-up questions and adjust the interview as it progressed. It is particularly valuable in the context of qualitative longitudinal research (QLR), as it provides opportunities to develop a rapport with the interviewee and build on information given in previous interviews to create a rich, layered account of the interviewees’ lived experiences, in a way that would not be possible with structured interviews or questionnaires.

4.2.1 The use of the Questionnaire: its purpose, question construction and distribution

The research necessitated the recruitment of Coventry residents already accessing working age benefits. It was originally intended to use the extensive data collected by Coventry City Council through its administration of the Local Housing Allowance and Council Tax Support to identify particular individuals and families who appeared likely to be significantly impacted by reforms, cuts and any increased living costs and whose underlying situation (because of poverty, disability etc.) means that they would be particularly likely to be vulnerable to significant effects as a result of those identified factors. These individuals would also be selected on the basis of their characteristics in relation to the three groups identified as most at risk from welfare reform changes (people with disabilities; single parents (predominantly women) and young people aged 18-24), as detailed in Chapter 1 (1.2.5) However, Coventry City Council were unable to identify individuals with those characteristics from their database in order to send out a survey to specific individuals – they could only send out the survey to all their claimants, with their annual benefit statement in February/March. Even excluding pensioners and other claimants unaffected by welfare reform (e.g., those living in homelessness hostels and women’s refuges or safe houses), this totalled over 20,000 people. Although postage costs would be absorbed by the Revenues and Benefits department, the cost of printing that number of questionnaires would be substantial. More importantly, the Head of Revenues and Benefits advised that many claimants would identify the

---

3 ibid, p.174
questionnaire as coming from the Council and disregard it, or throw the whole envelope away without opening it. Emailing it out to claimants was explored as another option, but at that time, the Council only had email addresses for a small percentage of its total client base and I was concerned that a high proportion of potential respondents would not have access to IT or an email account.

Whichever method was used, sending out questionnaires 'cold' is unlikely to generate many positive responses – they typically have a low response rate and the ambiguities in, and misunderstandings of, the survey questions may not be evident. Therefore it was decided to recruit interviewees via a short ‘scoping’ questionnaire surveying the impact of benefit changes distributed via the main advice services in the city. In most cases, it was hoped that practitioners would promote it to their service users and explain any questions that participants didn’t understand, and an explanatory sheet was provided for advice service staff. This approach was chosen as it was considered that the questionnaires would generate valuable background data and invite interested individuals to participate and would be a filtering process if too many potential interviewees wished to take part.

Distribution of the questionnaire (see Appendix 1) took place in March – May 2015 through the main statutory and voluntary advice services in Coventry after consultation with those agencies about the content of the questionnaire. Further copies were distributed via two Children’s Centres and a voluntary organisation working with parents of young children.

The rationale for the questionnaire was primarily to identify potential interviewees, so several questions focused on identifying which benefits they were on, for how long and whether they had experienced any problems with them (e.g., the ‘bedroom tax’, the benefit cap, sanctions, changes to

---

disability benefits). Space was also provided for them to comment about the benefit changes and how they had been affected (over 100 took this opportunity). Other questions were designed to identify respondents from the three categories of claimant identified as being at most risk of the negative aspects of welfare reform: age and type of household (I didn't want to ask people if they were 'lone parents,' as I felt that some people would not identify themselves as such). I also asked for ethnic background, in order to ascertain the diversity of the sample. The remaining questions were derived from members of the Welfare Reform Working Together Group, who had asked if the questionnaire could ask about respondents’ level of awareness of Universal Credit and about their access to and confidence using the Internet (in anticipation of the increased number of services and benefit applications that were ‘digital by default.’) I felt this fitted into the broader remit of the questionnaire, to provide valuable background data which might be relevant to the group and the research. Respondents were invited to participate in up to three interviews over a period of 12-18 months. Those wishing to participate in the interviews were required to provide a contact telephone number – it was decided not to ask for addresses, as I considered that this might be too intrusive at this early stage, but it might have facilitated contact, as several individuals changed their mobile numbers before I was able to follow up their responses.

A total of 237 surveys were completed, the majority at the regular drop-in surgery at Citizen’s Advice, which I attended over two weeks. This was particularly successful in generating interviewees, as clients could ‘put a face to the name’ and I was able to ensure completion of all the questions. A good mix of respondents was received in terms of age ranges and ethnic backgrounds (see Appendix 2) and 100 respondents indicated willingness to be interviewed. This also meant that a wider range of respondents took part, rather than being selected by agencies on the basis of negative experiences. However, using advice agencies to distribute the questionnaire automatically eliminated those individuals who wouldn’t seek help from advice agencies, maybe those who had had a more positive experience of the
welfare reform process but also those who were unaware, unwilling or unable to access such organisations, and had been negatively impacted even more. It proved particularly difficult to involve young people under 24, as they were less likely to access mainstream advice agencies and those that did were less willing to participate. As it would have taken more time than was available to widen the net of potential participants for this research project, given the limitations of the PhD and the time required for the subsequent three waves of interviews, transcription and analysis, I initially decided to limit distribution to advice services. This reflected my relative inexperience as a researcher, in that I didn’t realise how much longer it would take just to contact young people, particularly those aged 18-20, let alone persuade them to get involved in the research. I later approached other agencies with a specifically young client base in order to increase the number. I kept in contact with potential interviewees by phone, but several proved uncontactable on the telephone numbers they gave, or failed to respond to phone calls after initially expressing interest. Others moved out of Coventry and were therefore no longer able to be involved in the research.

4.2.2. The interviews: Selection of participants, questions and methodology
The survey was followed in the second and third years of the project by qualitative semi-structured interviews with respondents who indicated a willingness to take part. 25 participated in the first phase of interviews (conducted during the period January to July 2016), all but one of whom were in at least one of the target groups identified as most likely to be affected by the benefit reforms (i.e. people with disabilities, young people aged 18-24 and lone parents), as identified by national and local quantitative data.\(^5\) Thus interviewees ‘self-selected’ rather than being specifically chosen on the grounds of their experiences of welfare reform,

\(^5\) ibid. n1.
although their engagement with advice services and the research interview process suggests their willingness to tell their stories.

As a result of recruiting through advice services, some welfare reform changes featured more significantly than others, for example, the transition of those interviewees on disability benefits from Incapacity Benefit to Employment Support Allowance and then to PIP, and the implementation of a stricter conditionality and sanctions policy by DWP. This may have been because these were key 'stress points,' when people recognised that they needed help from specialists. The research cohort included seven individuals on ‘in-work’ benefits who were on low incomes and in precarious employment, including one participant who was self-employed. The sample included a mix of men and women, a range of ages and participants from ethnic minority communities, including five EU citizens and two former refugees. Four of the interviewees were homeless and living in temporary accommodation or a hostel at the time of the first interviews – three others reported experiencing similar experiences within the previous three years.

The interviews incorporate longitudinal qualitative research methods utilised to generate rich, detailed, textured data about individuals/families and their lived experience in order to understand the holistic impacts of the cuts and changes on their lives. To help participants to reflect on their lived experiences of welfare reform, I incorporated some participatory interview techniques,\(^6\) such as asking interviewees to fill in a timeline of the benefits they received over the previous 4-10 years, depending upon how long they had been accessing them. I updated these timelines at each interview and made them available to participants at the end of the research. Interviewees were also asked to compile a 'Tower of Barriers' (Appendix 3), using prepared cards describing experiences that they felt had prevented them from obtaining employment, such as lack of qualifications, disability or

---

unavailability of childcare (interviewees were invited to add any examples that were missing on blank cards).

Each respondent was interviewed up to three times over a period of 12-18 months in order to track the cumulative impacts of the ongoing welfare reform programme and the impact of public sector spending cuts imposed as a result of the austerity policies of the Coalition and Conservative governments since 2010. It was hoped that the research would also track the phased introduction of Universal Credit to different claimant groups in Coventry, but increasing delays in its schedule meant that Coventry did not start the process until December 2015. The roll-out of Full Service did not take place in Coventry until 11th July 2018 and full migration onto Universal Credit from existing benefits will not be complete until at least 2022, so, unless they have to make a new claim, interviewees are unlikely to access it. The timetable for ‘managed migration’ (the process whereby existing benefit claimants are transferred from ‘legacy benefits’ onto Universal Credit), has been delayed until autumn 2018, and has been the subject of consultation with stakeholders by the Social Security Advisory Committee (the independent advisory body of the DWP). Existing ‘legacy benefits’ are subject to continual change and reassessment, so a longitudinal approach is still justifiable and pertinent.

Interviews were held in community venues local to interviewees, where possible, although some interviewees requested home visits, which were carried out initially with support from a member of the Insight Team, to ensure it was safe to do so. Participants were recompensed for their time and effort to attend interviews by offering a £10 shopping voucher for each interview upon arrival (to emphasise it’s for their attendance, not for what they say). There is evidence that this encourages participation and reflects

---


a growing ‘culture of expectation’ of financial reward for involvement in research.9 The amount reflects anecdotal evidence that intensive face-to-face interviewing should be rewarded appropriately, particularly when involving participants on a low income.10 All participants were guaranteed confidentiality regarding their participation and the information they shared, whether in the Survey or during the interviews – this included keeping completed surveys, contact details and transcripts securely, and anonymising any personal details.

Wave 1 interviews were conducted from February to July 2016 – the period was extended to increase the number of 18-24 year olds in the research and I sought help from additional agencies with more access to this age group. I developed a matrix, incorporating 16 domains relating to the impacts of welfare reform and public sector spending cuts, drawn from Martha Nussbaum’s ten Basic Human Capabilities,11 and Sen’s concept of personal and social conversion factors.12 (Appendix 4). The rationale for the choice of domains and conversion factors is discussed in Section 3.5.1. This formed the basis of the wave 1 interview schedule, (Appendix 5) in which participants were asked about the following information:

(i) Baseline information about the interviewee, confirming details given on the questionnaire, such as their age band, ethnicity, whether they lived with

---


10 L.A. Goodman et al. ‘Training counselling psychologists as social justice agents: Feminist and multicultural principles in action.’ Counselling Psychologist, 32(6): 793-837; informal conversation with Mary Gatta and Lydia Hayes, Researchers, 16/1/2015


a partner, whether they had children or adult dependents living with them. They were also asked about their housing situation (C2 and C10); whether they had disabilities (C2, C5, C7); and their employment situation (C10).

(ii) The interviewee’s actual experience of the welfare reform changes and how it has affected their lives, mapping their benefits and employment history.

(iii) Any lifestyle changes resulting from those changes/delays, e.g., debt, ability to plan for the future (C6), eviction/downsizing accommodation (C10), reduced heating/food/clothing, changes in relationships through stress (C5), impact upon children in household (C3).

(iv) The emotional impact of the welfare reform changes upon the interviewee, e.g., stress, stigma, change in confidence (C5, C7).

The interviews included questions concerning the following themes, which were developed in consultation with agencies in the Welfare Reform Working Together Group:

(v) Their understanding of Universal Credit and recent welfare reform changes and how they think they might be affected by them.

(vi) Whether the welfare reform programme has changed people’s views of benefits – has it prompted them to change their behaviour, e.g. try harder to seek employment?

(vii) How the interviewee is coping with the move to online applications/benefit management and their access to the Internet at home or elsewhere.

Most of the participants wanted to share their experiences of welfare reform – this was their priority and to spend time explaining about the CA and asking them to choose those capabilities they would value would have extended the interview time too much.

The majority of wave 2 interviews were conducted from January to February 2017. There was some attrition in terms of interviewees, despite exhaustive attempts to contact them. In total, eight were not interviewed –
four failed to respond to phone calls or emails, one had died, one had moved and left no forwarding address, one failed to attend two interview dates or return calls and one said it was not convenient at this time.

17 people were interviewed in wave 2, updating information about their circumstances and including questions based on the matrix I had devised operationalising Amartya Sen’s capability approach. I included questions about their perceptions of public sector spending cuts and their resilience when faced with difficult circumstances (Appendix 6). This allowed me to develop a rich picture and to begin to discern trends and patterns in their welfare reform journeys.

I attempted contact again for wave 3 interviews in July/August 2017, but a further 3 failed to respond - this indicates the importance of keeping in touch in between the interview periods, by phone or by social media. It may also indicate the complex lives of those individuals in precarious employment and/or on benefits – when people are experiencing chaotic lifestyles or significant changes, participation in research projects is unlikely to be a priority. Wave 3 interviews (Appendix 7) were conducted July to September 2017, focusing on further developing this capabilities matrix by ascertaining what ‘functionings’ are of value to the interviewees, using the participatory approach in the model piloted by Burchardt and Vizard.  

Time was limited to explain about the capability approach and ask the interviewees about their views on which domains were likely to be of most value, but most responded positively.

4.2.3 Ethics:
All research with ‘human participants’ requires that a clear ethical framework be established prior to the start of the research. This is based on

professional guidelines, including the ESRC Research Ethics Framework\textsuperscript{14} and the British Sociological Association Statement of Ethical Practice.\textsuperscript{15} I submitted the relevant ethics forms to the Law School Ethics Officer in my first year of study (see Appendix 8 for copies of forms).

I obtained informed consent from all individuals participating in the research interviews – all interviewees signed a consent form indicating their willingness to take part in the research and also their permission to use audio recording equipment (Appendix 8). I provided a ‘briefing sheet’ for all participants (Appendix 8) and this was circulated to agencies responsible for distributing the Questionnaires and recruiting potential interviewees. This explained the purpose of the research and what participants’ information would be used for, specifying contact details should they have any queries or concerns. Additionally, I offered a briefing session to the major participating agencies, but this wasn’t taken up.

All participants were guaranteed confidentiality regarding their participation and the information they shared, whether in the questionnaire or during the interviews – this included keeping completed questionnaires, contact details and transcripts securely, and anonymising any personal details. I explained to all participants that their information would only be shared with other agencies with their express permission (e.g. if they wish to be referred to an advice agency). They were also informed of their rights under the data protection laws in operation at the time of the interviews.\textsuperscript{16}

\textsuperscript{14} Economic and Social Research, \textit{Council Framework for Research Ethics}, 2005 [online] \url{https://www.gla.ac.uk/media/media_326706_en.pdf}


\textsuperscript{16} The General Data Protection Regulations did not come into force until 25\textsuperscript{th} May 2018, after the completion of the empirical phase
(a ‘fair processing’ notice appeared on all surveys, both hard copy and online).

All participants were made aware of their right to refuse participation whenever and for whatever reason they wished. I gave all participants the opportunity to have copies of the transcripts of their own interviews and the opportunity to amend or remove any direct quotes from the final thesis, if they wished. I checked whether participants were happy with direct quotations used from their interviews before inclusion in the thesis. I produced a brief summary of the research findings and made it available to all interviewees.

Interviews were conducted in community settings near to participants’ homes where possible and arranged at times convenient to them to minimise disruption and encourage participation. Every effort was made to ensure privacy within the setting. Home visits were arranged for those participants who found it difficult to access a venue, (e.g. if disabled or a carer) subject to a risk assessment. On the initial home visits, I was accompanied by a member of the Insight Team, to ensure my own safety.

The relationship between researcher and participant is particularly important in the context of qualitative longitudinal research such as this – as a former practitioner, I was very aware of the potential vulnerability of interviewees and their expectation of support in their circumstances. My practice was influenced by the work of Patrick,\textsuperscript{17} who emphasised that the researcher is, first and foremost, a human being, who has a responsibility to exercise an ‘ethic of care’ approach,\textsuperscript{18} emphasising that the research process cannot be regarded as a purely objective, detached endeavour, but represents a reciprocal arrangement: as researchers, we should


\textsuperscript{18}Jean C. Tronto, \textit{Moral boundaries: a political argument for an ethic of care}, Routledge (1994)
acknowledge participants’ contributions and seek to offer support if they request it. In this case, I offered to refer interviewees to other support agencies as appropriate and have continued to be available to do that after the interview phase was completed. Seidman describes the researcher-interviewee relationship as an “I-Thou” relationship, “Thou” being “someone close to the interviewer, still separate, but a fellow person.” Over the course of the three interviews, it was important to build rapport with the participants, but also to ensure that I did not take on a practitioner role, in order to maintain the focus on the research.

4.2.4 Data Analysis: coding, thematic analysis, use of the capability approach and conversion factors framework

The three waves of interviews generated a substantial amount of data and I considered the use of the NVivo data analysis package, but decided to process it manually, in order to use the capability approach matrix I had developed. In line with the IPA approach, I transcribed all interviews verbatim to ensure that I captured the data in its entirety and to provide examples of ‘thick description’, which “empower the reader to either agree with the researcher’s conclusions or to come to different interpretations.” The data was coded thematically onto a matrix intersecting the capability domains with the conversion factors selected as relevant to my research. It was also colour-coded to indicate positive and negative capabilities and access to conversion factors, in order to produce a thematic analysis of the types of capabilities.

4.3 Baseline data about interviewees

Interviewees were selected predominantly from the three groups most likely to have been affected by welfare reform policies, although three were not in those groups, and some people were in more than one group. Table 1

---

19 Irving Seidman Interviewing as Qualitative Research: A guide for researchers in education and the social sciences 4th edn. (Teacher’s College Press, 2013) p.97

20 ibid n2 p. 279
provides an overview of the interviewees, the target group(s) they fitted into and their employment status at the time of the first interview.
### Table 1 Original cohort for wave 1 interviews
(names have been changed to preserve confidentiality)

<table>
<thead>
<tr>
<th>Name</th>
<th>Times Interviewed</th>
<th>Sex</th>
<th>Ethnic Origin</th>
<th>Age</th>
<th>Disability</th>
<th>Lone Parent</th>
<th>18-24</th>
<th>In work</th>
<th>Mental Health</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alan</td>
<td>3</td>
<td>M</td>
<td>White GB</td>
<td>25-54</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Alicia</td>
<td>3</td>
<td>F</td>
<td>EU</td>
<td>25-54</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Anna</td>
<td>1</td>
<td>F</td>
<td>White GB</td>
<td>25-54</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bella</td>
<td>3</td>
<td>F</td>
<td>White GB</td>
<td>25-54</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cathy</td>
<td>3</td>
<td>F</td>
<td>White GB</td>
<td>18-24</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Christina</td>
<td>1</td>
<td>F</td>
<td>White GB</td>
<td>25-54</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>David</td>
<td>1</td>
<td>M</td>
<td>White GB</td>
<td>18-24</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Donna</td>
<td>3</td>
<td>F</td>
<td>White GB</td>
<td>25-54</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Edward</td>
<td>1</td>
<td>M</td>
<td>White GB</td>
<td>55-64</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ellen</td>
<td>3</td>
<td>F</td>
<td>White GB</td>
<td>55-64</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Geoff</td>
<td>3</td>
<td>M</td>
<td>Indian</td>
<td>25-54</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>John</td>
<td>3</td>
<td>M</td>
<td>White GB</td>
<td>55-64</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Krista</td>
<td>1</td>
<td>F</td>
<td>EU</td>
<td>18-24</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Laura</td>
<td>3</td>
<td>F</td>
<td>White GB</td>
<td>55-64</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Leon</td>
<td>3</td>
<td>M</td>
<td>African</td>
<td>25-54</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lynnette</td>
<td>3</td>
<td>F</td>
<td>EU</td>
<td>25-54</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Molly</td>
<td>3</td>
<td>F</td>
<td>African</td>
<td>25-54</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Patryk</td>
<td>2</td>
<td>M</td>
<td>EU</td>
<td>18-24</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Paul</td>
<td>1</td>
<td>M</td>
<td>White GB</td>
<td>25-54</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Peter</td>
<td>1</td>
<td>M</td>
<td>White GB</td>
<td>25-54</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rory</td>
<td>2</td>
<td>M</td>
<td>White GB</td>
<td>25-54</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sally</td>
<td>3</td>
<td>F</td>
<td>Indian</td>
<td>25-54</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Steven</td>
<td>2</td>
<td>M</td>
<td>African</td>
<td>25-54</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Susan</td>
<td>1</td>
<td>F</td>
<td>White GB</td>
<td>18-24</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tania</td>
<td>3</td>
<td>F</td>
<td>EU/African</td>
<td>25-54</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
4.4 Profiles of research interviewees

The rest of Chapter 4 consists of vignettes of each research participant, giving brief biographical information and outlining some of their experiences with welfare reform. I have grouped them into the three categories most affected by welfare reform: People on disability benefits (subdivided into physical and mental health); lone parents; and young people aged 18-24. I have placed the three interviewees who didn’t fit into any of these categories initially at the end.

4.4.1 Interviewees on disability benefits due to physical health

Twelve participants were claiming disability benefits at the inception of the research and most of them had been through at least one Work Capability Assessment or Mandatory Reassessment within twelve months, in some cases, more than one. Seven of these had predominantly physical disabilities or health conditions.

Laura is a White British woman in her late 50’s, who lives alone in a tiny 1-bedroom house. She has three grown-up children: a son, with whom she has little contact, and two daughters, one of whom lives in London and can only visit occasionally, and a younger daughter who lives across the other side of the city. She is also a proud grandma to several grandchildren. She is very vulnerable, mainly because she suffered from serious health conditions. She’d been a cleaner on the night shift at the hospital for several years until she had been forced to give up work nearly twenty years ago because of arthritis. She’d been on DLA and Mobility Allowance for over 15 years before being moved onto the ESA Support Group in 2007 because she was considered by DWP to be ‘severely disabled.’ However, she’d lived in her council house, close to friends and family, for nearly 30 years, having brought up her family there and was still able to be independent because of her Motability car. In 2012, her youngest daughter and grandchild moved out and Laura was then charged the Spare Room Subsidy (also known as the bedroom tax) on two rooms. In 2013, she was reassessed and transferred onto PIP, at which point her DLA and Mobility Allowance were reduced.
Over the course of the next 12 months, Laura’s PIP was stopped and reinstated on appeal twice. In 2015, her Mobility Allowance was reduced to the Lower Rate, which meant that she could no longer afford to run her Motability car. The month after that, her rent arrears were such that her social landlord persuaded her to move to a tiny one-bedroom property over the other side of the city, with limited public transport and access to local shops. She wasn’t given a housing assessment before she moved and the property was totally unsuitable, taking into consideration her restricted mobility and health conditions. The first time I met her, her health had deteriorated but she was too afraid to notify DWP in case they reassessed her at a lower rate, reducing her benefits still further, and she was still waiting for the housing assessment that would enable her to bid for a more suitable property. She was feeling increasingly isolated and desperate because her social landlord failed to respond to her requests. Laura hadn’t felt able to make friends in the area and her family were only able to visit her occasionally - when her eldest daughter visited, she had to sleep on the sofa.

Ellen is a strong, independent White British woman, who also lives alone in a flat. She is well-informed and well-organised and tries to help others in her community, but she acknowledged that she felt that the stress of the benefit changes had left her feeling stressed and vulnerable. She had been a foster carer for over 15 years, which she loved, but had to give up her job as her health deteriorated. She was just approaching pension age when I first met her, but was still on ESA and DLA. She had been through the reassessment process four times within the space of a year, as a result of the transition from previous disability benefits to ESA and DLA, and her benefits were reduced despite suffering from a degenerative health condition. She had challenged her assessment but had to wait 18 months before her benefits were reinstated and the resulting debts meant that she had to sell her house so she now lives in social housing. Ellen has severe mobility problems, yet her reassessment led to the withdrawal of her Higher Rate Attendance Allowance and Mobility Allowance and the resulting loss of independence
was really distressing for her. At the time of her first interview, she was due to be assessed for PIP, but was afraid to ask DWP because of her previous experience. Despite continuing to pay off the debts incurred through her loss of benefits, three years ago, she takes pride in managing her finances, but is aware that any major expenditure would be difficult to cope with. She had to borrow from a doorstep loan company to be able to buy a car so that she can maintain her independence, but is constantly afraid of any future reductions to her benefits.

Edward is a White British man in his mid-50s who, when I met him, had been enjoying his independence as he had recently moved into a privately rented house and had been able to afford a car, so he could go swimming again. He had been ‘sofa surfing’ for many years with family or friends as he couldn’t afford to rent anywhere. He had been a miner but an accident at work when he was a young man 35 years ago, had left him permanently blinded and on Industrial Injury Benefit. More recently, he had developed other health conditions that enabled him to apply for PIP, although it took 4 months to process and he had to seek help from advice services to get it backdated. Edward’s application for Housing Benefit was initially rejected and was only accepted after 2 years when the decision was challenged by a specialist advice service. He felt that he had had to fight for benefits he was entitled to, as his injury was not his fault, and this had made him unnecessarily stressed and angry. Unfortunately, I was unable to interview him again, as he moved house and didn’t leave a forwarding address.

John, a White British man, was 62 at the time of his first interview, but he still fiercely independent, with strong views and a wry sense of humour. He had worked in construction for many years, but when his wife became seriously ill, he looked after her for over 15 years, gradually becoming her full-time carer on Carer’s Allowance in the last five years, working only occasionally. After she died, his own health started to deteriorate, although he said that the Jobcentre initially put him onto JSA and arranged a work placement for him to start 3 days after his wife’s funeral. After his wife’s
death, John was charged the bedroom tax, because he was living alone in a 3-bedroomed house, but he pays it because he is adamant that he doesn’t want to move from his social housing property because he has lived there for so long and it is near family and friends. After a year of being sent to a variety of work placements, applying for unsuitable jobs and being put on a college course for security guards (he was the only student to pass), he finally applied for ESA, with the support of his doctor. At the time of the first interview, he was still waiting for the initial ESA assessment after nearly 2 years. He carefully monitors his energy and food expenditure so that he doesn’t get into debt. He hoards tinned food and uses any spare money he has to keep his cupboards well-stocked.

Sally, an Asian woman in her 50s, lives with her two adult children, a daughter aged 24 and a son aged 22. She’d worked as a Care Assistant in several residential homes for the elderly for some years as well as being a carer for her seriously ill partner for ten years. When he got kidney cancer and needed dialysis at home, she gave up work to care for him full time before his death, two years later. She had lived in the same area for many years, but said she felt increasingly insecure there without her partner and been harassed by her neighbours. She is a very creative person, and used to enjoy making crafts for herself and friends, but recently her arthritis has stopped her from doing that. In the last four years, she had also survived cancer and still suffers from a number of life-threatening and chronic health conditions. The stress from having to cope with her own deteriorating physical health and her partner’s illness resulted in continuing mental fragility that often prevents her from leaving the house. When her partner got cancer, he didn’t realise he would be eligible to apply for PIP until informed by the hospital advice service two years later. Unfortunately he died before payment was made, just four weeks later. The hospital advice service also helped sort out her benefits and debts after her partner died. She had no time to grieve, but had to apply for ESA but was still awaiting an initial Work Capacity Assessment at the time of the first interview, eighteen months later. Sally’s adult children were reluctant to claim benefits because
they had witnessed the hassle their parents experienced, but she was affected by the non-dependant rules which reduced her Housing Benefit and Council Tax Support. At this point, she received £73 a week, to cover food and bills for the whole family, which continued for six months, which, despite her best efforts to manage her finances, resulted in long term debt. Her daughter eventually registered with the Job Centre, was given a work placement and got a job at the same firm, which eased the family's financial situation but also led to further reductions in Housing Benefit and Council Tax Support. Sally's increased physical and mental fragility led her son to consider applying for a Carer’s Allowance so he could look after her, but he became seriously ill and was hospitalised before he could do so. At the time of the interviews, she also had to deal with the suspected neglect and subsequent death of her mother, who was living in a residential care home – she couldn’t afford to visit her in hospital and wasn’t able to be with her mother when she died. Despite everything she has been through, she perseveres and is supported by her children and wider family.

**Alan** is a White British man in his late 30s, a confident and straight-talking northerner, with two teenage children who live with their mother in the North. He had been working in insurance, earning a good income, for several years before he was seriously injured in a car accident, resulting in long-term physical disability and ongoing chronic health issues. He was out of work for 4 years and experienced a complete change of circumstances. He moved to Coventry from another area eighteen months after the accident, but didn’t experience any delays in transferring benefits. He was put onto ESA initially, but was not informed by DWP for a year that he was eligible for DLA in addition, which made a significant difference to his income. Although his transition from DLA to PIP went smoothly compared to other interviewees in this situation, he observed that on DLA he qualified for a Higher Rate Mobility Allowance, which would have enabled him to have a Motability vehicle, whereas on PIP, the threshold for Higher Rate MA was higher, so he was not eligible, although it didn’t affect him as he was unable to drive at that point and could walk or use public transport. He was also
unaware that he was able to do voluntary work and a few hours ‘permitted work’ (i.e. paid employment) whilst on ESA. He felt that the Job Centre did not prepare or encourage him to go back to work early enough, or help him with planning for a different type of work, so his frustration resulted in depression. When his partner suggested he look for volunteering opportunities, he found one in an area of work that was new to him, which subsequently led to paid employment and a new career. As a person with considerable confidence, work experience and transferable skills, he was perhaps better placed to transcend these barriers and rebuild his life.

Paul was a single White British man in his late 30s who was forthright and independent, with some strong views about life. He didn’t appear to have contact with his family but had support from a small circle of trusted friends when he didn’t have any money and tried to help others who were worse off than himself. He had applied for ESA because he was awaiting surgery for blocked arteries in his leg which prevented him from working, but his Work Capability Assessment five months earlier had awarded him no points and stopped his ESA, transferring him to JSA. He had other health conditions, including a vitamin D deficiency that often caused him to sleep for days at a time. He intended to appeal and seek a mandatory reconsideration of his case, with support from an advice agency – he acknowledged that although he’d always dealt with stuff himself, now he needed help. Paul had been born in Coventry, but spent 16 years in the Isle of Wight working in seasonal jobs, such as cleaning holiday homes, and claiming benefits in the off-season periods in between, but he said this was the first time he had been unable to work because of his health. When I met him, he hadn’t had any money for three weeks because he’d been sanctioned for missing an appointment because he had slept for three days. He’d submitted a sick note to prove this, but DWP lost it. He’d been sanctioned for six weeks the year before for the same reason. He had lived in a HMO (House of Multiple Occupation) for three years and it worked for him – he had a good landlord who understood that if his Housing Benefit was delayed, he would eventually get it back and would pay off his arrears. When he failed to respond to my attempts to
contact him six months later, I assumed he’d gone into hospital or no longer wished to be involved in the research. Six months after that, I discovered that he had actually died just before I tried to get in touch, although the resident at his house was new and could not give me any details.

4.4.2 Interviewees on disability benefits due to mental health

Three interviewees were claiming disability benefits primarily because of mental health conditions, but their experiences of the benefits system varied widely.

Bella is a White British woman in her late 20’s with five children, three older ones who live with her parents, and 2 sons aged 4 and 2 who live with her. At the time of the first interview, she was awaiting the birth of her youngest child and looking forward to getting married to the father of the younger children in the next 12 months. By the time I met her, she was positive and upbeat, with a supportive partner and family support, but she told me she had suffered depression since childhood. She’d worked as a receptionist after leaving school, but she suffered from severe postnatal depression after the birth of her first child, so she went onto Incapacity Benefit and then Income Support when her first three children were young. Bella suffered domestic abuse from her former partner, ending up in a women’s refuge, after which her mental health deteriorated to the extent that her children went to live with her parents because she was unable to care for them. Her benefits were stopped on the same day as her children left and she was evicted from her social housing property. She ended up lodging with an ex-partner, but had to repay a substantial amount of Housing Benefit because the Council didn’t believe that she wasn’t in a relationship with him. She’d worked in retail and customer service jobs before the children were born, but has been unable to work since, although she had been sent on courses by the Job Centre. A year before she was interviewed, she was put onto ESA, just before the birth of her fourth child. She mentioned that she hadn’t been allowed to volunteer whilst on the ESA Work Related Activity Group (WRAG) because she would be capable of paid
employment, but now she has been transferred to the ESA Support Group she would be able to volunteer. She had also been affected by the bedroom tax, which she was charged when her fourth child was a baby, but challenged the decision, with the support of advice services, and it was overturned. She was still on ESA, but her mental health had improved considerably and she was hoping to get back into work when the youngest children, now aged 2 and 1, were at school.

Tania is an EU citizen of African descent in her early 40’s, who has lived in the UK for several years, after moving here from the Netherlands. She is bringing up her two sons, aged 16 and 12, on her own and is proud that they are doing well at school despite all that they have been through. Tania was extremely distressed throughout the first interview, to the extent that it was difficult to piece together her benefits history. She has severe anxiety and is HIV Positive, which has left her socially isolated and as a result she has become agoraphobic. She was in an abusive relationship for many years, culminating in her ex-partner manipulating her to claim Housing Benefit fraudulently and then evicting her and her children from his house. She ended up in a homeless hostel for 8 months, but because the Council refused to pay her Housing Benefit (as a result of the fraud investigation), Social Care insisted that she and her children live in her ex-partner’s house and pay him rent. The ex-partner tried to break into the property several times whilst Tania and the children were there and has also tried to persuade DWP to stop her benefits, claiming that she no longer lives there. She still owes a substantial amount of Housing Benefit, which is being challenged by the advice services, but the case is very complex and is taking some time. At the time of the first interview, she had been claiming ESA and DLA for a year and was still awaiting an initial Work Capability Assessment. She has had help from several advice services with her benefits and housing situation, but refused to go to a Foodbank because she felt they were only for people who were worse off than herself. She is clearly very vulnerable and her limited literacy skills led her to rely heavily upon advice services and her child’s school to help her in times of crisis, which happen frequently.
Steven, a young African man in his late 20s, arrived in the UK as an asylum-seeker a few years ago and had been working in insecure temporary jobs since he was given indefinite leave to remain. He was in a homeless hostel when I first met him, having been evicted from his social housing because of substantial rent arrears. He had been on JSA and was attending a work programme course when he was sanctioned for missing an appointment. He said he had not seen the appointment letter but was nevertheless sanctioned for seven months. He challenged the decision, with support from advice services, and it was overturned, but he was not repaid his Housing Benefit, resulting in rent arrears. He was depressed and was on ESA for a year as he was unable to work, but didn’t realise that the change to the benefit system meant he needed to reapply for HB and CTS when he changed from JSA – he thought it would be automatically transferred. As a result, he accrued more rent arrears and was eventually evicted. It became apparent during the interview that his mental health may have affected his memory and that his literacy skills were limited – he mentioned that he missed two court appointments and so couldn’t reapply to the court to challenge the eviction notice. However he felt that the complexity and changing nature of the benefits system was a significant factor in his eviction. He eventually came to a homeless hostel and received help from the keyworker there to clear his debts and get a flat, but in his first interview, he expressed a loss of independence and was unsure of his future. I spoke to him next when he’d moved in, but he still seemed vulnerable and appeared to be struggling with his mental health, and when I tried to arrange a final interview, he failed to turn up three times because he had gone to hospital to seek medical help.

Peter, a White British man in his early 30s, was very reticent when I interviewed him – he was living with his partner, with whom he was claiming ESA jointly, who was suffering from severe depression and panic attacks as a result of a traumatic family incident. Prior to this, he’d done various low-paid jobs and then worked as a receptionist for 6 months, which he really enjoyed, but then the contract ended. He’d been on JSA since then,
but now gets DLA as he is dyslexic. He considers himself to be his partner’s
carer, and thus unable to work, although he hasn’t applied for Carer’s
Allowance. He visits his family every week and his partner has her children
to stay with them at weekends. He has mostly relied on family for help in
applying for benefits, but also had help from other advice services. He had
been on several work placements while he was on JSA, but didn’t feel they
were particularly helpful in helping him get a job. His experience since
transitioning from JSA to ESA had been broadly positive and he felt
comfortable, but as I was unable to arrange another interview with him, his
position at the end of the research process is unknown.

4.4.3 Interviewees who were lone parents
11 interviewees were lone parents with resident dependent children
(including Sally, Bella and Tania, who were also disabled, and who are
profiled in sections 4.4.1 and 4.4.2 above). 6 were in work at the time of the
first interview and one was seeking work. (Another, Susan, was a young
person, who is profiled in 4.4.4.)

Alicia is an EU citizen in her 40s, who has lived in the UK for many years
and has brought up five children on her own: 2 sons and a daughter in their
20’s, who live elsewhere, and two daughters, aged 13 and 12 years old - she
has dedicated her life to her family. When I first met her, she was working
part-time, in order to be home when her two youngest children came back
from school. Prior to this job, she had worked in a factory but the unsocial
hours and distance from her home proved to be difficult to sustain. She went
onto JSA and the Job Centre put her onto English language courses and work
placements for two years, but found her present job herself through her
community. A few years ago, she sent one of her older children back to her
home country, but when she notified HMRC of the change they immediately
stopped her Child Tax Credits for all four children still living with her in the
UK. Despite help from the advice centre and the provision of evidence from
the school, HMRC refused to acknowledge their error and didn’t reinstate
the benefit for two months, without repaying the amount lost. This caused
Alicia considerable distress, forcing her to borrow from a private loan provider who charges high interest—she is still paying it back three years later, which puts a strain on her finances. She had also had difficulties with identity theft related to her energy provider and was still distressed by this, although it had been resolved. It is apparent that she still struggles with written and spoken English and that this makes her particularly vulnerable.

My first interview with Alicia occurred just before the Referendum decision to leave the EU and she expressed concern about the possible outcome and its impact on her as an EU citizen. She was disparaging about other EU citizens whom she felt only came to the UK to claim benefits and was angry that their behaviour had turned the UK citizens against EU nationals. She made it clear that she had always tried to work throughout her time here and that she was proud that her three older children, who have moved away, are all working or studying in higher education and contributing to the UK.

Anna is a White British woman in her early 30s and a single parent of two sons living in social housing—her youngest, aged 4, still lives with her, but her eldest, who is in his late teens, had left home a couple of years before. When we met, she struck me as being very well-organised and determined, willing to research and plan her life, including getting a job she wanted which would fit round her childcare, and her finances, saving regularly to buy what she needed. She had started a new job in catering at the time of the first interview, which fitted better with her childcare arrangements, but had been through a turbulent period prior to this. She had worked in the same shop for thirteen years and got a job in a care home, but unfortunately she became very ill and was hospitalised just two weeks after she started and was therefore ineligible for sick pay. She went onto Income Support because her youngest child was under five and found a temporary job so she could continue to access Working Tax Credits. Anna then set about systematically planning her future career in a different area of work, which she’d always wanted to do, with support from a Job Club. She constantly researched jobs in that area on the Internet until she saw something, and used the skills she
had developed at the Job Club – the volunteers there were so impressed by her tenacity and determination that they helped her with the application. When she was successful, she negotiated working hours to fit in with her transport and childcare arrangements. However, she recently found out through the housing money advisor that she had been entitled to more Housing Benefit and Council Tax Support than she had been receiving, but it was only able to be backdated to 26 weeks. As a result of the shortfall, she ended up with rent arrears, which she is still paying off now. She was also very critical that lone parents on WTC were not eligible for Healthy Start vouchers for milk and fruit or for the Winter Fuel payment. She acknowledged that she lacks confidence with writing and using computers and relies on advice services to help her find her way through the complex process of the benefits system – she felt that people who had to put in a new claim are not given sufficient support.

**Donna** is a White British woman in her 40s who works hard to keep her finances afloat. She’s a single parent with three adult children, the youngest of whom, a son aged 22 and a daughter aged 20, are still living with her. At the time of her first interview, her son was unable to work because he has learning difficulties and her daughter had anorexia. Donna had been a full-time carer for them for several years and was unable to work. At one point, she was relying on one child’s DLA and her Carer’s Allowance as the family’s income, but her other child refused to apply for ESA until two years before the interview. A year before I met her, Donna had started a part-time job but continued to claim Carer’s Allowance, as she had been informed by someone from DWP that as long as she only worked for 15 hours, she could still legally claim Carer’s Allowance. Unfortunately, she was unaware that any overtime would be added to her regular wage and would take her over the earnings limit and consequently Donna reported that she was investigated for fraud by DWP. She was unable to prove that she had been given incorrect information and required to pay back the overpayment, which led to substantial rent arrears and the threat of eviction from her social housing property. After her interview with me, she was due to have a home visit
from one of the advice services staff, who was trying to help her sort out her
debts and reduce the overpayments to a manageable level. She had taken a
second job, temporarily, to try and make ends meet, but had given it up
because she had been offered more overtime by her main employer, and it
had been difficult to juggle travelling to two different places. Although she
had some support from her (non-resident) partner, she struggled with filling
in forms and using computers. She is constantly under pressure to work and
care for her children, but was still struggling to survive financially.

Leon is an African man in his 40s and is a self-employed single parent of a
son aged 24 and a daughter aged 21. He arrived in the UK as a refugee
several years ago and set up his own business as soon as he was given
indefinite leave to remain. Leon is a very positive individual and usually has
an alternative solution if the first plan doesn’t succeed - he said he prefers to
rely on his own hard work rather than on benefits and prefers being self-
employed. As he was bringing up his children by himself, he applied for
Working Tax Credits (WTC) and HMRC paid him for four years. Then the
benefit was stopped and he appealed, but HMRC took a long time to process
his claim and twice asked him for more information. He reapplied the
following year and was waiting for the results of his second appeal when I
interviewed him. As WTC are administered by HMRC, self-employed
claimants are asked to supply evidence of their income and the amount of
tax they have paid for the previous tax year, which can sometimes be
problematic (potential problems for self-employed claimants have already
been flagged up regarding the introduction of Universal Credit). One of the
eligibility requirements for WTC is responsibility for children – Leon’s eldest
son has finished university and is now working, but his daughter is still
studying.

Molly is an African woman in her early 40s bringing up three children on
her own, who had been through a traumatic experience in her early life
before coming to the UK as a refugee several years ago. She is fuelled by a
determination to build a better life for herself and her children but has been
stymied by a lack of transferable qualifications and difficult personal circumstances. She has a daughter aged 12 and two sons aged 10 and 4. When she first came to Coventry, she was married and started to study for a degree, but that was interrupted by a combination of illness, pregnancies and the need to earn money to support her husband’s study and she wasn’t able to complete her course. She was hoping to work as a scientist, but couldn’t find any part-time work that fitted in with her childcare needs. After the birth of her third child, when her husband was still living with her, she started working nights in a low-paid job – he had finished his studying, but couldn’t get a job, so she became the main provider for the family. After he left, she could no longer work nights, as she had no one to look after her children, so she went onto JSA and found a part-time job. Despite her intelligence, she found the benefits forms very confusing and couldn’t work out what benefits she was entitled to. Her husband left her with debts and when I interviewed her, she was awaiting a reassessment for WTCs due to her change of circumstances, but she was still unclear as to her husband’s long-term plans. (In subsequent interviews, she disclosed that he had abused her and she left Coventry for a women’s refuge in another part of the country.)

Christina is a White British woman in her early 30s with three children aged 8, 7 and 3, although at the time of the first interview, the two oldest were living with her parents. She had worked full time as a nursery nurse before the birth of her first child and was on maternity leave when she became pregnant with her second. When her relationship broke down as a result of domestic abuse, she lost her job and her house and her children had to live with her parents. She ended up living on the streets for a brief period and then lived in a homeless hostel for eight months. She tried to find work in her previous profession, but it proved impossible. She went onto JSA and found she was expected to apply for jobs and attend interviews in Birmingham or Leamington, which she couldn’t afford to do. Christina found it hard to adjust from having a well-paid full-time job to surviving on the basic JSA - her children were living with her parents at that time so all the
relevant benefits, such as Child Benefit, Child Tax Credits were paid to her parents. Although she was assiduous at applying for jobs, she says was sanctioned for a month because her advisor at the Job Centre considered that her jobseeking wasn’t ‘good enough.’ She went on courses and work placements in order to enter a different career and was very successful, but no permanent jobs came out of that. She felt that her lack of flexibility and qualifications in that field disadvantaged her when she went to interviews and that Job Centre Plus weren’t very helpful. In the end, she found a part-time low-income job herself and moved into a social housing property, with the support of the hostel’s keyworker. As a result, she is hoping to bring her older children back to live with her and at the time of the interview she had recently had a third child and was on Income Support. She acknowledges the support she has received from voluntary sector agencies in helping her put her life back together but also notes that the hostel had recently been closed. She felt that she was a survivor and was finally looking forward to a better future, with a new, supportive partner. She was hoping to retrain and work in a different profession in the future, which would enable her to help others who had suffered from domestic abuse. Unfortunately, I lost touch with her, as she moved house and I was unable to interview her again.

4.4.4 Interviewees aged 18-24

The small number of interviewees in this category provided less information about the lived experiences of young people with regard to welfare reform but those I spoke to had experienced difficult times which had not necessarily been enhanced by the complexities of the benefit system, and some had been actively discouraged from accessing welfare support.

Finding and recruiting young people to the research project proved to be more difficult than anticipated. (as detailed in section 4.2.3 above). The impact of the government’s welfare reform policies on this group of claimants has been well documented, and resulted in many young people leaving school straight into work programmes or training courses. There is anecdotal evidence to suggest that increasing numbers of young people are
reluctant to register as unemployed because of their negative experience of conditionality and sanctions or of witnessing that of friends or family. Young people under the age of 35 who are single and do not have children can only claim Local Housing Allowance for a single room in a shared house, unless they are care leavers. From April 2017, new single claimants aged 18-21 will not be entitled to the housing element of Universal Credit, except in specific circumstances. Added to the rapid reduction in public sector funding for youth services, it is unsurprising that young people are unwilling to talk about their own experiences, if they don’t believe that anything can change.

I had to recruit young people from different sources as I did not find any of this age group through the main advice services and most of those who agreed to be interviewed were at the top end of the age group. I found two young people through an employment agency that runs a programme aimed at 18-24’s, both of whom were from the EU. I encountered two more at a project for parents with young children. I found young people I met to be less interested in being interviewed and less likely to commit to more than one interview.

**Cathy** is a White British woman who was 23 and pregnant at the time of the first interview and homeless, placed in bed and breakfast (B&B) accommodation by the council while she waited for a social housing property to become available. She had recently been illegally evicted from the privately rented house she had been living in after her partner left her and her relationship with her family had also deteriorated. Her anxiety levels had been increased by living in temporary accommodation and being moved between different places frequently at short notice. She was also concerned that she would end up in a similar situation after she had given birth – she had heard this from other women she had met in the B&B accommodation. She had given up her job due to her pregnancy and was on JSA, and would be transferred to Income Support at 29 weeks until the baby was born. She was still attending fortnightly appointments with the Job Centre but she felt that no potential employers would be interested in her as
soon as they realised she was pregnant. As she was likely to be a lone parent, she was looking at different areas of work, which would fit better around childcare. She’d already completed one work placement and several courses with the Job Centre. Her current housing situation meant that she found it very difficult to apply for jobs or benefits online – she had to use the library, as the Job Centre’s facilities were very limited. Cathy felt pessimistic about her future in Coventry and a few days after the interview, she became very distressed and moved out of Coventry to live with her mother. She stayed in her new home and subsequent interviews provided an opportunity to contrast the welfare support given by DWP in a different type of area.

Susan is a White British lone parent aged 23, with three daughters, aged 10, 4 and 2 – the youngest child was just 2 months old at the time of the interview. She was living in a small flat rented from a social landlord and had no help from her family. She had had her first child at the age of 15 and her relationship with her partner had always been very volatile. He had worked but they started to struggle financially and faced eviction when their Housing Benefit was “messed up”, resulting in substantial rent arrears. They went to court three times before being offered support from the social landlord’s money management service, and were paying off some of the overpayment, but the pressure became too much and her partner left. She still had a number of debts and had sought help from advice agencies in order to avoid eviction and visits from debt recovery agents. She had trained as a hairdresser at college but had only been able to find casual work – she had had support from a voluntary sector agency for young parents, and completed courses with them, but didn't have any formal qualifications. She wanted to retrain as a breastfeeding consultant, as she thought that would fit in better with her childcare arrangements - she has had no support from her family for several years. She was trying to find a government-funded nursery place for her second child, but had been unable to find one in her local area and was concerned about the possible public transport costs of getting her to a nursery that was further away. Her situation seemed very
stressful and precarious – she felt that she would be OK if she “budgeted well” but that any additional costs would make things very difficult. Susan didn’t respond when I tried to contact her to arrange a second interview, which may indicate that she was still struggling with her situation and didn’t wish to continue contributing to the research.

David is a White British man aged 24 who has found himself in a stressful situation, juggling several responsibilities – at the time of the interview, he had three children under the age of five, the eldest of whom has special needs. His partner struggles to look after the children, and he often had to help get the eldest to health appointments, which made it difficult for him to find work that would fit round his family responsibilities. He’d been through several temporary jobs and agency work and had spent time on JSA, but had been dissuaded from reapplying when he left his last job because he’d previously been sanctioned by DWP for four weeks for arriving fifteen minutes late because he missed the bus. Prior to that, he’d been on an apprenticeship scheme arranged by the council, at which time he was working and studying for a professional qualification at college. After the apprenticeship finished, he was told that he wasn’t eligible for JSA because he hadn’t paid enough National Insurance – he hadn’t realised the two were linked. Originally he hadn’t applied for DLA for his eldest child, but the family were in such dire straits financially that his mother persuaded him to do so. He was now on Income Support and felt that this benefit was more stable and provided more money than JSA (through accompanying benefits). He mentioned that at one point their Housing Benefit had been stopped two days before their rent was due, which caused them to panic and use money they’d saved up to pay the rent, so as not to annoy the landlord. They eventually went to an advice service, which helped them get their HB and CTS reinstated. They still have multiple debts and have resorted to payday loans and support from family to keep going. David is wary of accessing help from support services – he prefers to look up information on the internet and sort it out himself, but he acknowledged that sometimes he forgets things, because he is under so much pressure from holding everything
together. This may be why he didn’t respond when I tried to arrange a second interview – his mother mentioned that he’d got a job working occasional shifts on unsocial hours and would find it difficult to fit anything else in.

**Patryk** is a single White EU citizen aged 22 who came to the UK to work a few months before the interview but found it hard to find an office job, for which he had trained – he was only offered low-skilled, low-income temporary work in warehouses He had originally come for a holiday, staying with his brother who is working here, and decided to stay. He has a technical qualification from his home country and had a high-powered job there, but had no experience in the UK and he felt that British employers preferred to employ British people, even though his language skills were very good. He had just gone onto JSA and was receiving help from an advice service to find and apply for better jobs. He also noted that jobseeking was mostly online, whereas back home he relied more on personal connections and friends to obtain work, but that the UK paid more in benefits than his home country. He was going to wait for so long before deciding whether to return home, but if he found a good job, he was keen to study at degree level in a different area. I found out in a subsequent interview that he had mental health issues triggered by a series of personal tragedies, including nearly being killed in a car accident for which he was still on medication. He didn’t mention this to DWP because he thought it would be hard to prove and he might not be able to stay. In fact, he had to return home because of illness before the final interview took place.

I met with **Krista**, 22 and also a White EU citizen, just before the EU Referendum. She had come to the UK with her partner and their young baby nine months before - he had managed to get a low-paid job in a warehouse, but wanted to work in the adult care sector, where he had worked back home. Krista was also looking for work, but had minimal experience of working in her home country and she acknowledged that her lack of English language skills was a barrier to employment. Her partner lost his first job
after only three months, so their landlord evicted them – the council provided them with temporary accommodation in a B&B because of their child, but decided that they had made themselves intentionally homeless and refused to rehouse them and threatened to evict them from the B&B. An advice service had helped them contest the decision and they’ve now been given a flat. They had applied for Working Tax Credit and Child Tax Credit because they were struggling to survive on her partner’s wages – they’d used up all their savings and had been referred to a Foodbank. Krista felt more hopeful since they have been on tax credits and was looking forward to learning English and getting a job. However, I was unable to contact her to arrange a second interview, which suggests that she might have returned home.

4.4.5 Interviewees outside the three target groups.

Two interviewees did not fit into any of the target groups at the point of the first interview, although Lynette eventually became a lone parent by the end of the interview process.

Lynette is a White EU citizen in her late 30s who has lived in the UK for over 15 years. She has three children: 2 daughters aged 13 and 10 and a son aged 4. At the time of her first interview, she was still with her husband, who was claiming JSA jointly as their youngest child was under two years old. During the interview, she mentioned that her marriage was under strain and by the third interview, her relationship had irreparably broken down and she’d become a lone parent again. She’d raised her older two children on her own some years ago, and had to go back to work six months after they were born, but wanted to stay at home longer with the youngest child. She had previously worked in the care sector, which she loved, but felt that it was too low paid and the hours would not fit round her childcare needs, particularly during the school holidays, now she was a lone parent again. She was hoping to find a job that would fit better, but also wanted to go to college to study. She was struggling to cope without her ex-husband, who had controlled the family budget very carefully.
Rory is a single White British man in his 40s, with two teenage children whom he saw regularly but hadn’t lived with. He had many years’ experience working in the construction industry, but when I first met him, he was living in a homeless hostel, having been ‘sofa surfing’ at the home of a family member for many years. When he first filled in the questionnaire, he’d been on JSA for over two years - he’d had short periods of unemployment before, as the industry is generally contractual in nature, but this was his longest period out of work and it left him at a very low ebb. He was sent on courses he regarded as “pointless” and he was expected to apply for jobs he had no intention of doing until the next big project finally came up and he was successful. By the time of his second interview, he was working full-time on a project likely to last around two years and anticipating more work with the same firm beyond that. Whilst he was in the hostel, his keyworker had sorted out his long-term rent arrears and he had successfully bid for a social housing property, which he was waiting to move into. His rent arrears dated back thirteen years and had prevented him from getting a social housing property with any of the local social landlords. When he started working again, his income meant he was no longer eligible for Housing Benefit or Council Tax Support, so he had to move out of the hostel and stay with family for a short time. Rory’s experience indicated how access to housing and meaningful employment could transform people’s lives from chaos to independence and escaping from reliance on benefits – as the welfare reform programme was intended to do.

Geoff is an Asian man in his early 40s who had moved to the UK from India many years ago and, when I first met him, he was married with three children, now aged between 13 and four. He had left his job because of stress a year earlier – he had been working in the catering sector for twenty years and it was well-paid, but required him to work very long, unsocial hours and put him under great pressure. Through the Job Centre, he obtained a place on a training scheme with a guaranteed job, but failed his final exam and had to reclaim JSA. At the time of the first interview, he was
still looking for work that would fit in with his family life. Eventually, he got a permanent part-time job through another work placement, which he enjoyed and enabled him to share childcare with his wife. He was impressed with the level of support he received from the Job Centre and his experience as a foreign national gave him a different perspective on the benefits system – he asserted that he would not have been entitled to anything in his home country and he budgeted carefully so that his family did not go without. However, by the final interview, he had split up with his wife and was living in a friend’s flat. He was considering returning to India and taking up consultancy work with catering start-ups there.

4.5. Conclusion

Although a small sample, the experiences of the interviewees provided great depth to the research and I was able to explore how effective the capability approach could be in measuring the cumulative impacts of welfare reform policies on individuals. This will be discussed in detail over the next three chapters.
Chapter 5. Looking at the empirical findings relating to ‘bodily’
capabilities

5.1 Introduction
As discussed earlier in the thesis (Chapter 3), I have chosen to use the
capability approach to measure the cumulative impacts of welfare reform on
the human rights of individuals. I originally selected eight Central Human
Capabilities from Nussbaum’s original list (see Table 1)¹ as being directly
relevant to welfare reform. Those capabilities referring to senses,
imagination and thought (C.4) and other species (“being able to live with
concern for and in relation to animals, plants and the world of nature” C.8),
although valuable, were not included in the interview process as they were
not considered to be directly relevant to welfare reform policies. I also
omitted those capabilities on the list that referred to overtly political
freedoms, i.e. “freedom of assembly and political speech, protecting
institutions that nourish affiliation to each other” (in C7), or “participation in
political choices, protections of free speech and association” (C.10).
Although these capabilities are indeed important, and may be seen as
underpinning the development and implementation of policies specific to
public spending and the welfare state, my concern was to focus on the
economic, social and cultural rights of citizens and not to detract from the
impact of austerity and welfare reform measures.²

In the course of my empirical work, I have also drawn upon the research
commissioned by the EHRC as part of the development of the Equality Act
2010,³ whose reinterpretation of Nussbaum’s Central Human Capabilities as
central and valuable freedoms for adults seemed to reflect the actual lived

¹ Martha Nussbaum, Creating Capabilities: The Human Development Approach (Belknapp
Harvard 2011) pp.33-34

² Ruth Patrick (‘How poverty makes people less likely to vote’ Guardian (16/5/2017)
https://www.theguardian.com/society/2017/may/16/poverty-election-vote- apathy
Accessed online 25/8/2018

³ Sabina Alkire et al, Developing the Equality Measurement Framework: selecting the
indicators Research report 31 (Equality and Human Rights Commission, 2009)
experiences of those I interviewed. Hence I have incorporated some of their descriptions of these freedoms as part of the capabilities list I have used:

**Figure 2. Central Human Capabilities**
(as used in empirical research)

C1. *Life*: a) Being able to live to the end of a human life of normal length (Mortality).
   b) Not dying prematurely or living a life so reduced as to be not worth living (Quality of Life).

C2. *Bodily health*. a) Being able to have good health (including reproductive health).
   b) Being adequately nourished (access to food).
   c) Being able to have adequate shelter (access to housing).

C3. *Bodily integrity*. a) Being able to move freely from place to place (freedom of movement).
   b) Being secure against violent assault (including sexual assault and domestic violence).
   d) Having choices in matters of reproduction (being a parent).

C4. *Senses, imagination and thought*. a) Being able to use the senses, to imagine, think and reason – and to do these things in a “truly human” way, a way informed and cultivated by an adequate education, including, but by no means limited to, literacy and basic mathematical and scientific training.

C5. *Emotions*. a) Being able to have attachments to things and people outside ourselves; to love those who love and care for us (freedom to associate).
   b) Being able to grieve at their absence; to be able to express emotion (freedom to grieve).

---

4 ibid n1 pp.33-34.
c) Not having one’ emotional development blighted by fear and anxiety (freedom from anxiety and fear).

C6. Practical reason. Being able to form a conception of good and critically reflect about planning one’s own life (ability to plan).

C7. Affiliation: a) Being able to live with and toward others, to recognise & show concern to other human beings & socially interact; (freedom to associate).
   b) Having social bases of self-respect and non-humiliation; being able to be treated with dignity (incl. ensuring non-discrimination on basis of race, sex, sexual orientation, ethnicity, caste, religion, national origin).

C9. Play. Being able to laugh, to play, to enjoy recreational activities.

C10. Control over one’s environment.
   i) Political – Being able to participate effectively in political choices that govern one’s life; having the right of political participation, protections of free speech and association.
   ii) Material a) Being able to hold property (land and movable goods) & having property rights on an equal basis with others.
      b) In work, being able to work as a human being, exercising practical reason and entering into meaningful relationships of mutual recognition with other workers.

In order to analyse my research findings more effectively, I have collected my ‘welfare reform capabilities’ into three groups, which will be addressed in Chapters 5, 6 and 7:

Chapter 5: ‘Bodily’ capabilities, which cover the physical and mental needs of individuals. These include the capability to be alive, which Nussbaum categorised as “being able to live to the end of a human life of normal length”
but also that life “should not be so reduced as to be not worth living”, in other words, that people should enjoy a decent quality of life. Therefore I have included within this chapter those capabilities that secure access to adequate health, food and shelter, as part of those basic human entitlements also enshrined in the Universal Declaration of Human Rights (UDHR). I have also included what Nussbaum refers to as the capability of ‘bodily integrity’ in this chapter, which incorporates being able to move freely from place to place, being able to live in physical security and having reproductive choices.

Chapter 6: ‘Emotional’ capabilities, describe those human needs in the realm of the emotional life of individuals, which may not be taken into account by policymakers, but which my interviewees often prized as much as their physical needs. These included being able to enjoy family and social life and having the freedom to grieve the loss of those closest to us. Nussbaum includes within this domain “not having one’s emotional development blighted by fear and anxiety”, and I have included in this chapter the capability of living with independence, dignity and respect, as this fundamentally impacts upon the emotional wellbeing and development of individuals.

Chapter 7: Capability to have independence and control over one’s life (‘agency’) incorporates those capabilities that give individuals agency over their lives. This includes being able to participate in decision-making and make decisions affecting your own life independently (which Nussbaum refers to as ‘practical reason’) but also having a voice and being able to influence decisions made within wider society. This chapter will also address other capabilities that are contingent upon the concept of an individual’s agency, namely, having choice and control over where and how you live, being able to engage in productive and valued activities, whether paid or unpaid; and being able to enjoy recreation and rest.

Findings relevant to each group of capabilities will be addressed in three separate chapters
5.1.1 A note about conversion factors

As discussed in Chapter 3, Sen identified that, in order to convert ‘capabilities’ into ‘functionings’, individuals would need to have particular ‘resources’ or Conversion Factors (CFs) in place, and the presence or absence of these would be significant in whether they would be able to achieve flourishing lives. After examining other approaches to conversion factors (see Chapter 3 section 3.2.3, for a more detailed analysis of the work of Robeyns, Kuklys, Hick and Brunner on this aspect), I have decided to use two sets of conversion factors:

*Personal conversion factors* are those factors that are internal or specific to the individual, e.g. physical condition; mental health; intelligence; power relations relating to gender, ethnicity, and class; literacy; education and skills; parental status (e.g., whether they are a parent, lone parent, non-residential parent); resilience; attitudes; confidence.

*Social conversion factors* refer to those factors that are external to the individual, e.g. support from family and friends; social and/or community networks; access to services such as advice, care, health, housing and education; and systems that impact on their daily lives, e.g. tax/benefits, minimum/living wage policies, local transport systems.

5.2 ‘Bodily’ capabilities

The rest of this chapter will deal with the group of capability domains relating to an individual’s physical and mental needs and will also reference the social conversion factors that help or hinder the interviewees’ achievement of a flourishing life. The main focus of welfare reform policies is on reducing the social welfare bill and welfare-to-work ideology, which claims that it is both fair and beneficial that people should not be relying upon benefits but that work should pay more.\(^5\) Nevertheless central

---

government policymakers claim that the new system will ensure a safety net for those genuinely unable to work because of physical or mental health issues. The biggest group of interviewees within my research cohort were claiming benefits because they had long-term disabilities, physical health conditions, mental health issues or a combination. In the first section, I examine the potential impact of welfare reform policies on participants’ risk of early mortality and on their quality of life. The second section looks at how welfare reform has affected their capability of being healthy, mentally and physically.

The impact on participants of a reduction in benefits has a direct impact on the physical and mental wellbeing of individuals, specifically their ability to feed themselves or their children and to be able to afford to pay for their accommodation and the resulting anxiety and uncertainty. The next section will look at how benefit changes have affected participants’ capability to access food and shelter. The last section looks at the capability to live in physical security, specifically to address the impacts of welfare reform on women who have had experience of domestic abuse.

Each section will make reference to how interviewees’ personal or social conversion factors (CFs), or a combination of both, have made a difference to whether they have been able to live a flourishing life. I have identified where interviewees have received interventions from external sources (social CFs) and what impact these have had on their situations.

5.2.1 The capability to be alive: avoiding premature mortality (C.1)

The overarching capability of the list of Central Human Capabilities is that of life itself, or at least the avoidance of premature mortality through disease, neglect, injury or suicide and being protected from being killed or

---

murdered. However Nussbaum further delineates that no one should live “a life so reduced as to be not worth living” which, although more difficult to specify, is consistent with capabilities being “what one values”. This is significant to this research in that whereas the prospect of premature mortality may not have been contemplated, nevertheless several interviewees expressed the view that their lives were, or had been, ‘not worth living’. In most cases, they linked this to the impacts of welfare reform policies on their lives, often at times when they were experiencing difficult circumstances.

Although actual premature mortality is difficult to ascertain over such a short period of research, several in the cohort described suffering from multiple and potentially life-limiting health conditions. These may be seen as part of the personal conversion factors which were key to converting capabilities into functionings – physical and mental health; intelligence, literacy, education and skills; whether they are a parent, or lone parent; gender, ethnicity; resilience, attitudes and confidence. However, the quality of their lives is also affected by social conversion factors – access to social security; access to services providing advice, care, health, housing and education; support from family and friends, social and community networks. The combination of these conversion factors could mitigate or exacerbate the impact upon individual lives.

For some interviewees, the combination of deteriorating health and their increasing isolation from family and friends puts them at risk of premature mortality. This is particularly evident in Tania’s case, as her physical health has been compounded by the development of agoraphobia and her experience of coercion and ongoing harassment by her ex-partner. Her personal CFs indicated vulnerability arising from her lack of English literacy skills and the shame she feels because of being HIV positive, made her

7 ibid n3
8 Ibid n1 p.33
dependent on her ex-partner. When his manipulative behaviour led to the withdrawal of her benefits, she said that she frequently went without food to ensure that her children could eat. Unfortunately, her HIV medication must be taken with food, so she was putting herself at risk and she reported being hospitalised at least once during the research period. A positive social CF was the support and prompt treatment she received from the hospital consultant when her HIV condition deteriorated.

Another example was Paul, who told me he had a blocked artery in his right leg and was waiting for surgery, and that his Vitamin B12 deficiency had caused him to sleep for up to three days, resulting in his being sanctioned for missing an appointment for a work interview. Paul was an independent man who had always worked in seasonal jobs and relied upon benefits in the ‘off season’. He admitted, in the only interview I had with him:

“I’ve always dealt with stuff myself – now I need help.”

He planned to go to an advice service, as at his Work Capability Assessment, he had been awarded no points and had been deemed fit for work, even though he could hardly walk upstairs to his flat. In his interview, he mentioned that he had a small circle of trusted friends, who were able to support him, but he had little contact with his family. He had worked throughout his adult life, but had few qualifications, so the deterioration in his health left him with little opportunity to obtain a job that didn’t involve manual labour, which he was no longer capable of, at least while he was ill.

A key social CF for many interviewees with disabilities or long-term chronic health conditions was practical support from close family members, particularly, when the care elements of their disability benefits were reduced. If this is not available, it can leave individuals with disabilities at increased risk of serious injury in their homes. One example of this was Laura, who has COPD, angina and Type 2 diabetes that restrict her mobility. In her first interview, she described how her previous home had an extra
bedroom so that when she was ill, her daughter could live with her and her nephew became her carer. When her daughter moved out permanently, she was charged the bedroom tax and incurred substantial rent arrears, so she was persuaded to move into a tiny one-bedroomed property miles away from her family and friends, as well as having her Mobility Allowance and care element of her benefits reduced. Her health deteriorated further and she expressed fear that she could easily die in her home and not be found in time:

“\[In 2015, I had 10 chest infections in 1 year – I’d never had that before. This place is affecting my health. My GP is in *********, so I have to get Ring and Ride or a taxi – having no car really affects me. Being on my own is scary – if I get ill, someone has to stay with me. [Social Housing Provider] don’t care – if you kick the bucket, they’ll get money from someone else: that’s how they are!\]

Access to family or friend networks proved to be a significant social CF as shall be seen in other domains.

“Life expectancy can be influenced by a number of factors, including those within the domain of the health system (e.g., quality of care, access to preventive health services) as well economic, behavioral, and environmental factors that may be outside the control of the health system (e.g. poverty, lifestyle, violence, and accidents)”

Social determinants of health, such as poverty and stress, can contribute premature mortality is a key indicator, as highlighted by Michael Marmot in

---

his review into health inequalities in England. His review found that people in the poorest neighbourhoods in England are likely to die, on average, seven years earlier than people living in the richest neighbourhoods. His findings also provided evidence that people in poorer areas not only die sooner but spend more of their lives with disability, on average, 17 years. Marmot updated his review in July 2017 and reported concerns that the rise of life expectancy in the UK has stalled since 2010 and hinted that this may not be unrelated to the reduction of public spending, rising living costs and the freeze on tax credits and benefits. He registered concern that there had been a significant increase in the numbers of people with insufficient income, despite a steady decline in unemployment. As a ‘Marmot City’, Coventry has pledged to reduce health inequalities by implementing a number of policy measures and a recent report claimed that the life expectancy gap between the most affluent and the most deprived had reduced by 2%. Marmot acknowledged the complex relationship between the range of social determinants of health and their cumulative impacts on individuals and references the capability approach in his recommendations for improving health and reducing inequalities:

“although there is far more to inequality than just income, income is linked to life chances in a number of salient ways. As Amartya Sen has argued, income inequalities affect the lives people are able to

---


14 ibid n10
lead. A fair society would give people more equal freedom to lead flourishing lives.”  

He includes economic inequality indicators in his analysis and asserts that “40-50% of variation in health outcomes is caused by unequal distribution of social and environmental factors”.

5.2.2 The capability to be healthy (C.2a)

One of the key groups included in the research were those claiming disability benefits and therefore health, and the impact of changing welfare reform policies relating to it, was their main focus. Physical and mental health are primarily held to be personal CFs, but the lived experiences of those on disability benefits demonstrates how health is intertwined with society’s responses to it, particularly in the realm of social security. The Right to Health is enshrined in the 1948 Universal Declaration of Human Rights (Article 25) and the 1966 International Covenant on Economic, Social and Cultural Rights (ICESR) and is generally seen as fundamental to one of the world’s largest economies. The Equality Act 2010 protects people from discrimination because of their disability and yet the underpinning ideology and implementation of the welfare policies relating to disabled people have been reported to be inequitable by a wide range of agencies since their inception.

Ellen’s experience, as it was described to me, provides an example of how, even with strong personal CFs, her capability to be healthy is threatened by constant reassessment and reduction in benefits, even in the face of long-term and deteriorating health conditions. When I met Ellen, I observed her

15 ibid n10 p.18


17 Disability Rights UK, Holes in the Safety Net: the impact of Universal Credit on disabled people and their families (The Children’s Society 2014)
intelligence, determination and strength of character and she talked about her strong family networks, and ability to access support from advice services as necessary. Yet despite restricted mobility due to osteoarthritis and osteoporosis, she outlined how she had had her benefits reassessed four times within two years, and how the subsequent cessation of benefits and the reduction of Mobility and Care Allowances resulted in rent arrears, eviction and risk of falls in her home,

“The whole thing is a waste of money – assessment should be based on a doctor’s appointment or updated medical records, especially if determining a condition. My condition is life-risking if I have a fall, (I had one in the bedroom 2 weeks ago) it could be dangerous – I stumble a lot.”

The inability of the current welfare policies to recognise or support older citizens that are unlikely to be able to work again also represents a negative social CF, as exemplified by John’s experience. John reported that he had cared for his wife for many years before her death and his own health had deteriorated – he said that he has COPD, diabetes and high blood pressure and can no longer work in construction because he suffers from vertigo as a result of an assault five years ago. Despite this, he described how he was declared to be fit to work by his Work Capability Assessment:

“I put a sick note in for 12 weeks and then go down the Job Club for 3 days, then go back to someone else and then go on a course for a week. When I was up at [voluntary agency], I was down for maintenance and they had me laying slabs and digging a hole in the rain – I’m 63!”

In the course of three interviews with John, I observed his independence and resilience allied to good practical support from family and friends, and that he made judicious use of advice services, all of which have enabled him to survive (personal CFs). In my opinion, without these, and his long-term
experience of working outside in the construction industry, he could well have been much more vulnerable.

The significance of strong personal and social conversion factors becomes more evident in Alan’s experience. Alan reported to me that he had had a successful career and lifestyle and was in his late 30s when he was badly injured in a car accident, which left him with long-term back injuries and restricted his mobility. It is interesting to note that his benefit journey as he described it seems to have been relatively smooth compared to the other interviewees on disability benefits, characterised by few delays and relative financial security. He mentioned that his main problem was that DWP failed to inform him that he was eligible to claim PIP for two years after his accident and didn’t encourage him back to work or into volunteering early enough. Once this was resolved, he began volunteering with an advice agency, leading to a permanent job and a career change. In my opinion, his combination of personal social factors such as good education and employment experience, and some financial security added to support from his partner and parents and advice services mitigated against the negative factors:

“I was supposed to go back in September to see the neurosurgeon, but it was delayed – that’s 2 appointments that have been cancelled – so I went to the GP at the end of January 2017. It’s very frustrating because of the delays. There’s no immediate fix apart from having another injection and to determine what is wrong. I’m waiting for an appointment. I’m still in pain – I can’t sit for too long. I’m no further along than last year.”

He reported that he had been able to take action to improve his overall health and he is significantly younger than some of the other interviewees mentioned. In the short term, he said he thought his health would improve, so there may be significance in age as a personal CF and possibly gender, although that is more contestable.
The significance of stress on interviewees’ physical and mental health is apparent in several cases, particularly when it is caused by the implementation of welfare reforms. Sally described to me her experiences of considerable stress in her life in recent years, not only contending with her own serious health conditions, such as arthritis severely restricting her mobility, an overactive thyroid and cancer, but also caring for her terminally ill partner until his death. She talked about the recent hospitalisation and death of her mother, and her son’s serious illness and hospitalisation over the course of three interviews with me. In addition, she said her ESA was stopped for six months, when her WCA awarded her no points, and she was forced to use a foodbank in order to eat. Despite the stress engendered by these experiences, as reported to me, I observed that she seems to have surviving with support from family and advice services, as well as her own determination.

The importance of access to advice services experienced in challenging inequitable benefit decisions cannot be emphasised too strongly as a positive social CF. Interviewees with health issues relied on assistance to help them navigate the system and ensure they received their entitlements. Edward told me he had been disabled as a young man as a result of an industrial accident at the mine where he worked and had been unable to work for over thirty years:

“I lost one eye (in the accident), I’ve got arthritis in my knee and carpal tunnel syndrome. My injury led to depression and anger and to divorce”

He said he was on Industrial Injury Benefit (IIB) but had been ‘sofa surfing’ with family and friends for several years because the authority had refused to grant him Housing Benefit or social housing. A specialist advice service helped him challenge the original decision, thus enabling him to rent his own home. They also helped him apply successfully for PIP, to supplement his diminishing IIB payment and the resulting award of Mobility Allowance
allowed him to buy a Motability car. When I met him, he told me how his life had been transformed by having his own home and his car. Without the specialised knowledge of the advisor, it is unlikely that this would have been possible.

The capability of being healthy includes mental health and wellbeing, which can impact negatively on the personal CFs of individuals and be triggered or exacerbated by the recent welfare system and lack of access to diagnosis and treatment. Bella described how she’d suffered from depression since childhood and was diagnosed with borderline personality disorder eight years ago. She reported that this was exacerbated by severe postnatal depression after the birth of her first child and a violent relationship that left her unable to care for her older children, who now live with her parents, and she ended up in a refuge for a year. Bella was critical of her initial lack of access to specialist mental health services that might have prevented her condition from deteriorating – during her last two pregnancies she had had fast track access to perinatal mental health support, but didn’t need it as her condition has improved.

“The perinatal appointments - when I was 28 weeks pregnant with [son], I got an appointment when he was 4 months old. And I was priority because of my past history - thankfully I didn't need it so we just cancelled that and stopped the referral, but the fact that it took nearly 6 months for them to get in touch with me...If that had been someone in dire need, like I used to be, they could be dead now because of that, because they’re not getting the help that they need, whereas thankfully I was alright. I do really think they need to work on that - the mental health side for pregnant women and the aftercare. Because I don't trust the Health Service when it comes to my mental health.”

I observed that this confluence of negative personal and social CFs was eventually resolved by a similar combination of positive CFs, i.e. support
from her parents and a new partner combined with better support from mental health professionals, which helped her overcome the challenges of her mental health. As a result, she said her access to the benefit system and financial capabilities has also improved.

The availability of continuing support is particularly significant for individuals with mental health issues, which has not been fully recognised by welfare policies, whose underlying premise is that people should take responsibility for their own welfare and not rely on the state. This is exemplified by Steven, a refugee with leave to remain, who reported suffering from depression and ‘low mood’, which results in him forgetting appointments. He described how this led to him being sanctioned for seven months, without any money to pay his rent, so he was evicted and was living in a homeless hostel when I first met him. When asked how the benefit changes had affected him, he responded:

“Yes, physically and more financially worse it was bad, that time, it affect me and I’m still sick with depression. Yes, because I had nothing, no one, no electric, no gas. That time I was prefer to go in prison - if I can go into the prison, I can get more support. I think I’m out, but nothing came, so I want to work.”

I observed how his mental health issues, poor English language skills and lack of education had contributed to his inability to negotiate the benefits system and ultimately to his homelessness, but also that his keyworker in the hostel was able to sort out his debts and enable him to bid for a social housing flat. However, since he moved out of the hostel, it was reported to me that his problems have continued and without support, he is very isolated and vulnerable and facing possible sanctions again. Although I discovered belatedly that the hostel would have been able to offer him ‘floating support’, he failed to attend his final interview three times and was hospitalised because of his mental health issues. In Steven’s case, I observed how short-term positive interventions were insufficient to help him to
overcome his negative personal and social conversion factors and to flourish, as Bella is now doing. Unfortunately, cuts in public sector spending are eroding the ability of agencies and health professionals to provide support on a long-term basis, as evidenced by Tania's experience with an agency supporting HIV sufferers. Tania's isolation was giving me concern and affecting her physical health, so I contacted the charity, which she had accessed in the past, and they agreed to visit her at home, but the worker explained that her funding was ending in a few months' time, so she wouldn't be able to commit to that level of support long-term.

5.2.3 The capability of securing access to adequate food and shelter (C.2b and c)
The Right to Food and the Right to Shelter are included in all major rights treaties, to which the UK is a signatory, yet are the most common themes amongst those I interviewed. In this section I will concentrate on the provision of adequate shelter, as distinct from the choice of where to live, which will be addressed in Chapter 8 as an indicator of human agency and control over one's environment.

Although only three interviewees were actually living in homeless hostel or bed and breakfast accommodation as a result of their homelessness at the start of the research, several others reported that they had had experienced homelessness at some point in their adult lives. As described above, Bella, Christina and Molly told me that they had all spent several months in a women's refuge as a result of domestic abuse. Tania's case was complex, as she reported that she was ineligible for Housing Benefit and only allowed to live in hostel accommodation because her children were at risk from their father. It became clear that the eventual decision to force her to live in her ex-partner's house and pay him rent was far from ideal, as she said he had refused to carry out essential repairs to the heating when it broke down in the winter, resulting in Tania and her children relying on one electric heater, until advice services arranged to have the work done on her behalf. Whereas the other three women reported that they had been empowered by input
from agency keyworkers and that had enabled them to move on, Tania’s
powerlessness and dependence on ‘the kindness of strangers’ has been
reinforced and she is essentially trapped in her situation, with diminishing
levels of external support.

I observed that the experiences described to me of all those who had been
homeless centred on their access to advice services or to specialist
keyworkers working in charities supporting homeless single people, whose
direct intervention transformed their circumstances. One example of this
was Rory, who told me he had been ‘sofa surfing’ with family for thirteen
years, after losing his social housing because of historic rent arrears. He
explained that this, combined with a period of long-term unemployment,
meant that he had to rely on JSA, but was unable to bid for social housing
because of arrears with one Regulated Social Landlord (RSL).

He would not have been an automatic priority for social housing anyway, as
a single man with no resident children – his children live with his ex-
partner. At the point of my first interview with Rory, he informed me that
his keyworker at the hostel had just helped him obtain a Discretionary
Housing Payment (DHP) to clear his rent arrears, and he was subsequently
rehoused in a flat rented from a RSL. At the same time, he told me he’d
obtained employment and the combination of both transformed his
situation – he admitted at his second interview that he hadn’t actually
sought help from advice services before but acknowledged that not having a
home of his own had contributed to his stress and depression and prevented
him from finding a job earlier:

“It was only the rent arrears held me back – they were significant -
£2300-£3200. Now a weight has fallen off my shoulders. Getting rid
of that debt helped me more than any job.”

As described to me, Steven had a similar experience to Rory, in that he had
also been evicted because of rent arrears, which his hostel keyworker
managed to clear and help him to bid for a RSL flat. I observed that the difference in his subsequent situation reveals that issues underlying his personal CFs (poor mental health, poor literacy skills, no family support, unable to work because his passport had expired) had not been addressed and in my opinion, he needed long-term support (social CFs) and help to be able to bounce back in the way that Rory did. Christina and Cathy had described similar experiences of being single homeless women, but they said they were able to access support because of their individual situations (domestic violence and pregnancy, respectively).

Edward said he’d been ‘sofa surfing’ for several years after his application for Housing Benefit was rejected and he was only successful with support from a specialist advice service. Although Coventry City Council has several measures in place to prevent eviction and homelessness, particularly those tenants of RSLs, I saw too many still falling through the net. On a positive note, Donna reported that she’d had support from her RSL aimed at preventing her and her adult children, who have anorexia and learning disabilities, from eviction after she amassed substantial rent arrears. I observed that she lacked confidence, qualifications and IT skills, which has contributed to her being interviewed for fraud when she worked overtime and her earnings went over the income threshold. In Donna’s case, I consider that support from her partner and the RSL money advisor and other advisory services may have compensated for her lack of personal CFs.

The suitability and stability of housing is as important to bodily capabilities as its physical provision, as became apparent from Laura’s experience. Laura reported that she had been encouraged to move from her 3-bedroom house near family and friends to a tiny 1-bedroom bungalow over the other side of the city because she had significant rent arrears through being charged bedroom tax and having her PIP and ESA stopped twice within 12 months. She described how the RSL were very insistent that she move to this property but they failed to complete a Housing Assessment on the bungalow
until 2 months after she’d moved in, despite it being clear that it was unsuitable because of Laura’s disability.

"My present house is a 1-bedroom bungalow and not suitable – [RSL] did a home visit in July and acknowledged that Homefinder had made a mistake – the garden had never been cleared and I can't maintain it. There are problems with the shower. I can’t use my wheelchair to access it – the room’s too small. Brown dust is affecting my lungs – the Housing Officer said she’d get the technical team out to look at that and the drains and replace the front paths – I’m still waiting after 10 months. It took 3 hours to get through to report them."

She told me that her mobility was restricted so that she found it difficult to use her wheelchair or a walking frame because the bungalow was so small. She showed me that there was no room for a carer to stay with her when she was ill – she reported that she hadn’t been assessed as eligible for a property with two bedrooms until her doctor wrote to the RSL. She eventually moved into a new two bedroome bungalow two years later, which was purpose-built to support people with disabilities. Although Laura had support from family and advice services in challenging decisions made about her benefits and housing, I saw that she was very vulnerable and having to contend with a range of life-limiting health conditions, which reduced her personal conversion factors. In this case, I observed that the aggregated negative social conversion factors adversely affected her physical and mental health – since she moved (just before the third interview), she reported feeling much better in herself and that her physical health had improved significantly. I will examine in more detail the impact of agency regarding housing in Chapter 7.

Not having the capability of being ‘well nourished’ (as Nussbaum puts it) or not having access to adequate food is seen as a clear indicator of poverty. When asked whether they had had to restrict their food intake, several
interviewees reported that they had had to go without food at some point, but very few admitted to using a foodbank or other food aid provision. Tania said she felt she wasn’t eligible to use the foodbank because

“Foodbanks are for people who have no money” and also because “they ask too many questions.”

Sally mentioned that she only used a foodbank when she reached rock bottom, but had felt judged by volunteers there:

“After a while they ask you ‘why have you come here? You need to help yourself’”

She said that she also felt that, because they tend to give out tinned food, this had more salt and had affected her son’s health (he has a kidney problem and has to watch his salt intake).

Christina said she was grateful for the help offered by foodbanks:

“I came to live in a hostel, where I used the foodbank, which was very helpful, because I was sharing a house with many other women. Some of the foods were good, but then some of the food that we go from the foodbank - some were even out of date, or maybe they’d even started to go a bit mouldy. But at the same time, I appreciated it, because when I couldn’t afford to get the food that week, I still had something there that I could make something out of, so in a sense it was helpful, but I suppose it did have its downfalls.”

Other interviewees were creative in order to save money – John told me he bought tins whenever he had any extra money, and stockpiled them in his cupboards, rotating them to ensure they didn’t go out of date. He described to me how he had good support from his family and friends, who would bring food or invite him over to dinner, when they knew he had no money.
The social CF of support from family and friends was replicated in the experiences of many interviewees – people said they felt more comfortable receiving food from family and friends than from foodbanks, which conveyed a social stigma. Foodbanks were also seen as a crisis measure – they weren’t designed to deal with endemic long-term food poverty, which was the experience of most of my interviewees. They reported that they budgeted carefully, using their cooking skills and buying cheaply where they could.

However they also indicated that they were aware that this had a potential health cost in the long term: being ‘well nourished’ isn’t just about the quantity of food, but the quality, and the impacts of an impoverished diet on obesity are now recognised. Sally said she and her children were vegetarians and because of her thyroid problem, she really needed to eat fresh fruit but she couldn’t afford it – she told me she bought from supermarkets’ ‘basic’ (unbranded) range, but didn’t buy from local shops because they were too expensive. Some interviewees on low incomes said they were able to use their cooking skills (personal CFs) to good effect: Geoff had been a professional chef for twenty years and said he could make nourishing meals for very little money; Anna mentioned that she was a keen amateur cook and was able to buy food when on offer and cook and freeze meals to tide her and her son over when money was tight.

In order to be able to cook, individuals also need access to cooking facilities and the energy to use them. Those interviewees who had lived for some time in hostel or B&B accommodation found the lack of cooking facilities particularly difficult – Cathy reported that she was pregnant when she was placed in a B&B because she was homeless and felt that she wasn’t eating properly because she had to buy snack food and takeaways all the time, which were also more expensive than home-cooked meals:

18 Barbara Ellen, ’It’s simply harder to eat well when you are poor’ Guardian (29/11/2015)
“I’m normally good at budgeting but difficult because I can’t cook in the hotel. My card is overdrawn and meals out cost a lot so it’s just day to day.”

Those with children reported that they prioritised their children’s needs above their own: Tania said her two growing sons were always hungry, so she often went without, even though this jeopardized her own health; Alicia said she had £70 a week to feed four children when HMRC withdrew her Child Tax Credits for two months:

“they gave me these food vouchers, but I can’t buy gas or electric.”

Tania reported that she was struggling to feed her two sons:

“I think of the kids not myself – they are the ones who run around – I just eat leftovers from my younger son. But he big son wants more – I give him £10-15 and the school meal is not big enough. The school called me one time about it but I can’t do anything – the big one want to go out without breakfast, the school didn’t do anything, so he comes home very hungry.”

Despite their personal CFs, I saw that the impact of delays or reductions in benefits (social CFs) outweighed their abilities to budget carefully. The provision of food aid appeared to do little to help long-term systemic poverty and many said they preferred to rely on family or friends if they could – Donna mentioned that she didn’t feel able to ask for help, because it affected her family relationships; Tania felt isolated because she wouldn’t accept invitations to friends’ or neighbour’s houses for tea, as she would feel she had to reciprocate, and she couldn’t afford to do so:

“I don’t go for foodbank vouchers – they ask too many questions. I get invited to eat at friend’s houses but I don’t go because I feel like I’m
taking more – I want them to come to me but they wouldn’t even come for tea or coffee, so I stopped.”

This illustrates how access to a basic human right such as food can be complicated by issues of social interaction and dignity, which we will explore further in Chapter 6 on ‘emotional capabilities’.

5.2.4 The capability to live in physical security (C.3b)

Nussbaum included on her list the notion of being able “to move freely from place to place and to be secure against violent assault (including sexual assault and domestic violence).” 19 Although freedom of movement and safety from violence can be found in the 1948 UDHR (Articles 13 and 3 respectively), the inclusion of sexual assault and domestic abuse was derived from Nussbaum’s assertion that the capability approach should focus more on capabilities specific to women. The implications of benefit reforms for victims of domestic abuse have been reported widely by practitioners and organisations. 21 Nevertheless it surprised me when three interviewees disclosed to me that they had suffered from domestic abuse.

Christina disclosed that she’d been a qualified nursery nurse when her abusive partner “did something terrible” which resulted in their two children being taken into social care, losing her job and being evicted from the family home. She described being “blinded by somebody that had abused me for so long” and that it was only when she ended up living on the

19 ibid n1 pp.33-34.

20 Universal Declaration of Human Rights (UDHR) (1948)

streets for a short time that she realised that help and support was available and lived in a women’s refuge for eight months. She explained to me that at that point, the refuge workers helped her develop her self-confidence and helped her obtain social housing, which has enabled her to envision a more positive future for herself and her children:

“I actually went to the [an advice centre], who’ve now shut down unfortunately. I was there for about a year and a half - it weren't even that long, because they don't even keep you there that long... They helped massively - they upgraded my banding, which helped. I was actually offered somewhere, but then they said that before you can consider it, apparently I had some rent arrears that I never knew about...they helped me to clear that debt and quite soon after, I was offered the flat where I’m at now. So they were quite helpful and supportive. I was gutted when I left the hostel, because I liked that bit of support from my keyworker - we were allocated keyworkers - she felt more like a friend than a keyworker, because she was really supportive, an ear to listen to, she helped with the situation I was in with my children - everything. So I was pretty gutted really. And then when I heard they was shutting down, I was gutted - they were a good charity to go to.”

I observed that this successful coalescence of her personal conversion Factors (education and skills, resilience and self-confidence) with the social conversion factors of practical support from the refuge, her family and a new partner, enabled her to negotiate the system prioritising access to social housing for those at risk of domestic abuse, paving the way for her older children to be able to live with her again. However, Christina told me that the charity that gave her support has now had to close its doors to women in a similar situation due to lack of government funding.

Molly’s story also demonstrated how victims of domestic abuse cannot rely solely on their positive personal CFs but require significant interventions by
external agencies, backed up by financial support. As a refugee from a violent regime but also highly intelligent and qualified in her home country, Molly described how she’d settled in Coventry with her husband with the intention of studying for a qualification that would enable her to pursue a high-level career as a scientist. She reported that her studies were interrupted by mental and physical illness triggered by pregnancies and the birth of her three children, but also relating to the trauma she suffered in her home country. At the time of her first interview, she described how she had to take a job in the adult care sector to make ends meet, but when her husband returned to his home country, ostensibly to find work, she had to give this up, as she was effectively now a lone parent. She disclosed that when her husband returned, the subsequent domestic violence led her to flee from Coventry to another part of the country and living in a refuge for a year:

“It changed from physical and financial [abuse] to emotional and abusing me verbally. He went away – by that time, I opened up – he gave me the room to see I was capable and therefore freedom to understand my situation.”

By the time of the final interview, she had moved into social housing and was actively looking for work, but she had had to start again:

“I have no good education, no good job, no finance, no way to get trained – we don’t have freedom or flexibility.”

I observed that her considerable inner resources and determination that made up her personal conversion factors, combined with practical and emotional support from family and from the refuge workers (social conversion factors), had enabled her to begin working towards a flourishing life for herself and her children.
Tania disclosed her experiences of domestic violence that illustrate the collision of benefits regulations designed to prevent fraud and the vulnerability of individuals trapped in a violent and manipulative relationship. Her story, as described to me, is complex and fragmented, due to her obvious distress throughout the interview process, which I felt was indicative of her health condition, mental fragility and isolation, but her fear was palpable when she was describing his past behaviour towards her:

“He's violent, he's a very tough man, he's like, when he's talking, you don't need to talk; when you talk to him, if he's talking and you respond, he's gonna hit you. He has hit me before. So when I learned that he's that kind of man, I never usually talk when he's talking, I keep quiet, or I let him to my bed to go asleep. But if you want to challenge, if when he's talking, you are talking, he's going to hit you. So to prevent that, I don’t talk.”

Her story of being unwittingly involved in Housing Benefit fraud by her coercive and controlling ex-partner (see Ch. 4) indicates how the ‘perfect storm’ of Tania’s negative personal conversion factors (poor mental and physical health, poor literacy skills, lack of self-confidence, sense of shame about her condition) and the rigorous application of welfare fraud procedures resulted in financial penury and insecurity for herself and her two children (social conversion factors).

"And I said the money is not even there, he doesn't keep the money for me, he took all the money. Then she asked me to pay, I said 'no', the money come to my account and the bank asked who know my pin code, I say 'It’s my ex-partner', they say you’re fraud because he should not know your pin code. But I said 'we are one in the household' If I am single or something happened to me, he has to know so he can pay bills. So they say they cannot help me because I let him know my pin code and the council say I have to pay all this money back, so even the income I’m getting, the council are taking
the money from the account, because they say I have to pay it all back.”

She reported having had support from an advice service to obtain a restraining order preventing further harassment by her ex-partner and is dependent upon support from other advice agencies and her youngest child’s school when her benefits have been stopped or reduced, but I could see that she was increasingly isolated, and she expressed anxiety that when her child moves to a new school, she will have no one to stand up for her. Tania’s experiences appear markedly different from the level of support offered to the other three interviewees who were victims of domestic abuse, presumably because of her difficulty in proving that she was not complicit with her ex-partner’s fraudulent behaviour, which is reflected by considerable delays in the advice service being able to access Legal Aid in order to pursue the case through the courts. In my opinion, her status as an EU citizen adds an additional layer of insecurity to her situation and she reported that her ex-partner had already suggested to her that he assumes parental responsibilities for her children, in order to ensure that they are able to remain in the UK.

The introduction of the new Universal Credit benefit is likely to further exacerbate the situation of women in abusive relationships, as when claimed by a couple, the single payment (including the housing element which has replaced Housing Benefit) is automatically made to the main claimant, rather than benefit payments being split between both partners, as was previously the case.22

I didn’t encounter any similar examples of fear of violence other than domestic abuse amongst my interviewees, but this capability is intended to cover freedom from all experiences of violent assault. What is emerging is that the impact of welfare reform policies on the actual lives of individuals who are living in fear of violence does not help them to achieve a flourishing life, because of the shortage of appropriate social housing, and increased conditionality which sometimes places obtaining employment above their safety and security.

5.3 Conclusion
One of the key findings in this chapter was the significance of support provided to participants by advice services and/or family and friends, as social conversion factors (SCFs). Although the participants were recruited via advice agencies, it was clear that interventions by advice and support organisations, and by family and friends, were pivotal. Furthermore, the quality and duration of those interventions was also important, particularly for those who were more vulnerable, who need a more enduring level of support if they are to flourish. The combination of positive social conversion factors, as characterised by support from agencies or family, with positive personal conversion factors (PCFs) such as determination, health, education, English language skills and confidence, was indicative of whether participants were likely to be able to develop resilience and achieve a flourishing life.

The benefit changes resulting from welfare reform policies also represent social CFs, but for many in my research cohort, on the negative side. I found many examples amongst my research cohort of how the stress of welfare reform policies, in particular the implementation of the assessment processes of benefit claimants who were disabled or suffered chronic illness, had exacerbated the physical and mental conditions of several participants, possibly with a life-limiting result. Certainly their quality of life was seriously diminished by the length of time they had to wait for Work Capability Assessments (WCAs) to be carried out and the constant nature of
the assessment process. In some cases, their physical health was affected, when they failed their WCA and had benefits reduced or removed. Those suffering from mental health issues were put under additional stress, and insufficient regard was given to their fragile mental state when applying sanctions or removing benefits.

These negative SCFs were mitigated by positive support from external agencies and from family or friends, but also by their own PCFs. This can be exemplified by the experience described to me by Tania, whose poor physical and mental health, limited English language skills and lack of confidence (PCFs) combined with isolation from family and friends and domestic abuse (SCFs) to make her appear extremely vulnerable and reliant upon external agencies to survive. In contrast, I observed that Alan had stronger PCFs, including self-confidence, education and employment experience, which, when added to positive support from his partner and support agencies (SCFs), enabled him to move forward after his accident left him with long-term health issues.

The ability of external agencies to provide long-term support and personal development can also have a significant impact upon whether an individual is able to flourish. For example, Christina disclosed how she had suffered from domestic abuse and had lost her children, her job and her home within a short space of time. She said her parents took her children to live with them and an advice service helped her resolve her housing issues (SCFs), but described how going to a women’s refuge (SCF) not only provided a place of safety but helped her rebuild her confidence and feel empowered to change her life, strengthening her PCFs. I observed that she already had positive PCFs, such as education, employment experience and determination, but she reported that she needed intensive input from a keyworker to help her move forward. This long-term support contrasted with the experience Steven described to me after leaving the homeless hostel, where he had received regular support from a keyworker, but this stopped when he moved into his own flat. I observed that Steven had negative PCFs, such as mental health issues, and limited English language
skills, and was unable to work because his passport had expired (SCFs). It was clear to me that when he no longer had access to a keyworker, he had become isolated without the support of family or friends (SCFs), and his mental health has deteriorated, with the risk that he could fall into a downward spiral of worklessness, debt and possible eviction. It was apparent that just solving one problem (e.g., housing) doesn’t necessarily help the individual to build the capability to flourish.

My interviewees described a system that assumes that claimants are somehow at fault or ‘underserving’ of benefits, even when they have evidence that they are unable to work, particularly those most vulnerable because of disabilities, mental health conditions or have been subjected to domestic abuse. The examples given show that their ability to survive and flourish in the face of challenging circumstances depends upon whether they have access to positive personal and social conversion factors, particularly support from families and from advice agencies. In some cases, support from an advice service was crucial to being able to move out of terrible situations on to a better, safer life. Support encompassed help to resolve practical difficulties, such as reductions in benefits and homelessness, but also in the emotional realm. The next chapter will look at the impact of welfare reform on ‘emotional capabilities.’
Chapter 6. Looking at the empirical findings incorporating ‘emotional’ capabilities

6.1 Introduction
The previous chapter dealt with what could be described as more tangible capabilities but the impact of welfare reform policies on less visible capabilities proved to be just as important, if less easy to evaluate. ‘emotional capabilities’ can be described as those capabilities which are pertinent to one’s emotions, including the capability to enjoy family and social life (including ability to engage in parenting positively); the freedom to grieve for loved ones; freedom from fear and anxiety; and the capability to enjoy self-respect and non-humiliation – in other words, to be treated with dignity and not discriminated on basis of race, sex, gender, sexual orientation, ethnicity, religion or national origin. Feelings and emotions are rarely considered in the context of welfare reform, but most interviewees prioritised them, particularly their contact with family and friends.

6.2 The capability of enjoying family and social life (including engaging in parenting) (C5a)
Nussbaum defines this capability as “being able to have attachments to things and people outside ourselves; to love those who love and care for us.”¹ I prefer to use the wording in the Equalities Review,² that refers to “the capability of enjoying family and social life,” including aspects of family life such as accessing emotional support, forming intimate relationships, friendships and a family and spending time with, and caring for, others, including wider family. I have also incorporated the ability to engage in parenting as part of this family dynamic – Nussbaum refers to “choices in matters of reproduction,” (C3d) but this implies the capability to decide whether to have children in a physical sense, whereas I consider it

important to capture the impacts of welfare reform on the experience of being a parent, including when those children have grown up and no longer live with them. This section will also focus on the experience of those participants who were, or had been, carers for partners or children with disabilities or health conditions. Whilst identifying the importance attributed by interviewees to their family and social life and how they felt this was affected by welfare reforms and public sector cuts, it will also highlight how family and social life can be positive or negative to individuals as social conversion factors.

6.2.1 Family and social activities
The importance of being able to meet with family and friends on a regular basis was paramount for some interviewees, especially those who suffered from poor mental and physical health and had mobility issues. Ellen became distressed when remembering occasions when she wasn’t able to join in with social activities with her friends or members of her family:

“I would often go into town with my sister, we’d go just have a coffee, spend time together and there were times when I’d just say ‘I can’t go’ and there’s times it was because I didn’t have a penny and I get embarrassed about that, so I wouldn’t say to them ‘I’m skint’...To talk about that makes me cry...This isn’t me, really, I’m very strong most of the time.”

Ellen reported that she’d been able to retain some of her independence and ability to keep in touch with friends and family because she took a loan out from a doorstep lender towards buying a car:

“I can’t walk from here to the nearest shop, I have to go in the car, even if I go 200 yards to the garage. I’m on a card meter, so even if I get it there I even have to drive to get the card, so having the car means fuel and everything.”
At her final interview, Ellen mentioned that since she went onto her pension, she had been put onto higher level PIP, with Higher Rate Mobility element, which had made a significant difference to her finances:

“I can now pay people more regularly to come in [and clean] instead of sitting amongst the mess. I can go places in my car – I have an extra bit of money to do more.”

Ellen’s experience indicates how important having access to transport (social conversion factor) can be for individuals with mobility issues, not just to enable them to be independent in practical terms, but to facilitate contact with family and friends, enabling them to thrive.

John reported that having family and friends close at hand is such an essential part of his life that he is prepared to pay the bedroom tax rather than consider moving to a smaller property:

"My daughter’s coming over Saturday – they come over every week – I always make them something to eat, and I can always ask ‘when you come over, bring me some bread and milk’, and what’s there, they’ll bring it over. I can go round my mate, he only lives about 10 doors away from me just round the corner – and he’ll cook...I’d go to any of the lads in our road and say ‘Quick, I need some money for whatever’ – I’m godfather to nine of them and the other 4 are my nephews! They sort me out.”

His view was that having their support is literally a lifesaver:

“I’m lucky – if I’d never have had all that coming in, I think I might have cut my wrists, because there’s nowhere I could move. And that’s what they’re moaning about now, some of these people have been there 30 odd years.”
This suggests that their support plays an important role in his resilience, through caring for his seriously-ill wife over many years, her death and his experience of the current welfare system, an example of Personal and Social Conversion factors working together to enable him to survive, if not flourish.

Laura described how she found her contact with friends and family substantially curtailed by her reduction in benefits - her Motability car was taken away because her Mobility Allowance was downgraded to Low and she had to move to a much smaller property on the other side of the city:

“I used to like to go to bingo with my cousin, but there’s nothing this side of town and I can’t get out like I used to. Everything I liked to do, I can’t do. I’ve had to give up going out – going out was part of what kept me going.”

She said she found it difficult to adjust to life in a completely new neighbourhood and was struggling to fit in:

“The residents are all very friendly to each other – they’ve known people for years – but I feel out of it, like I can’t fit in. Not one of the residents has knocked my door...They’re all very cliquey and gossipy – I don’t like that, I don’t do that.”

Laura reported that her situation had affected her mental health:

“Sometimes I don’t want to get up in the mornings – what’s the point? I can’t get anywhere. I’ve been put on anti-depressants because of my depression. I’ve had suicidal thoughts, but my grandchildren stop that.”

When I visited her for the last interview, she’d moved into a new purpose-built bungalow and got her Motability car back, and the difference in her mood was palpable:
“I'm bubbly with moving here – moving from the house I’d been in for twenty years to that place, it damaged my health...I had thought about suicide a couple of times before I moved here because of what happened...my youngest daughter and grandson pulled me out of that.”

She said her renewed positivity had even encouraged her to try to give up smoking, which her doctor had advised would improve her physical health. This was something that she could not have contemplated before her change in circumstances. The social conversion factors that had improved her physical environment appeared to have a positive effect on her psychological state.

Sally reported that she’d also been affected by the continual cessation or reduction of her disability benefits and its potential impact on her relationship with her family:

“I don’t allow benefits to affect them – I don’t borrow money from [extended family] – it causes problems.”

She said that when her daughter started work, she had to break her own rule because they had no money:

“I had to borrow money from a family member because my daughter didn’t get wages for one month, only what I can pay back. I don’t like borrowing unless I'm desperate.”

However, she has been forced to rely on her son and daughter for support:

“My son and daughter are good like that. It’s stressful – you shouldn’t have to ask them. My son has been my carer at 14 – it’s a lot. He was in [a carers support agency]. They should pay him some money!”
Her daughter contributes towards the cost of food for the family.

“I rely on my daughter – I’m encouraging her to save, but it’s difficult. In the first few months she put some aside for herself.”

Sally observed that accessing family and friends was interpreted negatively in Work Capability Assessments:

“I don’t go out – the assessor asked how many times I went out in a week. You’re not allowed to have a social life!”

In Sally’s case, there are additional factors contributing to her isolation:

“I isolate myself because of my mental health issues. I used to go out with my partner. The stress leads to anxiety and the physical side leads to anxiety – I get hot flushes because I can’t regulate my temperature because of my thyroid, so it stops me doing anything.”

I observed that Tania is also isolated because of physical and mental health issues, exacerbated by her experience of domestic abuse:

“I don’t go out – my boy does the shopping...I feel safer inside [because of her ex-partner]. It’s a sickness – before I was an outgoing person.”

Although she reported that she’d been adversely affected by her ESA and PIP being stopped several times, her main concern was that she had no family support:

“You have a partner to be there with you, advise you, share, supporting you. If you have a partner, they help you take your medication, someone who will go through everything you go through. But if you are alone...I have nobody to share with.”
It seemed to me that she had increasingly withdrawn from the outside world except in times of crisis, when she relied upon the ‘kindness of strangers’ to help her to deal with financial and practical problems. I observed that her isolation was affecting her physical health because she needs to take her HIV medication after eating, but she said she was increasingly fasting for days at a time, persuaded by a religious ‘advisor’ to whom she spoke on the phone.

“I find it difficult to go out now. I don’t want to bathe – I feel ‘what am I bathing/showering for?’ That is getting worse – it isolates me more.”

In my opinion, this combination of negative personal and social conversion factors is particularly debilitating for Tania, to the point that she admitted she had lost hope:

“I don’t know if things will change – my illness will take all my life unless there’s a miracle. If you stop the medication, it comes back – no one wants to know someone with my condition, but I don’t want to keep secrets.”

Conversely, Stephen appears to have become more isolated as a result of the successful intervention of his keyworker to help him get a flat. When I first met him, he seemed comparatively at ease, living in a hostel for homeless single men, with no costs to pay as his place was covered by Housing Benefit. At the second interview, he reported that he was still suffering from ‘low mood’ and he was struggling to keep appointments at the Job Centre, which put him at risk of being sanctioned again. He failed to attend the final research interview three times and when I spoke to him on the phone, he mentioned that he’d gone to the hospital and been admitted because of his ‘low mood.’ He reported that he wasn’t accessing support from advice services and wasn’t able to work because his passport had expired and he couldn’t afford to renew it. This suggests that a confluence of personal and
social factors may be necessary to enable individuals to thrive, particularly if they have mental health issues. The provision of purely practical support is important but may be insufficient to enable vulnerable people to flourish unless they are given long-term support to help them develop resilience.

Patryk acknowledged the importance of friends as a key factor in developing a positive approach to life, especially for a young person who has recently come to the UK:

“In the UK, I have a few friends here, but it’s a long way to go. I have good friends in Poland who are the same age as me. I feel I have wasted being young here.”

He mentioned that he had suffered from mental health issues since childhood and had also been affected by the death of his girlfriend and cousin, and a near death experience, which led him to attempt suicide:

“T’m still affected by it, so I get therapy in Poland – I came here to change. After Brexit and no work, I get depressed. I visit the agencies once a day and try hard to find work – I have to get out of the house in order to keep busy.”

As Stephen’s inability to work affected his mental health, so it was reported to me that Patryk’s inability to find meaningful work eventually resulted in a reoccurrence of his illness - he had high-level technical qualifications from Poland which weren’t recognised in the UK, so he was only offered low-level manual work in warehouses. Hence the support of friends and the being engaged in employment were significant social conversion factors for both men.

### 6.2.2 Capability to parent

The impact of welfare reform on the capability to parent became apparent in a number of interviews. Nussbaum doesn’t mention this specifically in her
list, except with regard to ‘reproductive choices’, but I have chosen to examine this separately as it embraces a different type of emotional capabilities than support from the extended family. It was clear that many of those interviewed felt that being on benefits had had a significant impact on their capability to be an effective parent or grandparent. In many cases, interviewees had been bringing children up alone, which resulted in additional pressure upon them and their families. They also had to deal with the complexities of the current benefits system as a single parent, which could include claiming a mix of Child Benefit, Income Support, Child Tax Credit (CTC), Working Tax Credit (WTC) and Carer’s Allowance or DLA (where a child has disabilities or serious health conditions), requiring liaison with two separate government departments with different rules and reporting mechanisms. This is in addition to negotiating the maze of Housing Benefit and Council Tax Support regulations, administered by the local authority, and negotiating with private or social landlords. All the parents interviewed were on so-called ‘legacy benefits’ at the time of the research, as Universal Credit (which purports to simplify all these benefits into one payment, except Council Tax Support) had not been rolled out in Coventry. Some of the parents were working part-time in order to fit round childcare arrangements and the school day.

Anna has two children: an adult son who had moved out eighteen months prior to our interview, and a two-year old. She described to me how she works 16 hours a week in order to be eligible for WTC and had recently changed her job to work in a school catering company, so that she would be able to fit it round the school run and have school holidays off. She explained that her child was in a Nursery at the time of the interview, and CTC paid for 70% of her childcare costs, but the complexities of the system meant that she should have received some HB and wasn’t aware of it until she went to the money advisor, by which time it was too late to backdate it, resulting in rent arrears:
“If she hadn’t dealt with my claim, I would never have known about it and I would have carried on the same, which I think there should be more help. They should tell you these things but they don’t tell you.”

She described how being a lone parent had implications when she became seriously ill – she had just changed to a new job after several years with the same employer and was therefore ineligible for sick pay, so she had to get another job, this time on a temporary contract:

“I got that one but I never intended to stay there anyway – I’d no intention – it was just to help me get onto Tax Credits and Working Tax Credits and help towards the nursery ’cos I was struggling with money.”

She pointed out that working parents on low incomes weren’t eligible for a range of child-related benefits, despite their financial situation:

“You don’t get a lot of help. They didn’t tell me I was entitled to these SureStart vouchers [for milk, fruit and vegetables]...As soon as that was done, I got the job in ***** and they took them off me straight away, so I think I got one month. They wouldn’t backdate them for me.”

I observed that Anna is very well organised, juggling her wages and different benefits payments to enable her to pay her bills and save towards Christmas presents for her son and decorating her house. I could see that her life was centred on providing a flourishing life for herself and her family and she had used her personal and social conversion factors to enable her to accomplish that.

Alicia described how she had also experienced the precarity of changing job and falling ill immediately afterwards, forcing her to change her employment plans in order to provide for her children. Alicia has five
children: three who are now adults and have left home and two of school age (11 and 13) who still live with her. As a lone parent, she said she'd always worked since she came here from Eastern Europe over ten years ago and she has had to work part-time in order to fit round her children's needs:

“I am 10 years alone as a single person and this has been very hard when you bring up these children alone. And now I can say 'I've done, I've finished! Just two more...' When single person, this is very hard because you need talk with children, not only give food and give some clothes, you need talk. Children have problems – need this to grow up normal person. Also money – this need pay and this need pay, another one needs money and another needing something that you can't because you don't have partner to help you – his is very hard.”

At the second interview, Alicia reported that she had found a full-time job but on her first day, she was told to pick up a heavy package and she sustained a serious muscle injury to her neck. As with Anna, she was not eligible for sick pay and she had to go back to her previous part-time job, because she needed the money to feed her children. She described how this experience changed her approach to life:

“When things go wrong, I try and sort it out and ask 'how can I like this?' I'm always thinking of the next thing. But when I damage my neck by accident, for the first time, I am scared. I always liked to work, but it stopped me.”

She said that the result of the EU Referendum also concerned her:

"My children grew up here and so they need to stay in this country – they help this country by working. I bring up good children, which is good for this country."
Alicia explained she saw parenting as her main job and expressed pride that her older children had done well, studying and working:

"It has been a very hard long time but I am happy – my children are very good persons, go very nice place and for this I’m very happy – this has made it balanced."

Tania also saw her parenting of her two sons, age 11 and 15, as her reason for existence:

"If it’s not for them, I’m dead: life is too stressed, but I’m here because of them."

At the first interview, she disclosed that her ex-partner (and father of her two boys) had subjected her to domestic abuse through coercion and control, leaving her and her sons penniless and homeless, resulting in them living in a hostel for eight months. She reported that when the local authority refused her HB application because of potential fraud, Social Care insisted that her ex-partner allow the family to live in his house (without him) and pay rent towards the mortgage. She described how he’d tried to break the door down to gain access, until she got an exclusion order from the court, with support from an advice centre – the children were in the house at those times:

“Sometimes we run away and hide in the room and lock ourselves in there – it’s very horrible. They shouldn’t experience that from this man. And he always talk to me – sometimes my big boy tries to record what he is saying. Sometimes he’s talking about very bad things and my boy will be recording it in his phone.”

Yet she was also concerned that their father showed no interest in spending time with them:
“I wish that they have some because they are boys and they need that man. Sometimes my boys are playing football and they are playing in the team, and I call him and I say ‘please can you go and see what is happening because they want to see the parents’ and he say he cannot go and I was shocked that he cannot go. So [older son] has stopped playing football now because they need parents to be there and me I’m with the small one and we all cannot go to the football and I’m not very strong also.” Towards the end of that interview, she concluded that “We need to live out our life in peace, not bring his problems and then my children will get problems. OK, he need Dad, but instead of having bad dad, better to live alone. If you’re not going to learn any good, it’s better you stay alone.”

In our last interview, eighteen months later, she said that she was worried about how her children have been affected psychologically by their experiences, particularly her eldest son:

"He is not happy and he shows he is angry. I told [the school] he needed support because he’s going through a lot – the younger one is flexible, but the big one is very worried and I explained the situation [to school] and that he needed help. I think they are trying to do it at school. I’m hoping for my kids to grow and live their lives – I will get help for them. In Sweden, if a child has some problem, they give them a friend to talk to them. The younger one had this but not for [the older son]. [Younger son] doesn’t need it, so it stop. [Older son] needs a man to rely on.”

She also mentioned that her ex-partner had recently been in touch with her to suggest that he gives the boys his surname to ensure that they can stay in the UK after Brexit (he is a British citizen), despite the fact that he refused to be named as father on either of their birth certificates. My conversations with Tania reveal the complex web of her personal and cultural expectations around parenting and her vulnerability – she acknowledged that her sons
had suffered psychological trauma as a result of their father's behaviour, but initially she didn't see any conflict between that and wanting him to spend time with them, as she also perceived that they needed a male role model. Unfortunately, Coventry's Youth Service has been dismantled and devolved to voluntary sector agencies, and school budgets have been cut, which has made it more difficult to find an alternative solution, although both schools have been trying to offer support. In this case, I observed that Tania's combination of negative personal and social CFs have impacted on the lives of her children and her capability to parent them.

The impact of domestic abuse on the capability to parent emerged in other interviews. When I first interviewed Molly, she was still married with three children, aged 10, 8 and 2, but her husband was working away from home so she said she felt like a lone parent. She described how, prior to him leaving, she'd been able to work nights at a care home, but afterwards she had to work part-time day shifts in order to accommodate her childcare responsibilities, and this was making it difficult to pay her bills. She reported that her situation caused her difficulties with the benefits agencies, because it wasn't clear when her husband was going to return and he wasn't giving her any money. She disclosed that he'd been controlling and abusing her and she'd been to a women's refuge, who gave her some food. By the time of the next interview a year later, she had fled to another city in the UK and was living in a women's refuge there, after her husband had come back and started abusing her again. She took all three of her children with her, which meant that the older ones had to start at new schools and leave their friends behind. Molly explained that the domestic abuse had started several years earlier and she had left him before but had returned. She described how the abuse changed from physical to emotional and verbal, to the point that she finally decided she had to leave, with support from a women's refuge. Six months later, during the final interview, she had finally moved into a rented property and was looking for work, but struggling to find a part-time job that would fit around her childcare. Throughout her interviews, Molly had
expressed frustration between wanting to study and work at a high level and not being able to because of a lack of affordable childcare:

"As a lone parent I cannot do what I like as a career – I have to fit in with my kids."

She also mentioned that her ex-husband is still in touch with his children and that concerns her:

"For now I’m fine, but because there’s nothing legally in place – I’ve got custody of the children – I don’t know what he will do. If he doesn’t want to see the children, I’d cut all my ties – he’s still trying, still hassling me. I need my kids to be safe without their dad."

She reported that her teenage son is struggling without a male role model and his behaviour has deteriorated as a result. I observed that although Molly’s experience has been harrowing, with the combination of strong personal resources and support from the refuge, she has been able to survive:

“Through counselling and meeting other people in my situation and doing [a specialist programme] in the refuge, it helped me. Before I was so upset and now I can stand up for myself.”

Therefore, I saw that Molly had been able to move on through a combination of positive personal and social CFs and has the opportunity to develop a flourishing life for herself and her family.

Christina disclosed that she had also had her capability to parent affected by domestic abuse from a former partner:

"My other two children’s dad, we went through a bad path and unfortunately we both had the children taken off us – something
terrible happened - and obviously they went to live with my parents, so they didn’t go into care or anything like that.”

She lost her job at the same time and also her home:

“When he threw me out of that house and I came to live on the streets, then I became aware that help and support’s out there for everything.”

She expressed gratitude for her support from a homelessness agency and a refuge:

“I actually went to [agency], who’ve now shut down unfortunately. I was there for about a year and a half...I was gutted when I left the hostel, because I liked that bit of support from my keyworker – she felt more like a friend than a keyworker, because she was really supportive, an ear to listen to, she helped with the situation I was in with my children, everything.”

She had help from an advice centre:

“They helped me to get a non-molestation order because of being harassed by my ex-partner – they helped me do that, which was an absolute blessing! And they’re currently supporting me getting my children back in my care full-time – their dad was granted a residency order a couple of years ago. Unfortunately, he did something terrible and they got took off him, back with my parents. But now, as far as local authority’s point of view, they’re happy for me to have full care of my children now...They’ve been very supportive and helped me out massively to put my life back together and have a happy ending.”

She has also received emotional and psychological support:
“In the past and when it was still quite raw, it was quite hard to talk about a lot of things and I was always crying and getting myself in states and such. But now I think I’m in a different place, I’m a better person now. I’m a stronger person than what I was. It’s a lot easier to talk about it now that I’ve had that support and knowing that, even now, if I need that support, it’s still there for me.”

Again, I observed that intervention from voluntary agencies and from family and a new, supportive partner (social CFs) helped Christina to develop her own inner resilience (personal CFs) and that has been significant in allowing her to become a full-time parent again to all her children.

Bella reported that she’d had severe mental health issues, so that she could no longer look after her three older sons, and her parents agreed to look after them temporarily. However, she said that when she informed the DWP, they stopped all her benefits, including her HB, and so she lost her house too, and had to move in with her ex-partner. She describes the long-term consequences:

“So the fact that I went – because I was so ill, I couldn’t look after my kids – I couldn’t have my house. They just put me in shit street, to be honest with you, and I just had nothing. But it obviously affected my mental health and made me go even worse – a really, really horrible cycle.”

She also disclosed that she’d been a victim of domestic abuse:

“I was in a horrific relationship for nearly ten years. I left and went into a women’s refuge, then got this place through there. At that time, I was suicidal, I didn’t give a damn about anything. Then I met my partner, got pregnant and it’s just kind of gone...I feel really good now.”
She told me that she’s since had two more sons and was planning to get married to her new partner:

“Splitting up from my ex was a major step and meeting the [younger] kids’ dad – every time I see him, I’m happy, after three years – he was a major part of dragging me out of illness – and having the kids.”

While she appeared happy with her two younger children, she gave no indication as to when or whether her older sons will come back to live with her – they live outside the city and she said she found it hard to afford to visit them at her parents’ house on a regular basis. She told me they still have contact with their dad every month, but she is no longer in touch with him:

“Even now, he tries to say nasty things about me to other people, but I don’t take it personally. I used to be quite bitter – I was hurt, damaged by mental abuse and him putting me down. Now I’m with someone who’s a positive influence and accepts me.”

I observed that the social CFs of new partner, support from external agencies and family support had helped Bella to start a flourishing new life.

Susan described how she’d given birth to her first child when she was 15, and had had very little support from her parents then or since. At the time of the first interview, her eldest was eight years old, and she also had a two year old and a very young baby who was only a few weeks old. She told me that her partner had recently left because he couldn’t cope with their financial situation, so at the age of 23, she was a lone parent to three young children. She said that her relationship with her ex-partner had always been volatile, which affected her benefits:
“I had to go to a meeting because my paperwork looked ‘fishy’ because my relationship with my partner was on and off – I ended up being accused of benefit fraud, but I’ve sorted it out.”

She reported that she’d had to rely upon agencies to help her unravel various debts, mostly for basic needs, using debt advice services and financial advisors in the voluntary sector. She described how she’d had to manage on her own since she was 16, but her vulnerability was apparent – she said she was very worried about the rollout of Universal Credit because it would be paid in one lump sum and she didn’t feel she’d be able to budget over a month.

Cathy, another young parent, had also been a lone parent when we first met at a parents’ drop-in, but at the time of the second interview, she described how when she’d moved out of the city, her ex-partner joined her and they are now planning their future in a new place together. Cathy reported that she’d been evicted while pregnant, but that the local authority only offered her temporary accommodation in bed and breakfast hotels and eventually she asked her mother to pick her up. Her mother found her a house in the new location. She admitted that her attitudes to housing had changed since her baby was born, that she’d become ‘more picky’, but she also realised that both she and her partner would have to work to be able to pay all the bills, and she planned to start working when her baby was nine months old. She had signed up to an agency offering flexible shifts that would fit round her childcare options. Her partner was hoping to study to become a plumber, which would fit into family life better than his previous occupation as a chef. I observed that Cathy was lucky in that she had good social CFs - her mother provided the bond and first month’s rent for her current property and will help with childcare when she goes back to work.

Other interviewees have children who don’t live with them, and found that being on benefits restricted their ability to see their children as often as they
would like. Alan described to me that his two older children, 15 and 14, live with their mother in a different part of the country:

“I couldn't keep up my maintenance payments or give birthday or Christmas presents – I couldn’t give what I wanted. I was restricted. There was a knock-on effect – travelling on the train costs £50...but I found myself planning more – not seeing them as often, but doing more when I did. They're at an age where they understand and want to go out with their mates.”

By the time of the last interview, he reported that he was looking forward to becoming a father again with his new partner. Rory explained that he was in a similar situation, but saw his two children more regularly as they lived closer to him. He also said that his teenage children were less interested in meeting with him, because they preferred to be with their friends.

6.2.3 Capability to be a carer

For some of the interviewees, parenting also involved caring for a child with disabilities or chronic health conditions. David, although only 24 years old, described how he is a parent with three children under 5 (aged 4, 3 and 2 years old) and his partner is a full-time carer for his eldest child, who has severe autism and receives DLA in his own right. David said he'd tried several jobs, but he often has to go home in the middle of the day, as his partner needs support with the children, and his jobs haven't been sufficiently flexible to allow for this. He said he had had support from his mother, who helped him fill in the forms for the DLA and Carer's Allowance, which has eased the financial pressures he was under, especially as he had already been sanctioned for being late to an appointment because he was dealing with a domestic crisis.

Donna and Sally both described caring for adult children with physical or mental health issues. They reported that they'd had to deal with the imposition of deductions from Housing Benefit for ‘non-dependents’, which
are made where an adult friend or relative is living with a benefit claimant. In Donna’s case, she described how her daughter was suffering from anorexia but refused to claim ESA:

“She stopped going to the hospital, so they stopped her money, but she still can’t get work, so she’s had no money since November. She’s waiting for an appointment with the doctor to start again. She finds it difficult to get to the doctor’s, but she needs a sicknote.”

Her adult son is autistic, with learning difficulties, anxiety and depression. Donna said that she used to receive Carer’s Allowance, but her work took her over the earnings threshold and she was investigated for fraud – she was misinformed that the threshold didn’t include overtime. She reported being left with a substantial overpayment to repay out of her meagre income.

Sally said her son didn’t want to claim benefits because he felt it was too much hassle:

“My son is not well – he’s 20 and was hospitalised with kidney stone problems. He’s not claiming benefits because of the complications and harassment. He has to have operations and he can’t do much or walk far. He hasn’t claimed before – he reads a lot about the system and the experience of his parents claiming hasn’t helped.”

Sally also reported being affected by the ‘non-dependency allowance’ for both children, after her partner died and her son left. She described how her daughter helps pay for food, as she is working full time, but her son is so ill, he would find it hard to find a suitable job, but because he won’t claim benefits, a deduction is still made from Sally’s Housing Benefit. Sally said she’d also cared for her partner for several years before his death, with the accompanying stress that impacted on her own mental and physical health. She told me that the impact on her emotional capabilities was exacerbated
by the death of her mother a year after her partner – her financial situation meant that she couldn’t afford the bus fare to hospital to visit her mother and wasn’t able to be with her when she died.

John also described being a full-time carer for his wife for many years before her death, giving up his job for the last five years. He explained that he'd had good family support and personal resilience, and was able to work occasionally:

“I was a carer for over 15 years for the wife. The last 5 years, she really got bad. I used to do bits of work – security and the like – you know, when she had a good week….the kids helped a lot.”

Peter described his experience as a full-time carer for his partner, who had gone through a traumatic event 11 years ago and suffered from depression and panic attacks. He said he had help from his family to apply for ESA on her behalf.

6.3 The freedom to grieve for loved ones (C5b)

Nussbaum acknowledges that individuals should have the capability “to grieve at [loved one’s] absence and to be able to express emotion” (2006), and some interviewees described their experiences of grief when partners, parents or close friends died, particularly in the context of the welfare system.

Sally told me that she didn't feel that she had had the capability to grieve:

“I haven’t had time for anything – when my partner died, I had to put a claim in – they don’t give you the time. They stopped his benefit when I let them know…It’s ongoing – I wanted to light a candle on the anniversary of his death in November, but my Mum died the next day.”
John described a similar experience when his wife died:

"We buried the wife on the Friday and they had me working in a [charity shop] on the Monday."

The lack of care for those who have been recently bereaved is indicative of the way DWP treat their clients – the implication is that their emotional state is not important.

6.4 The freedom from fear and anxiety (C5c)
I have included the capability to be secure from violent assault and domestic abuse in the chapter on 'bodily capabilities' (6.2.3), but the capability of "not having one's emotional development blighted by fear and anxiety" is representative of how a combination of personal and social conversion factors may contribute to the development of participants’ ‘emotional capabilities’.

Several interviewees reported that the benefits system itself caused anxiety and stress. Ellen said that she dreaded her benefits would be reduced still further, as she waited for the results of her assessment for PIP, as this had been her experience in the past. Her independence made her afraid to ask family or friends to help her with things like cleaning and moving furniture and, more recently, she had had falls in her home, which made her anxious. Laura had expressed anxiety that she would be taken ill at home and be unable to summon help in time, but when she moved to a purpose-built bungalow which had panic alarms in every room, she felt less anxious:

“I'm still afraid of falling over or having a stroke or heart attack and dying...but it’s not at the front of my mind anymore...I don't think about it anymore.”

3 ibid n1
Sally described how her anxiety had grown since the death of her partner, and harassment from her neighbours has increased her fear:

"It’s pressure that makes me anxious. My partner used to be the stabilising factor for me, but I don’t have that now – I felt more secure...I don’t call the police because there’ll be a backlash."

She told me that her financial situation also makes her more anxious:

“Anxiety is always there...We can’t save money and never make ends meet – I don’t know how to do it.”

Tania admitted that anxiety led to her feeling unsafe outside of her home – she felt this began as a result of her ex-partner’s domestic abuse, which continued when he threatened to break down the door, but was also linked to her health condition and sense of isolation, which developed into agoraphobia:

“I am scared of living my whole life on pills - I worry I will forget – it’s a problem. When you’re fed up, you don’t feel like taking the medication.”

Molly escaped the constant fear of domestic abuse, but, as a result, she ended up in debt and she told me she worried about whether she will ever get out of it. She said she was also still concerned about whether her ex-husband will find her and whether he will try to get custody of the children, particularly his older son.

6.5 To enjoy self-respect and non-humiliation, to be treated with dignity and not discriminated on basis of race, sex, gender, sexual orientation, ethnicity, religion or national origin (C7b)

This section addresses the capability of individuals to have self-respect and to be treated with dignity and without humiliation. However I propose the
inclusion of individuals with a disability or serious health conditions and describe the experiences of those individuals whose experiences within the welfare system did not afford them self-respect or non-humiliation.

Those individuals who have been subjected to continual Work Capability Assessments and reassessments reported that those carrying out the process did not treat them with dignity or respect. Ellen reported that she had prepared information on her health conditions and their impact on her mobility and daily life, but the practitioner was only interested in following a set list of questions, some of which were unrelated to her disabilities. She said she was particularly embarrassed at having to describe intimate health symptoms to a young male practitioner, when she would have preferred to speak to a female. Sally described a similar experience:

“It’s the assessment process – they interpret why you can’t do stuff as refusal – they dismissed me and couldn’t believe I had problems. They didn’t write down everything.”

Sally said she’d had a similar experience when she applied for ESA after the death of her partner:

“I had my ESA Work Capability Assessment – it was cancelled May 2016 and rearranged to July 2016. I failed it so they stopped my benefit – they gave me no points! I have mental health issues and physical ailments – they gave no real reasons. It was not valid how it was done: I don’t like to communicate – I get anxious with people I don’t know – they didn’t see it. They said I could work, so I went to [advice service] to appeal. I had no benefit so I went for a mandatory reconsideration – I didn’t have a lot of evidence from my doctor – I find it hard to organise it.”

Sally reported that her physical health and mental health issues (PCFs) made it difficult for her to communicate to the WCA assessors, resulting in
her being declared fit for work. Because she sought help from an advice centre (SCFs), she had support to successfully challenge the decision, and restore a measure of self-esteem. She expressed anger that the process of assessment had not been a good experience for her:

“I don’t think they treated me with respect – in their notes, they doubted what I said, she questioned whether I could do something – that’s disrespectful.”

After hearing Tania’s experience when she was accused of HB fraud, it was my opinion that no account was taken of the domestic abuse she had experienced – the investigators assumed she had colluded with her ex-partner to claim HB fraudulently because she allowed him access to her bank account. Tania reported that they failed to identify his behaviour as potentially abusive and assumed that she knew what was going on, which brought shame upon her.

Those interviewees with experience of the Work Capability Assessment said that they did not feel they had been listened to or treated with respect – this was important to them, as most had suffered because of their physical or mental health conditions. However, participants attending regular interviews with work coaches at the Job Centre also reported experiencing negative comments from individual workers:

"I think that some people that work there, their attitude is totally wrong towards the right people, that want to help themselves to get the work, and I think they could just have that little bit more respect sometimes for the people that go in there. It would be nice not to be spoken to like that - I mean if we'd spoken to them like that, it would be a whole different story - we'd be kicked out by security! Probably barred from even going in there again! "(Christina)
John recounted his experience when he had arrived 15 minutes early for his appointment at the work programme:

"And then she got this woman - the overseer, like - and she turned round and said 'Oh you should have been at 10.45' I said 'Yeah I was here'. She said 'We won't sanction you.' I said 'Wait a minute, what do you mean, you won't sanction me?' 'For being late' I said 'I weren't late! If you go and have a look in the book. And the woman will tell you I come but she never got to tell you.' 'Well, I just let you know, I won't sanction you.' 'Well I'm just letting you know that you can't sanction me'. She was only a youngish girl, trying to be a bit above herself, like. 'Well you can't sanction me' She goes 'I can but I ain't going to'."

This example illustrates the lack of respect given to benefit claimants and the assumption that they could be sanctioned when they hadn't broken the rules.

6.6 Conclusion
From listening to their accounts, it was clear that the impacts of welfare reform policies upon their emotional capabilities were as significant to participants as bodily needs and often led them to make seemingly counterintuitive responses, yet they are rarely considered important by decision-makers. The capability of having family and social life had a profound effect on interviewees and the importance of positive relationships and support from family and friends cannot be underestimated. The confluence of personal conversion factors and social conversion factors is significant to the achievement of emotional capabilities. People benefited from positive familial and social relationships, but participants with weaker personal conversion factors tended to rely on them more. If those relationships were negative or not there, participants relied more on external support agencies. Benefit changes also affected participants’ capabilities to care for children or partners and to grieve for the loss of loved ones. The way that participants
were treated by external agencies also had a significant effect on their emotional capabilities – those with positive experiences of support (mostly by staff in advice and support agencies) reported that it had helped them to move forward, whereas negative attitudes took away their sense of dignity and self-respect. The implementation of welfare reform policies also had an impact on levels of fear and anxiety about the future.

The restrictions on relationships with family or friends as a result of benefits being cut or reduced was only one dimension – the stigma of not being able to go out with friends or be able to contribute to family celebrations also took its toll on people. Laura and Ellen both reported losing their Motability cars when their disability benefits were reassessed, leaving them isolated and vulnerable. Ellen described taking decisive action by taking out a loan to buy another car, arguably because of her stronger personal CFs. Laura reported that she was not in a position to do the same, and accessed support from an advice centre to challenge the original benefit decision, but this took months and her physical and mental health deteriorated as a result. John indicated that he’d chosen to pay the bedroom tax in order to stay in his house and relied on the positive support of family and friends (social CF) to help him out financially. I observed that Tania had no access to family or friends, partly because of health issues (personal CFs) and partly because of her experience of domestic abuse (social CFs). She is reliant upon external agencies for help and she told me her agoraphobia is making access to this support increasingly difficult.

The impact of welfare reform and public sector cuts on the capability to parent or care for adult family members had implications beyond the basic need to ensure that they were clothed and fed – parents and carers expressed that the need to fill in complex forms and meet specific criteria added an extra layer of stress on their pressurised lives. Young parents, such as Susan and Cathy, were particularly vulnerable, and their capability to flourish depended upon their access to support from family (social CFs) as well as personal CFs, such as education and qualifications. The complexity of
the benefits system affected all participants with caring responsibilities, whether for adult children with disabilities and mental health conditions or for partners. Although advice and support may be available (social CFs), inability to leave those being cared for in order to access help in claiming or sorting out benefits can lead to isolation and lack of information and the move to digital support mechanisms has reduced staffing able to make home visits or offer telephone advice. Unless voluntary sector support is available, carers become more vulnerable to welfare reform changes, which takes an emotional as well as a financial toll on their lives and that of those they care for.

The impact of poverty as a result of reduced benefits had a significant effect upon the self-respect of those who were unable to work because of disabilities and health conditions – the stress of constant reassessment and the way in which it was carried out stripped them of their dignity and the need to challenge benefit decisions based on erroneous assessment reports caused additional stress, even with the support of advice agencies or families (SCFs). Ellen, Laura and Sally reported that their experiences of Work Capability Assessments had discouraged them from making future applications in case their fragile financial stability was threatened again.

Freedom from fear and anxiety is one of the fundamental capabilities, yet several interviewees reported increased fear and anxiety as a result of the benefits process. This was heightened where participants already had weak personal CFs and negative social CFs. Christina and Bella, who had disclosed their experience of domestic abuse, had their benefits stopped and ended up on the streets before being taken in by a women’s refuge. It was clear to me that the fear and anxiety already experienced by these women and their children had been further exacerbated. Lone parents Anna and Alicia, both working in low income precarious employment, reported additional stresses when they obtained better jobs but fell sick while they were ineligible for sick pay and had to return to their old jobs in order to make ends meet. The complexities of the ‘legacy benefits’ for lone parents meant that, if one
benefit changed, others were affected, but many claimants had become accustomed to juggling several different amounts coming into their bank accounts at different times of the month and were adept at budgeting. They reported being afraid that any delays or changes to benefit payments could consequently cause their ‘house of cards’ to collapse and the change of the Social Fund from grants to loans placed further pressure on increasingly stretched finances. Individuals often found their PCFs diminished by illness or other crises but may not have realised what external support and advice they were entitled to (SCFs). The fact that most of these were now provided by voluntary organisations subject to public funding cuts or as loans that had to be paid back within a year shows how fragile the welfare ecosystem can be.

When assessing the ‘emotional capabilities,’ the combination of personal and social conversion factors is particularly significant. Those interviewees for whom personal resilience was aligned with external interventions, whether from advice services or family and friends, seemed to be able to move towards a ‘flourishing’ or ‘good’ life despite the difficult circumstances they found themselves in. Those people for whom their personal conversion factors were less evident relied more on the social conversion factors on a regular basis over an extended time period. There is an argument to be made for investing time and money in helping individuals to develop their personal resilience rather than expecting them to cope with minimal support.

The emotional cost of living on benefits is rarely taken into consideration by DWP, but can have significant effects on individuals and families. Adjustments to staff attitudes and the implementation of benefit processes to take account of the emotional needs of benefit claimants would not incur costs and may save money in the long term. The sense of powerlessness experienced by benefit claimants as a result of the welfare reform changes has emerged from the accounts detailed above, but is investigated further in the next section, that looks at agency capabilities.
Chapter 7. Looking at the empirical findings incorporating ‘agency capabilities’

7.1 Introduction
Those capabilities I have termed ‘agency capabilities’ refer to the ability to have independence and control over one’s life. The key aspect of Sen’s capability approach is in “being and doing that which has value”, so the lynchpin of this chapter is Nussbaum’s notion of ‘practical reason,’ that is, being able to form a conception of good and critically reflect about planning one’s own life (C6). Allied to this is the capability of enjoying independence and security and the capability to be knowledgeable and informed, to understand and to reason (C4).

Of particular relevance within the ‘agency capabilities’ is the capability to engage in productive and valued activities, whether paid or unpaid, and the concomitant capability to have rest and recreation. Although access to adequate shelter is included in ‘bodily capabilities’, I have situated the capability to choose where to live as an agency capability – Nussbaum incorporates the capability “to hold property and having property rights on an equal basis with others” within C10, the domain that covers control over one’s environment. This may make sense within developing countries, where land rights are closely linked to employment, but is less relevant in the UK’s employment context.

Finally, but of no less importance, I have included here the capability of participating in decision-making, to have a voice and to influence. Nussbaum refers to this specifically as having the right of political participation (C10), in terms of suffrage and free speech and association, but I would contend that this should include the wider capability of influence and having a voice. This is particularly pertinent to those who have experienced welfare reform, as has been discussed elsewhere (Chapter 2).
7.2 The ability to plan (C6)

One of the overarching capabilities included in Nussbaum’s list is that of ‘practical reason’, or the ability to plan one’s own life, and this was threaded through the experiences of the majority of my research participants, as the programme of changes to welfare benefits has resulted in substantial changes to many benefit claimants since 2010. It is important to note that these changes, although part of the overall welfare reform programme, pre-dated the roll-out of Universal Credit and are on-going until current benefit claimants change their circumstances or are migrated onto Universal Credit, which is not expected to be complete until 2022 at the earliest. For most of those interviewed, the sense of uncertainty that ran through their daily lives was as a direct result of a continuous cycle of change, whether to their eligibility, or because of reassessment, delays or sanctions.

“...in Britain...endemic insecurity is destabilising and undermining individuals’ ontological security and their capacity to look forward and plan for the future.”

Thus the social security ‘safety net’ envisaged by Beveridge had been transformed into a minefield and interviewees’ ability to navigate it safely became dependent on their personal and social conversion factors.

The participants who reported being affected most by major benefit change were those on disability or health-related benefits, which had been changed from Incapacity Benefit to Employment Support Allowance (ESA) by the Labour Government in October 2008, and then are being changed again to Personal Independent Payments (PIP) from 2015. Work Capability Assessments (WCA) were also introduced in 2008 to assess entitlement to ESA. Some interviewees had been through this cycle of continuous change and had been negatively affected.

---

1 Ruth Patrick, For whose benefit? The everyday realities of welfare reform (Policy Press, 2017) p.204
Ellen described being diagnosed with osteoarthritis and osteoporosis several years ago, and had had a hip replacement in 2013, which had failed and left her in constant pain. She reported that, when her condition continued to deteriorate, she was encouraged to apply for Higher Rate Attendance Allowance to support her during the day and attended a WCA. She said that the assessor found her to be ineligible for any disability benefit and her benefits were stopped for 18 months, an advice service, and the decision was overturned, but the money was not backdated. She reported going through a similar process 18 months later and, even though her health was continuing to deteriorate, she said she had been afraid to tell DWP in case she lost money again. At the time of the second interview, she reported that she’d applied for PIP and was nervous as she awaited the result: “It’s the uncertainty – I’ve had the assessment, but I’ve failed so many before – this is the fourth since I became disabled, yet others are never assessed.” She described how her PIP assessment in March 2017 reduced her money, but this time she was able to challenge it through a Tribunal quickly and it was reinstated within a month. Ellen described how she manages her money carefully in order to be able to run a car, which allows her to get out of her home and to be more independent, but that the continuous assessments had deprived her of the capability to plan her own life: “when I was waiting for the PIP [assessment], I suffered anxiety and was dreading it would be removed.”

Sally reported a similar experience when she applied for ESA after her partner died of cancer - she waited for 20 months on the reduced rate before being assessed as fit for work, despite suffering from a thyroid condition, arthritis and anxiety as a result of stress. She described how, after her initial appeal was rejected, she and her two adult children had had to survive on her daughter’s wages for five months until her second tribunal overturned the initial decision. She said she’s still paying back the rent arrears she incurred during that period and it had dissuaded her from applying for PIP, because collating all the paperwork made her too anxious:
“I can [plan] some days, but if I get panicky and can’t think straight, my son or daughter has to take over...If I’m stressed, I can’t focus on things.”

She said she found the uncertainty of the benefits process particularly debilitating: “It’s all the waiting around – they could stop it at any moment.”

I observed that Sally is careful with her money and prioritised her rent payments when her benefits were stopped, to ensure she had a roof over her head, but that she still ended up in debt.

Laura reported being adversely affected by the assessment process, even though she had been originally categorised as ‘severely disabled’ in 2007 by a doctor. However, she said that when she went through a mandatory reassessment in 2013, she lost her DLA and her Mobility Allowance and was transferred onto PIP. Over the following 12 months, her PIP payments were stopped and reinstated twice and finally her Mobility Allowance was reduced to Lower Rate, so she lost her Motability car – even when she appealed it was only increased to Standard Rate. She described how this severely reduced her independence – she couldn’t go shopping because she couldn’t walk far, and couldn’t see friends or family, as the buses were infrequent. Ironically, Laura said she’d notified DWP of a change of circumstances because her mobility had decreased, yet she was left worse off than before. Laura reported that, when she was assessed, the assessor claimed she could cook and wash and dress herself, but she couldn’t – her hands were too swollen by arthritis to hold kitchen equipment safely. After waiting for a tribunal for several months, she reported that all her benefits were restored, although the Carers Allowance was still at Lower Rate, so she can’t pay for someone to help her. She described how the experience of going through four reassessments in three years had taken its toll on her health - she told me she had to take anti-depressants for depression and that she’d had ten chest infections in one year after moving. She felt unable to plan and had had suicidal thoughts. This contrasted with the change in her physical and mental health I observed when her benefits were sorted out and she’d moved into a new, purpose-built bungalow – her breathing had
improved and she was contemplating giving up smoking. She said she felt more able to plan in advance and was thinking of taking her first holiday since 2000.

Other interviewees were unable to plan because of errors in their benefits by DWP or HMRC. One example of this was Donna, who said she had been incorrectly informed by DWP that she would still be able to claim Carers Allowance for looking after her anorexic daughter as long as her earnings didn’t go over the threshold, but that overtime was not included in the assessment. Unfortunately, as she described it to me, overtime was taken into account, and she found herself the subject of a fraud investigation by DWP, who have been clawing back her ‘overpayment’ for Housing Benefit for over two years. Donna felt that her wages were always unpredictable, because of the overtime, which made it difficult for her to plan: “They say you’re better off going to work, but you’re worse off.” She mentioned that after her problems with Carers Allowance, she avoided eviction from her social housing, with support from her RSL’s money advice officer, but she reported that she had been misinformed that she didn’t have to pay rent until September, and as a consequence was £2000 in rent arrears and received an eviction notice. She said she’d like to plan for the future: “I’d just like to have something behind me so I don’t have to work up to retirement...I am tired.” I observed the reality of her life, however, in that she only plans day-to-day and her low income gives her less security than when she was on unemployment benefits: “I’m in more debt now than ever, even though I’m in full-time work.”

Alicia notified HMRC that her eldest daughter was no longer living with her, but they immediately stopped paying Child Tax Credits for her four other children who were still at home. She said it took two months to get her CTC reinstated, a year for her to pay off the debts incurred and she is still paying back a loan she had to take out with the a doorstep lender four years later. HMRC has never acknowledged their error. Alicia has always worked and, as
a EU citizen and lone parent, she is unable to plan for the future until the status of EU citizens in the UK after Brexit is agreed.

Leon, a former refugee, reported that he’d applied for WTC in 2009 as a self-employed lone parent bringing up two children, but in 2013 it was stopped. He said that it took HMRC three years to reject his appeal, during which time he was asked to submit more information on several occasions. He described how this meant he had to change his plans for developing his business, but Leon displayed resilience, one of his personal conversion factors, and was always ready with an alternative plan. Unfortunately, I heard from him at the last interview that chronic illness now threatens to deprive him from achieving his dreams – as a sole trader, he can’t afford to employ another worker to take over from him when he is too ill to work, and may have to close his business and go onto ESA. Yet he expressed hope for the future: “I’m not secure at the moment, but it’s a matter of time – I’ll be OK.” This contrasts with individuals like Tania, and Steven, also former migrants, whose vulnerability and poor mental health (PCFs) have rendered them powerless and reliant upon intensive support (SCFs).

The interviewees who had experienced homelessness said they felt incapable of planning because of their situation. Rory described that he’d been sofa surfing with family for 13 years, but during that time, he’d had a succession of jobs in construction. I observed that the combination of being unemployed for over two years and having to move into a hostel proved to be the catalyst for change in his life – his keyworker helped him clear his longstanding rent arrears and the Job Centre helped him get a well-paid construction contract. When I last talked to him, he was looking ahead to a better future: “I can afford to plan now – I haven’t had a holiday for a long time but I can this summer and I can save for the first time – it feels good to be saving. Benefits were insecure.” He reported he’d been able to use the hostel’s keyworker (social conversion factor) to tap into his own skills and resilience (personal conversion factors) in order to be able to move forward.
Rory’s experience contrasts with that of Steven, a former asylum-seeker who had mental health issues and was also in a hostel when I first met him. Steven described how he’d been working for an agency until 2012 and went onto JSA when his contract ended. The Job Centre put him onto a Work Programme, but he missed an appointment because the letter didn’t reach him and he was sanctioned for seven months. He reported how after going to tribunal, with support from an advice centre, his benefits were reinstated but he became depressed and was transferred onto ESA. He told me that because of his mental health problems, (PCFs) he was evicted and was given a place in a hostel. Although the keyworker was able to clear his rent arrears and help him find a social housing flat, his depression persisted and, when I last met him, he was struggling without support and was missing appointments at the Job Centre again. He said he couldn’t plan ahead without work, but was unable to do so because his passport had expired and he couldn’t afford to renew it. It looked likely that, without ongoing help (a social conversion factor), he was likely to revisit the downward spiral towards debt and possible eviction in which he’d been originally caught up: “I find it difficult to bounce back when I have nowhere to get money – it’s like a big thing in front of me.”

7.3 The capability of enjoying independence and security (C.7a)

Another thread that ran through the interviews was the desire to be independent and secure, preferably without having to rely on benefits. Rather than empowering individuals, the increased conditionality and reassessment of current welfare policies has increased their vulnerability and reliance upon low income and precarious jobs.

John said he’d suffered a loss of independence when his wife died and he was put on ESA and charged the bedroom tax – he came across as a very independent man with strong support from family and friends and was determined to stay in the house in which he’d lived for many years. He described meticulous financial planning, costing out his use of heat and light to the penny and stocking up on tins when he can, rotating them in his
Edward described struggling to be independent because, after suffering an industrial injury, he ended up sofa-surfing because he could no longer afford to rent a house on his Industrial Injury Benefit. He reported that, after the intervention of a specialist advice service, he was granted Housing Benefit and was able to rent a small house and buy a car, which gave him independence and security.

Christina disclosed that she lost a secure well-paid job, her home and her children when she was abused by her ex-partner. She said the worst thing was learning to live on the basic JSA, after she’d been used to earning a good wage:

"So to live off normal JSA was quite hard. To get all bills paid and to possibly buy any toiletries that I might have needed - even having that bit of extra money just to then get to the JC on the week that I needed to, because by that time, all money had gone, so it was really hard to scrape through for 2 weeks, ‘til the next time that I got paid. Obviously, having money that you have for children does help a massive amount, so I think back then I found it a bit harder, after I lost my job at the nursery, then to go onto JSA, to have just that little bit of money - to go from having all this money, then having at least
£150, £200 left over, to do whatever ‘til next time, was a massive shock, if I’m honest.”

She ended up in a hostel run by a homelessness agency for eight months, where she had support from a keyworker to help her get back on her feet and from an advice centre to prevent harassment from her ex-partner. She reported that she now has support from a new partner and is living in a social housing flat. Christina expressed hope that she will be able to live with her older children again and I observed that her determination to improve life both for herself and for other women who have had a similar experience demonstrates her strong personal conversion factors.

7.4 The ability to be knowledgeable, to understand and to reason (C4)
I have interpreted this capability in its broadest sense, including the capability to acquire knowledge and information, to think and to reason, as well as the acquisition of formal education and qualifications. I have also interpreted it as having access to information and advice and being able to seek that advice. In many cases, this capability appeared to be significant in helping interviewees to improve their circumstances and move towards a better future. I recruited my interviewees through local advice services, so their experiences of seeking and receiving help and support were a common thread that united them. However, their response to that intervention and its success exemplify the need for a combination of personal and social conversion factors – some people used that support to greater effect than others and more investigation would be needed to uncover why that might be.

I found that Ellen was better informed than many of those I interviewed, and had helped others in her community to find their way through the tangled web of regulations and entitlements within the current welfare system. She said she used the internet regularly to find out more about her rights and was articulate and determined, even organising a petition to campaign successfully against the closure of the Coventry Shopmobility service. I
observed that her strength and determination (personal conversion factors) fuelled her sense of social justice and use of advice services for herself and others:

“We were brought up to be independent, but I was shy and timid as a child. My first relationship was violent, but because of the knockbacks, I became a fighter, if I believe something’s wrong. I hate injustice. It’s great because I’m busy. I like helping people who can’t help themselves – I get that from myself.”

Alan described using his knowledge, skills and determination to help those with disabilities in his new job, qualities he had before his accident, but added that this is tempered by his personal experience of disability and being on benefits, which has helped him develop understanding of those whom he is trying to help:

“People react negatively to the ‘brown envelope’ – I was interviewed there about letters sent out re: an overpayment at the JCP – it was subcontracted out – I know how I’d react and that puts up barriers. The wording of the letter is harsh and it’s supposed to engage them...”

Christina said she’d also acquired personal knowledge and understanding of women who have suffered domestic abuse, some of whom she would probably have come across through her previous work in childcare. Her experiences have also resulted in a passion for helping those women to develop the confidence instilled in her by her keyworker.

Lack of understanding and knowledge can be damaging to those who are reliant on low incomes and benefits. Donna reported using advice services, but had had a mixed experience, and it appeared that her limited personal resources led her to rely upon the information she was given without checking its provenance or its veracity, which has ultimately left her more
financially vulnerable than before. Tania described how she took the advice of her ex-partner to allow him to claim Housing Benefit on her behalf and to have access to her bank account resulted in accusations of fraud and not being able to apply for Housing Benefit again, plus £30,000 of Housing Benefit overpayments, which she is paying back. Lack of financial literacy and the complexity of benefit regulations, which are constantly changing to the extent that advice services can’t keep up, force those individuals who are already vulnerable into trusting organisations that may not offer good quality advice, as experienced by Donna. It also places greater pressure on advice services to ensure that the information they give is up-to-date and accurate. Edward reported that his Housing Benefit application had been initially rejected by his council until he contacted a specialist advice service, who had specific knowledge of his situation, and were able to negotiate the rules successfully and enable him to rent a home of his own.

The potential impact of an individual’s education and intellectual capacity as personal conversion factors may be affected by social conversion factors such as support from family and friends (or lack of it) or the availability of suitable employment and access to services. I observed that Molly is a very intelligent woman, who has been educated to degree level, but she disclosed that her experience of domestic violence and lone parenthood meant that she was unable to continue her studies and obtain employment at the professional level for which she is qualified. She described having to take on part-time jobs in the care sector and disclosed that domestic abuse forced her to move to another city, which doesn’t offer the same support to find jobs or retrain in a new career as Coventry. Anna, despite her lack of qualifications, talked about the support she received from a job club to apply for a job in the sector in which she wanted to work, and which suited her childcare arrangements. I observed that the combination of this with her personal conversion factors of determination and research skills contributed to her success.
7.5 The capability to engage in productive and valued activities (paid or unpaid) (C10b)

I have chosen to describe this capability in the terms used by the Equalities Review’s list (2009) as ‘engaging in productive and valued activities, paid and unpaid’ rather than the terms in Nussbaum’s list (2011) of "being in work, being able to work as a human being" because the former includes caring for others and unpaid work, such as volunteering, as well as paid employment. The main focus is on ‘valued activities,’ that is, the capability to activities of value to the individuals engaged in them. This is reflected in the experiences of several interviewees.

Since the Social Security Act 1989, the welfare system has required those claiming unemployment benefits to show that they are actively jobseeking, installing a raft of punitive sanctions for those that aren’t, or can’t prove that they are. Several interviewees reported that they were expected to meet a quota of job applications, regardless of whether they were qualified for, or interested in doing the jobs. John mentioned that he had to apply for at least two jobs a day:

“I keep going to this programme – it helps you search for jobs – you’ve got to apply for so many a week...so I started going for Chauffeurs...jobs I wouldn’t get. I tried [major job agency] in Birmingham – they've got a big cashier in London – I know I won’t get there every day.”

He told me he’d worked in construction for over 40 years, but says that since an assault five years ago, he can no longer work at height. At the age of 63 with COPD, diabetes, and high blood pressure, the Job Centre sent him on a course to train as a security guard. He passed the course but thinks he isn’t well enough to do that job and no one would employ him at his age.

Rory described working in construction throughout his adult life, usually on a contractual basis, but mentioned that this was the longest period of
unemployment he had experienced. He reported that he was also expected to apply for jobs outside his area of expertise:

“They were only bothered about getting me back to work...I saw it as pointless going for a warehouse worker job when I had a CSCS (Construction Skills Certification Scheme) card...but you're pressurised into applying for other jobs.”

However, he said he was also put onto mandatory courses, which led to him getting a good construction job with a reasonable contract of around two years. In this way, I observed that his personal conversion factors matched up with the social conversion factors available and Rory’s life has flourished.

For those who want to go into a different area of work, the new system purports to provide opportunities for work placements that will lead to permanent employment. However, as Christina discovered, hard work and determination don’t always result in jobs being available. Even with her background experience and determination (personal conversion factors), and some support from the Job Centre (social conversion factor), if the jobs are not available, it can be difficult to flourish. She said she had worked in childcare for several years and had tried to get another job in that sector, but had found it difficult to find anything. She compared the process of looking for jobs under the new system to her past experience:

"Back then, it did seem easier for me to talk to people, go and look for jobs. Now it’s – you go in [the Jobcentre] and everything's gone. You can’t go in there and look for jobs anymore – there’s no using telephones to help you out...They now do it all on a computer- I have to apply for everything online and that’s how they assess whether you’re actually applying for the jobs.”

She said she’d found it difficult to apply for jobs that were located several miles away, because she couldn’t afford to attend the interviews and she had
to pick her children up from school: “I don’t mind doing these things, but I think they make it so, so hard for people who actually want to work.” She reported being sanctioned for a month because her job searches “weren’t up to standard” (she had included word of mouth advertisements as part of her job search, but the advisor had said it wasn’t sufficient). While on the work programme, Christina mentioned that she’d completed a course in customer service and was given a placement in a large shop, which she enjoyed and excelled at, but at the end of it, there was no permanent position:

“I do find it a lot harder to get myself back in there. I do think, maybe, that they’re not willing to take on these people who have been out of work for so long – they want someone who is constantly there. All I say is, if they just give me that chance to prove to them that I do actually work hard, I’m a quick learner.”

She told me she was willing to volunteer and was going to look into helping other victims of domestic abuse:

“It has been considered by my solicitor – she said I was wasted in my cleaning job and I should up my career to something better, and that’s when I started thinking ‘maybe I could do this.’...I’m thinking ‘do I sound that confident?’ Sometimes, I’m thinking, I’m talking too much – but maybe not.”

When I last saw her, she said she was considering going back to college to retrain in counselling so she could pursue her dream.

Compared to Christina, Alan’s experience of changing career appears to have been more positive, albeit in enforced circumstances. He described how, after his accident, his injuries made it difficult for him to consider going back into his previous career in insurance, which required extensive travelling. When he started signing on at the Job Centre, he was asked to do some
short-term voluntary work for them and then a work placement arose at a
local agency:

“I think it’s a way of the Job Centre, sort of ... I looked at it as a way of
getting rid of you. Rather than saying ‘you've done your work
experience, on your bike,’ I think they pass you along ... I think they
use that as a stepping stone that’s not linked as such – they use it as a
way of ending your work experience with them, so they're still
perceived as helping you.”

He described how, after several months volunteering, he applied for a job at
the same employment agency and was successful, eventually gaining a
promotion to a better-paid position six months later. I observed that his
opportunity to change his career direction was derived from his experience
on ESA and PIP and he was able to demonstrate his potential through
volunteering, which he went into with the encouragement of his partner.
However, as described to me, at the time he was financially stable, didn’t
have any childcare responsibilities, and was not required to look for work
because of his disabilities. Thus I observed that his personal conversion
factors were aligned with his social conversion factors, which enabled him
to move into a new career, where he is flourishing.

Geoff explained to me how he consciously chose to change course in his
career, having been a trained chef for over 20 years:

"I was so stressed out, working 70-80 hours a week and two days off
a month, I didn’t see the kids – it was physically exhausting and even
when I was on leave, I was still thinking about the job.”

He said that when he went to the Job Centre, they helped him apply to train
as a bus driver, but he failed his final driving exam. He told me that he found
it harder to find another job, but eventually went on the work programme
and, after two periods of work experience, was offered a part-time job in
retail, which fitted well with childcare responsibilities. Initially, this job was sixteen hours a week, but after the Christmas period, he was only offered eight hours a week, which caused financial difficulties, but eventually he was able to work twenty hours a week. At the last interview, Geoff explained that he and his wife had separated and he was considering returning to India to start a business advising new catering companies on drawing up business plans. Despite this change in his personal circumstances, I observed that he was still positive and looking to the future, and spoke highly of the benefits system and support he had received from the Job Centre:

“I can’t think of any country where you’d get that much help. I’m very grateful – they helped me to have a life. In India, if you leave your job, you end up begging – there’s no help or guidance. Work experience – there was no gap – it gave me the ladder, it is my responsibility how I climb up.”

In his case, his personal conversion factors, which included transferable skills and determination, were matched with positive social conversion factors to bring a positive outcome, at least in employment terms.

Anna, had less in her favour, on paper at least, but explained that she had decided to work in school catering, combining an interest in cooking with working hours which would fit better with her childcare arrangements, an important factor for a lone parent. She described how she had had several years’ experience in retail, but when she got a better job, she was ill and wasn’t able to claim sick pay. She found another job in retail but

“I never intended to stay there anyway – it was just to help me get onto [Child] Tax Credits and Working Tax Credits and help towards the nursery [costs] ‘cos I was struggling with money”.

She said she searched for suitable jobs on the Internet, and found one at a school she knew, at a time of year that most people wouldn’t be job-hunting,
so she applied for it and got an interview. She worked out the travelling arrangements and costs and had ensured that it was 16 hours a week, in order to retain her Working Tax Credits. When she was offered the post, she negotiated her times of work to ensure that she could catch the bus in time to collect her child from school. She mentioned that she’s already looking out for more local jobs with the same company, who would allow her to transfer without needing to go through the interview process. I observed that Anna’s determination and systematic dedication to finding a job she wanted that fit in with her needs as a lone parent represented strong personal conversion factors, but a key factor in developing the confidence and skills necessary to find a job was the support she received from a job club:

“There was one job what I did get offered to go for an interview and it was a very hard (to me) application form and I just didn’t know what to say. So I made an appointment and they said to me because I showed willingness going there week after week, and they got to know me, somebody would help word it for me properly. I asked “could I keep a copy of what we wrote today?” She did it on a computer then printed it onto an application form, ‘cos that will come in handy if I want to apply for any other jobs.”

In my assessment, her experience at the job club (a social conversion factor) gave her both confidence and added to her skills, so that she was able to use everything she had learned to find the right job.

This could be contrasted with Donna, also a lone parent and working on low income, who relied on family support to help her get a cleaning job in a school. She described how in 2015, tired of struggling on her son’s DLA and Carer’s Allowance, she decided to get a job:

“I do think that, a lot of people have said it and you hear it on the news, a lot of people are better off working... I was just fed up with
the amount they were giving me every week and when my brother phoned up with the opportunity, I thought I’d just try it and see how I got on, and I’ve been there ever since.”

She reported that at one point she had two cleaning jobs, to make ends meet, but found that she was working seven days a week, twelve hour days, so she gave the second job up. When I last spoke to her, she had been given the chance to work as a Supervisor, but said she found the increase in responsibility very difficult and she was constantly working split shifts, so she gave up half of her hours in favour of a second lower-paid job closer to home:

“I wanted time to myself in the day. I normally got back home at 1 pm and I had to leave at 3pm to go back to [school]. This is the sort of work I want to do just now – I’m comfortable right now. I know what money is coming in and they’re both permanent contracts.”

It was apparent that she has more pressure in her life than Anna, as both her (adult) children have particular needs and she is still caring for them. Donna fell foul of the regulations that do not allow carers to earn more than £110 per week, including overtime, which suggests a lack of regard for the needs of those caring for others. But I observed that the major difference in her personal conversion factors appears to be a lack of self-confidence and determination to change career – she has so much on her plate, she hasn’t any additional energy to consider major changes. She mentioned in her first interview that she’d really like to go into school catering – like Anna, she also has an interest in cooking:

“I had a chance in getting into the school kitchen where I am now, but because I had to be there for 11am, my buses aren’t really reliable, all the way to the school.”
Unlike Anna, she didn’t seem to have the confidence to renegotiate the hours to fit in with her travel arrangements, so she is stuck in a less rewarding job, with less opportunities for progression.

The barriers facing lone parents were particularly acute when they tried to find suitable part-time jobs. Susan, as a lone parent in her early 20’s with three young children to care for, told me that she cherished hopes of becoming a breastfeeding consultant, but her nearest breastfeeding café was several miles away on public transport, preventing her from training. She described how she’d qualified as a hairdresser, but had little experience and felt it wouldn’t fit with her parenting responsibilities. She said she was worried about finding a job in future, as she was struggling to find affordable childcare for her toddler and baby. She mentioned that her former partner had worked, but they started to struggle financially and ended up with £2500 in rent arrears and facing eviction. Although they had support from their money advisor to clear the debts, her partner couldn’t cope and left.

Cathy described facing a similar situation when she became pregnant and split up with her partner. She said she’d had to give up working in the care sector because of the pregnancy and ended up being evicted by her private landlord and being placed in bed & breakfast accommodation by the council. She described how, after she had moved out of the city to live near her mother, her partner returned and since the birth of the baby, she has been planning to go back to work in elderly care. Her partner told me he works as a chef but is hoping to retrain as a plumber, electrician and ‘green’ engineer, at a cost of £8000 over five years. The cost of childcare for the baby is a significant barrier to her re-entering employment: Cathy estimated it would cost £200 a week, representing a large percentage of her income, on top of which she will be expected to pay for police checks and training.

Being able to choose the type of employment they valued was a common theme amongst the interviewees, alongside a sense that individuals claiming
unemployment benefits were regarded as numbers that needed to be doing any type of work in order to remove them from the DWP figures. Those arriving in the UK from Europe faced additional barriers to their choice of employment. Patryk was a young EU citizen who expressed frustration that the only jobs he was offered in the UK were low-level, short-term contracts in warehouses, despite his technical education and previous experience in high-powered, well-paid jobs in his home country. As a young man in his 20’s without any dependents, he didn’t feel obliged to stay in the UK:

“I can go anywhere – I can always get work elsewhere. I was always planning to go back to Poland, regardless of Brexit.”

He also observed that he hadn’t had experience in office work in the UK and that "British employers hire British people" despite his good English language skills. He compared the limited support he received from the Job Centre with a similar organisation back home, that would help him get scholar-level apprenticeships, but acknowledged he’d had help with his CV and job applications from an employment agency. After the second interview, he experienced health problems and went back to his home country.

Krysta, also a EU citizen in her twenties who had recently arrived in the UK, experienced additional barriers to employment, as her English language skills were far less developed than Patryk’s, and she had less work experience or qualifications in her home country. She said she wanted to do landscape gardening but relied upon her partner’s income from his low-paid job in a warehouse. She described how, after he lost his job, they were evicted illegally by their private landlord and were about to be rehoused when I interviewed Krysta. Unfortunately, I lost touch with her after that, so they may have returned home.

Although David was in his early twenties, he faced different pressures as he had three children under five, the eldest of whom has severe autism, and a
partner who struggles with depression. He mentioned having a number of jobs, including an administrative apprenticeship at the council, which he really enjoyed but which finished after a year, and had started an accounting course at college, but family pressures intervened. He described how his eldest child was formally diagnosed and he applied for DLA and Income Support for the child, which provided the family with a stable income. He mentioned that his family responsibilities are such that he struggled to cope with them and hold down a job at the same time – his jobs weren’t flexible enough to allow him to take time off for his child’s appointments.

Molly described how her plans for a career in science were interrupted by ill health, pregnancy and domestic abuse over several years, but that she has never given up on her plans to find employment that was meaningful to her, even though it will probably mean retraining. She disclosed that she’d sought asylum in the UK but was already well educated in her home country, spoke five languages fluently, including English, and obtained a place on a degree course in Coventry. Illness prevented her from completing her degree, although she was awarded a Diploma of Higher Education, but she was unable to apply for well-paid professional scientific jobs because her husband left and she had to find part-time work in the care sector that fitted in with her childcare. She disclosed that when she had to move away from Coventry, because of domestic abuse, she spent a year in a refuge, during which time she couldn’t apply for jobs because she couldn’t tell potential employers where she was living. She reported that she is now starting again, intending to retrain as a teaching assistant, which will fit around her childcare needs, and may eventually lead to a new career as a teacher. I observed that, throughout her difficulties, she had developed inner strength and determination (her personal conversion factors) with support from the refuge and the council’s housing department (social conversion factors), which will enable her to build a new life.

In the workfare world of 21\textsuperscript{st} century UK, government assume that ‘productive activities’ only mean paid employment, but for many
interviewees, that is becoming increasingly more difficult because of the pressure put on benefit claimants to take the first job that comes up, as John discovered, rather than waiting for a job that will use your skills and experience, as evidenced by Rory. This approach disadvantages lone parents, like Susan, Christine and Molly, who are expected to work but struggle to find childcare or jobs that fit round the school day or holidays. The lack of social conversion factors is significant and not acknowledged by the present government and there is far less available to develop employability skills for those with caring responsibilities. Being able to choose how you work is also important, as Marmot discovered, and being stuck in the wrong job can have repercussions on the mental health of those involved.

7.6 The capability to have rest and recreation (C9)
Alongside the capability to engage in work and other valued activities, the capability for rest and recreation (or, as Nussbaum describes it, “being able to laugh, to play and to enjoy recreational activities, C.9) is also considered important.

For Geoff, the lack of recreation and time to spend with his children was a key factor in his decision to give up his stressful career as a professional chef. Although he was successful and earning a good income, he chose to walk away and find employment in a different, arguably more menial, role:

"When I was working, I wasn’t getting enough sleep. I was standing and working for 15-17 hours a day – it triggered me to change my career because of my mental health and my legs wouldn’t work. For twenty years, I was on my feet for a minimum of twelve hours a day...it triggered a breaking point....I feel more energetic and happier...I am a free bird now – I can think now – before I was always thinking about work."
He describes having more time to play with his children, to teach them about life and enjoy simple pleasures like walking and watching cricket and football on television.

Donna described making a similar decision to restore her work life balance – she gave up fifteen hours of being a Supervisor to take a less stressful job nearer to home. That allows her to have more time for herself in the day, although she admits that, because she’s still working seven days a week between two cleaning jobs, she does feel tired. When she does get time off, she says she likes to cook for herself and her children or just “chill out in front of the TV.” Rory, on the other hand, says he thrives on his work in road construction, to such an extent that he waited for the right job to come up. His recreation is limited by his long hours, but that does not bother him.

7.7 The capability to choose where to live (or where not to live) (C10a)

The capability of securing access to adequate food and shelter (6.2.4) has been included within the chapter on ‘bodily capabilities,’ as referring to the basic provision of housing. However, interviewees asserted the importance of having agency about where they live. The impacts of having to live in uncertainty or far away from family and friend networks emerged as significant, particularly for those participants who were disabled or vulnerable. Several interviewees reported being affected by welfare reform policies that impacted directly upon their choice of where to live, or found themselves in circumstances which led to eviction from social or private tenancies.

John had lived in his social housing property for over thirty years, in which he had brought up his children and cared for his sick wife until her death in 2013. His family and friends live nearby, upon whom he relies for support. His wife’s death coincided with the introduction of the Under Occupancy Charge, more commonly known as the ‘bedroom tax’, was introduced in April 2013 to encourage tenants in social housing to move to smaller properties, thus increasing the availability of larger properties for families.
This charge means people of working age entitled to Housing Benefit receive less in housing benefit if they live in a housing association or council property that is deemed to have one or more spare bedrooms, from 14% of their entitled housing benefit for one ‘spare’ bedroom, to 25% of their entitlement for two or more ‘spare’ bedrooms. John decided to pay the bedroom tax, as staying in his home was so important to him, even though it has put him under severe financial pressure, so that he has to watch every penny and often calls upon family and friends for extra support when money is short:

“I live mostly in the kitchen now and I watch the telly in there – I sit in the kitchen because it’s warmer.”

He knows exactly how much his electricity costs are for his hot water and laundry and stockpiles tins of food in strict date rotation to ensure that he doesn’t go without. He had a novel idea about using his spare bedrooms creatively:

“They’ve got all these students – if they turned round and said ‘If we give you a student to look after, if you could rent a room to a student, you won’t have to pay the bedroom tax and we’ll sort you out a couple of quid for the inconvenience’...it would help me out a bit and it would help them out a bit.”

Laura’s situation was even more acute – as a result of her disability benefits being stopped and reinstated but on a reduced basis over a period of two years, she incurred rent arrears and other substantial debts:

“I’ve had four reassessments for DLA in the last three years. I’ve lost over £100 a month because of the PIP reassessment.”

When her granddaughter got pregnant and moved out, she was charged the ‘bedroom tax’ because she was now living alone in a 3-bedroomed house.
Her social landlord persuaded her that her only option was to move to a tiny 1-bedroomed bungalow across the other side of the city, far away from family and friends, with limited access to public transport and shops. Her mobility allowance had been reduced to lower rate, resulting in the loss of her Motability car, so she had no means of getting out of the house to go to the shops, attend doctor's appointments or visit family and friends. The resulting mental distress also affected her physical health:

“My health has deteriorated – I now have diabetes type 2. My health changes – sometimes I don’t want to get up in the mornings – what’s the point? I can’t get anywhere. I’ve been put on anti-depressants because of my depression. I’ve had suicidal thoughts, but my grandchildren stop that.”

She reported that she had had ten chest infections in the first year she was living in that property and was afraid to be ill:

“Being on my own is scary – if I get ill someone has to stay with me. [social landlord] don’t care – if you kick the bucket, they’ll get money from someone else: that’s how they are!”

In addition to the physical unsuitability of the property, Laura’s comments suggest that her situation had a profound effect on her sense of agency:

“Everything I liked to do, I can’t do. I’ve had to give up going out – going out was part of what kept me going.”

Seven months later, I interviewed Laura in her new purpose-built 2-bedroomed bungalow, as she awaited delivery of her new Motability car, having won her appeal to have her Higher Rate Mobility Allowance reinstated, and she reported the positive impacts upon her physical and mental health:
“I feel a lot better...I’m smoking less and it will go down to zero, because I feel better in myself. My chest seems better – I have more fresh air, as I’m surrounded by trees.”

Her demeanour had completely changed from our previous meeting, but her situation had only been altered as a result of longstanding support and intervention by voluntary advice services (social conversion factors), but the whole process took nearly two years.

Ellen was also affected by the bedroom tax, but was able to challenge it by asking her doctor to provide a letter explaining that she needed someone to stay with her when her health deteriorated (she has osteoarthritis which severely limits her mobility), with support from an advice service. As a result, it was withdrawn within a couple of months, but the fact that it happened at all still rankles with her:

“I think everyone’s really worried about all the different changes they keep bringing in, and the fact that it annoys me that they bring in all these changes, then they realise that they’ve made a mistake, which has cost the country a fortune, and they come up with something else...and it takes away from the actual support.”

When she was advised to apply for Higher Rate Attendance Allowance in 2013, she was assessed as no longer being eligible for DLA at all, and her benefit was stopped for over eighteen months, resulting in substantial debts and mortgage arrears. She eventually had to sell her house at a loss, and ended up in private tenancy, but incurred rent arrears because of her financial situation. She’s now in social housing, but is still paying off those debts and the loss of her own home is still painful.

For some of the interviewees, any choice of where they could live was taken away from them as a result of domestic abuse and they were thrown back upon their own internal resources (their personal conversion factors) to
help them mentally adjust. In Molly’s case, this resulted in her having to flee from Coventry and start again in a completely different part of the country, in order to protect herself and her children from her husband’s violent behaviour. After spending a year in a women’s refuge, she was finally rehoused just before her final interview with me. Because of her situation, she was able to have some say when she was offered accommodation, and turned down the first offer, but her new home is closer to family. She admitted that “I’m not comfortable with this place, because of the situation in [new place]” but “I put my kids first – my priority is to know if they are fine and plan around that.” But it has affected her mentally:

“When you’re in a new environment, now I don’t know what the system is – I have to ask, and I hate that! Sometimes I cry – I’m alone and I haven’t anyone else to talk to.”

Bella had a similar experience with her ex-partner and also stayed in a refuge for eleven months – she describes how the uncertainty affected her:

“Everyone was scared in case someone finds out where we are...The not knowing if I was going to walk out and he was going to be driving round – it was really scary...I was really kind of put in a new place, didn’t know anyone and was basically told not to leave the house until I had to.”

Prior to this, she disclosed that she’d experienced severe mental health problems, triggered by the abusive relationship and postnatal depression with her oldest child, and she agreed to let her parents look after her children on a temporary basis. However, the same day, she was informed that her benefits had been stopped and she would have to reapply for them, including Housing Benefit:

“I lost my house, a really nice 3-bedroomed house with a beautiful garden and I ended up moving back in with my ex. So the fact that I
went – because I was so ill, I couldn’t look after my kids, I couldn’t have my house – they just put me in shit street and I just had nothing, but it obviously affected my mental health and made me go even worse – a really, really horrible cycle.”

She reported that, even then, when she was living as a lodger in an ex-partner’s flat, the authorities questioned her situation:

“We had someone come out and we said we split all the bills 50/50, he lives his own life and I live mine, we just sleep under the same roof at night. They decided that wasn’t good enough, we were in a relationship and we owed them lots of money.”

At her last interview, she told me she was getting married to a new partner who is very supportive and they are hoping to move to a new house in a better area, but she is aware that as soon as they are living together (originally he has been living elsewhere, even though they have two children together), all her benefits will change and she will have to reapply, especially as he is working. But she said her previous experiences still haunt her - when asked, she defined security as

“Not being thrown out of my home and security for my kids. My partner makes me feel secure – I’ve never felt like this before.”

The experiences reported by Tania in her interview suggest no such security – Tania reported being forced to live in her ex-partner’s house, even though he was abusive towards her. The behaviour that Tania reported can be categorised as coercive or controlling towards both Tania and their children. Tania reported that her ex-partner persuaded her to give him her bankcard and to allow him to apply fraudulently for Housing Benefit on her behalf, and that, as a result, the council have refused to give her Housing Benefit or a social housing property. Tania said that, because of the risk to her children, Social Care insisted that she move back into her ex-partner’s home, without
him, and she pays him rent towards his mortgage. An advice centre is supporting her to challenge this decision, but when I last spoke with her, she said she had no choice but to stay where she is until the matter is resolved. She mentioned that if anything in the house breaks down, she can’t get it fixed, even if she can afford to – the house is not in her name, but her ex-partner refuses to respond to requests. The heating broke down last winter, and she said she had to rely on the intervention of her son’s school to get it repaired.

I could see that this has taken its toll on her mental health – she no longer goes out and has developed agoraphobia; she said she is frightened that he will come and try to break down the door again to gain entry to the house; and she worries about how this has affected her children. They appear to be coping and doing well in school, but she suspects that mental and psychological damage will emerge in the future. Although this situation was put in place by the authorities in order to prevent her children living on the streets, Tania’s situation (renting a house from her ex-partner, as she is not allowed to receive Housing Benefit) falls outside of official homelessness monitoring, yet it is as precarious, as she explained she doesn’t have a formal tenancy agreement with her ex-partner and relies on advice services and other agencies to support her if he tries to break the agreement – she has an injunction to prevent him from trying to gain access, but recently he asked if he could access the garden in order to remove some of his possessions from the garage. She could be described as a victim of ‘hidden homelessness’, and is unlikely to feel secure until she has a place she can really call home.

Both Rory and Edward described their experience of ‘hidden homelessness’, as they were ‘sofa surfing’ with family or friends for several years before they came to the attention of the authorities. In Rory’s case, he disclosed that he was no longer able to stay at his sister’s house because of a child protection issue, so he was referred to a hostel and, as a result, accessed help to clear his long-term rent arrears and bid for social housing again.
Edward mentioned being supported by a specialist advice agency to obtain Housing Benefit, allowing him to rent his own home for the first time in many years.

Cathy described her experience of the insecurity of homelessness as short-term, but felt its effect upon her mental state was exacerbated by her pregnancy – a time of life when women may feel particularly vulnerable. She reported that when she was evicted, she was put into temporary bed & breakfast accommodation, but was unlikely to be rehoused until her baby arrived. The council kept moving her from place to place, sometimes with less than a day’s notice. When I first met Cathy, her partner had left her and her relationship with her mother, who had lived many miles away, had deteriorated. However, she described how when she reached breaking point, she called her mother and she came and allowed her to live with her for a while:

“The transition from Coventry to [new place] was difficult, because I wasn’t in my own home and I wasn’t sure where I’d go, which put me under strain. It wasn’t good for the pregnancy.”

After a few weeks, her mother helped her find somewhere to rent:

“I feel better now – I’ve got my own space and can get on, but it was hard getting to this point. My mum and her partner paid the bond and are guarantors for this house.”

By the time of the final interview her partner had returned and they are planning for the future, but they accepted that buying their own house won’t be possible for some time, as the cost of living in that part of the country is higher than their income and their tenancy is coming up for renewal, so she was feeling insecure. However, Cathy admits that her options as a single mum in Coventry would have been more limited and the additional support
of her mother (a social conversion factor) has enabled her to move forward in her life.

7.8 The capability of participating in decision-making, to have a voice and to influence (C10ii)

This capability, as described by Nussbaum, has generally been interpreted as referring to political participation, specifically being able to participate in democratic elections and to speak and associate freely. However, I assert that “participating effectively in political choices governing one’s life” should include participating in decision-making and influencing policies – having a voice. When speaking to interviewees, most don’t believe anyone in power listens to their views, let alone takes account of them. Rory refused even to be registered on the Electoral Roll, as he holds strong negative views on this subject and doesn’t believe that registration is a legal requirement (as he expressed in a conversation outside the research interviews).

Ellen takes a different view and feels it is her duty to stand up for the rights of others who are less able or willing to do so for themselves and regularly helps others:

“I became a fighter, if I believe something’s wrong. I hate injustice...I like helping people who can’t help themselves.”

She has joined a lobbying group who fight for the rights of older people, and organised a petition against the closure of the Coventry Shopmobility service, which was successful in overturning the original decision. She recently submitted evidence to the Parliamentary Work and Pensions Committee enquiry into the ESA and PIP assessments process, which resulted in a review of the assessment process by the DWP in December 2017. Alan also reported organising a petition, when the service he works for was threatened by cuts, and that decision was also overturned, which suggests that challenging local austerity measures, albeit those that do not involve substantial changes to funding, can be worth doing.
Many of the interviewees are not in a position to challenge local or national policies, or even express views on them, as all their energy is concentrated on living from day to day or struggling with their personal situations. That is not to say that involving 'experts with experience' in local and even national decision-making is not possible, but consultation needs to contribute to policy at an early stage and be taken seriously by those in positions of power.

7.9 Conclusion

The final set of capabilities brings together those that give individuals agency over their lives, namely, being able to exercise 'practical reason' with regard to making decisions for their own lives and to participate in decisions relating to wider society (e.g., in elections). Other capabilities that fit within this set are having choices over where you live and being able to engage in meaningful activities, whether paid or unpaid. This set of capabilities brings together economic and social rights with civil and political rights and are arguably most powerful.

The impact of welfare policies on the individual claimant's capability "to achieve those things that she has reason to value" relates to the personal and social conversion factors they have. Many interviewees reported a disempowerment because they were unable to plan beyond the day-to-day. Even those who were well organised and tried to take control of their futures were derailed by frequent changes to the benefit system, benefit reductions and payment errors or delays. Those on disability benefits were particularly badly affected, as they were reliant upon benefits because they couldn't find suitable work and were constantly being reassessed. They reported waiting for Work Capability Assessments or mandatory reconsiderations for months, often on reduced benefit levels. Interviewees who were working were also affected by the changes to Working Tax Credits and the reductions in Council Tax Support and Housing Benefit.

---

The impact of the bedroom tax on the agency of benefit claimants to stay in social housing they had occupied for years resulted in a deterioration of physical and mental health. A lack of social housing and a substantial increase in private rents led to some interviewees being stuck in unsuitable accommodation or being moved between different bed and breakfast sites. This policy impacted negatively on young people who were unable to live with their parents and didn’t have dependent children living with them. Single people often found themselves sofa-surfing with friends, with little hope of being rehoused. Latest research indicates that people who don’t fall into a priority category can wait for up to 18 years to move into social housing.3

Many interviewees wanted to be free from reliance upon benefits, but suitable employment wasn’t available – the capability of ‘engaging in productive and valued activities’ proved significant for those who were expected to take the first job that came up, regardless of whether it represented ‘decent work’ or led them into precarity. The physical and mental health impacts of lack of choice in employment has been well-documented,4 yet Job Centre Plus continues to place individuals on inappropriate work programme schemes in order to meet its targets. Even when claimants flourish on work programmes, there are no permanent jobs at the end of it, which leads to speculation that businesses and charities are using the benefits system as sources of cheap labour. Where claimants held out until jobs matching their experience and skills came up, they were able to flourish and contribute to society. Where interviewees chose to change their career path, as a result of physical illness or stress, they reported positive impacts on their physical and mental wellbeing. This often derived from the combination of strong personal conversion factors and social

3 Shelter *What could be the impact of freezing local housing allowance for four years – and who might be left out in the cold? Method Note (October 2015)*

conversion factors. Being able to adjust to changing circumstances and show resilience required this combination, although most interviewees reported that Job Centre staff rarely addressed the issue of confidence and empowerment.

Being able to plan one’s life often requires individuals to know where to obtain support and information, as well as the capability to acquire skills and qualifications. This presupposes a level of confidence and empowerment to access this knowledge – those participants who were educated to a higher level were more likely to use their personal conversion factors to access social conversion factors, whereas less educated and confident interviewees were reliant upon the advice of advice services or families. In most cases, this was helpful, but occasionally, participants were misadvised or were unable to understand what they were told. Accurate and clearly presented advice is key to the capability to understand and be knowledgeable.

The contractual nature of the current welfare system removes agency from a significant proportion of vulnerable benefit claimants. This reinforces the expectation of government that welfare is no longer a right, but is dependent upon the responsibility of the claimant to take any job, even if that work propels them into a downward spiral of precarity and disempowerment.
Chapter 8. Conclusion

8.1. Introduction

This research has sought to measure the cumulative impacts of welfare reform policies and austerity cuts to public sector spending on the human rights of benefit claimants living in Coventry. I examined these impacts on the ‘lived experiences of participants through the lens of the capability approach. The doctoral research was carried out in collaboration with Coventry City Council and other local statutory and voluntary sector agencies.

The thesis began by outlining the historical context of the current UK welfare policies, identifying a paradigm shift from social security to ‘welfare-to-work’ and the ideology that getting people into work will reduce poverty and enable them to improve the lives of themselves and their families (Chapter 2). Having described the development of ‘legacy benefits’ and tax credits from New Labour to the current government under Theresa May (September 2018), a discourse of expecting the workforce to be more self-reliant emerged. In this thesis, I examined several studies that highlighted the inequalities of the welfare reform policies using quantitative and qualitative research methods. I concluded that a more multidimensional approach was required to address the research questions. I decided to use the capability approach to examine the longer-term impacts of welfare reform and austerity cuts and to reveal a more nuanced picture of how people have been affected in addition to the change in levels of income outlined in other research. In particular, the application of personal and social conversion factors has enabled me to address the question of why different individuals responded differently to the challenges they faced as a result of welfare reform policies and what resources need to be in place to help those who are most vulnerable to develop resilience towards future challenges.
8.2 Research questions

1) Is the capability approach a suitable and valuable framework with which to measure the cumulative impacts of welfare reform policies and austerity public sector budget cuts on the lived experiences of individuals? Is it possible to successfully operationalize the capability approach by adapting its tenets to the issue of welfare reform? Are there limitations to using the capability approach in this kind of research?

2) Can examining the lived experiences of individuals in Coventry reveal the cumulative and long-term impacts of welfare reform, public sector cuts and cost of living increases suffered by those most vulnerable and disadvantaged members of society?

3) Do individuals react to those cumulative impacts differently? To the extent that they do react differently, how does this depend upon their personal characteristics and their access to support networks?

4) How do national and local agencies respond to support those suffering most from the impacts of welfare reform and public sector funding cuts? How should they respond in the future?

8.2.1 How and where have the Research Questions been addressed?

The first research question, regarding the suitability of the capability approach in measuring the multiple impacts of welfare reform policies and public spending cuts, is the subject of analysis in section 8.3.1 below. The rest of the research questions have been addressed within Chapters 4-7 that examine the research findings and in sections 8.3.2 – 8.3.4 below.

8.2.2 What research strategies and methodology were deployed to address the Research Questions?

In Chapter 1, I outlined my research strategy and methodology, using Interpretive Phenomenological Analysis (IPA) and qualitative longitudinal research to examine the ‘lived experiences’ of participants. This approach,
using semi-structured interviews, provided a wealth of rich data over the 18-month fieldwork period, as described in chapters 4-7. Chapter 4 describes the research methods used in more detail, including the selection of interviewees and ethical issues, as well as providing short vignettes of each research participant, as a precursor to the main findings chapters.

8.3 Setting the scene: the context of the Research Questions
In Chapter 2, I mapped out the historical context of the research, focusing on the ‘welfare-to-work’ ideology that has formed the basis of the welfare policies of UK governments going back to Thatcher. The basic premise was that the state should be ‘rebalancing rights and responsibilities in the welfare system,’1 shifting the obligation from state social security to “enforcement of the citizen’s obligation to seek and accept all reasonable opportunities of work.”2 Many of the welfare reforms experienced by the research participants were introduced by the Blair and Brown Labour governments between 1998 and 2010, with the intention of reducing the welfare budget, targeting “the new workless class,”3 emphasising behavioural traits amongst those not in paid work and expanding work capability assessment to those on disability benefits. Their insistence on the duties incumbent upon all citizens to seek work was matched with funding and schemes offering training, work programmes and free childcare to break down the perceived barriers to employment.

The Coalition Government built on this framework, announcing their intention to ‘make work pay’ and continually eulogising paid work as the cure for all ills:

1 John Hutton, Minister for Work and Pensions in D. Freud, Reducing dependency, creating opportunity: Options for the future of welfare to work (Department for Work and Pensions 2007)

2 William Beveridge, Social insurance and allied services, Cmnd 6404, (HMSO 1942) para 130

“Work is about more than just money. It is about what shapes us, lifts our families, delivers security, and helps rebuild our communities.”

Duncan-Smith also promised that the government would

“provide financial security to the most vulnerable members of society”

I have taken this premise at the heart of the welfare to work ideology and examined whether it has been fulfilled by the welfare reform programme developed by the Coalition and subsequent Conservative governments, as exemplified by the actual experiences of benefit claimants. This welfare reform programme took place in the aftermath of the 2008 global financial crisis and George Osborne’s determination to reduce the level of Britain’s fiscal debt, resulting in an extensive (and continuing) programme of public sector spending cuts. The reduction in service provision by local and other statutory authorities is reflected in the experiences of the research participants, from the reduction in council grants to local advice services to the increasing cost of public transport.

I surveyed a range of studies, from academic research to reports by practitioners, which sought to measure the impacts of welfare reform and austerity cuts on vulnerable individuals, particularly those that examined the human rights impacts. Whilst the studies provided abundant data on the negative aspects of welfare reform policies, none addressed the human rights impacts using qualitative methods.

---


I chose to use the capability approach to measure the impacts of welfare reform on the human rights of benefit claimants, as detailed in Chapter 3. I examined studies operationalizing the CA in high-income countries, although there were limited examples using it to measure social inequalities through qualitative research methods, and most of those that did focused on mental health services. I will discuss the suitability of the CA as a measurement framework in section 8.3 below.

The findings were collated into three chapters, grouping the domains into sections that described how welfare reforms impacted on aspects of participants’ lived experiences: bodily capabilities, emotional capabilities and capabilities of agency. I also analysed the combination of personal and social conversion factors held by participants (see 3.2.3 and 3.5.2), i.e., those characteristics, which enable individuals to ‘convert’ their capabilities into valuable functionings. These can be personal (i.e. resources held on an individual basis) or social (which I have interpreted to mean external interventions from family, friends or other agencies). Conversion factors also relate to the capacity of people to adjust to their circumstances (Research Question 3) and to the resilience of participants and the support needed by the most vulnerable individuals (Research Question 4).

8.4 Answering the Research Questions

In this section, I intend to draw together the common themes unearthed from the lived experiences detailed in Chapters 4, 5, 6 and 7 to provide further insight with relation to the Research Questions. The first research question, regarding the suitability of the capability approach in measuring the multiple impacts of welfare reform policies and public spending cuts, is the subject of analysis in section 8.4.1 below.
8.4.1 Is the capability approach a suitable and valuable framework with which to measure the cumulative impacts of welfare reform policies and austerity public sector budget cuts on the lived experiences of individuals? Is it possible to successfully operationalize the capability approach by adapting its tenets to the issue of welfare reform? Are there limitations to using the capability approach in this kind of research?

When addressing the question of whether the capability approach is a suitable and valuable framework with which to measure the cumulative impacts of welfare reform and public budget cuts on the human rights of individuals, there are five key points:

1) Although conceived as a separate theoretical framework, the CA can be operationalized most effectively when it is combined with a “background or supplementary theory of human rights law” to develop a basic capability set to evaluate and monitor human rights. According to some capability scholars who have successfully operationalized the CA, the international human rights network provides a source of ‘pragmatic international consensus on the meaning and content of human rights.”6 It also reunites those freedoms relating to economic and social rights with those protecting civil and political rights. This makes CA a potentially valuable framework to evaluate the impacts of welfare reform policies and cuts to public services.

2) The CA can be used as an “informational space” with which to evaluate human rights, which allows the researcher to examine a person’s substantive freedoms they can actually achieve rather than their means (e.g., income, resources). It also permits the use of a

---

pluralistic information base in order that human rights can be evaluated and monitored. 7

3) The CA takes a people-centred approach – it focuses on the freedom of individuals and groups "that a person actually has to do this or be that – things that he or she may value doing or being"8 rather than on incomes or possessions. As such, it supports the notion of a 'bottom-up' approach rather than the imposition of 'one size fits all' ‘top-down’ policies. This fits with my critique of the current welfare reform policies in Chapter 2, and is reflected in the lived experiences described in the research findings in Chapters 5, 6 and 7.

4) Although the CA focuses on capabilities, rather than income or ‘primary goods’, Sen acknowledges that there are factors that enable capabilities to be converted into functionings and that these can make the difference between people achieving lives that can be said to be ‘flourishing’ and those that are not. These conversion factors, whether personal or social (see Chapter 3.3.3) are significant in the debate around the levels and quality of support needed to assist those most affected by cumulative welfare reform policies.

5) The CA is a multidimensional and holistic framework – it provides for the breadth characterised by the welfare reform changes and public sector spending cuts and for looking at the cumulative impacts. It also provides for diversity in the responses to those impacts, thus enabling the presentation of a richer, more detailed study of people’s actual lived experiences.


6) The CA offers a mechanism through which economic and social rights can be applied in ‘high-income’ countries such as the UK, and emphasises the role of the state and local policy actors in ensuring a ‘minimum threshold’ of capabilities is secured to all. This is relevant to the nature of this doctoral research, as it focuses on the lived experiences of people living in Coventry.

In Chapter 3, I examined the suitability of operationalising the capability approach to measure how welfare reform policies and austerity spending cuts in a high-income country impacted on the human rights of vulnerable benefit claimants. I surveyed the limited academic literature available describing previous attempts in this context using qualitative research methods. Recent research using the CA to look at the lived experiences of mental health service users provided evidence that it could be successfully applied to the lived experiences of people affected by welfare reform and public sector cuts. They adapted the CA’s evaluative framework to the needs of those suffering social inequalities, using Martha Nussbaum’s list of Central Human Capabilities, seeing the CA as offering “the analytical possibility of considering not only how life is, but how life could be, through functionings and capabilities, and to evaluate this using qualitative methods to pursue dimensions of life that seek to explain the breadth of social justice experiences of people with mental distress.”

This resonated with my research, in that welfare-to-work policies claimed that employment would enable individuals to enjoy better lives if they were

---


10 Richard Brunner, ‘Surviving, thriving and being outside: applying the capabilities approach to reconceptualise the social justice experiences of people with mental distress’. (PhD thesis, University of Glasgow, 2015)  
http://theses.gla.ac.uk/7166/1/2015brunnerphd.pdf Accessed online 21/7/2017 p.96
in work, underpinning the current welfare reform policy agenda. Through examining these studies, I chose to use Nussbaum’s list as a starting point, adapting her ten domains to relate more directly to welfare reform policies. This enabled me to look at a wider range of impacts, extending beyond income deprivation and financial constraints, to include their impacts on health, dignity, emotional capability and an individual’s capacity for agency over their own life. I developed a matrix based on the domains selected from Nussbaum’s list to develop semi-structured interview questions and analysed the data from the interviews in terms of those domains and their positive and negative conversion factors.

Sen identified conversion factors as those factors that enable individuals to convert their capabilities into actual functionings. Combining these conversion factors with the domains allowed me to identify what resources people might have or require to enable them to flourish, addressing research question 4, about what resources and support are required by those most affected by welfare reform changes. The definition of the conversion factors was not straightforward, as there are several versions developed by capability scholars. Eventually, I identified two categories of conversion factors that related more cogently to the experiences of welfare benefit recipients in the UK: ‘personal’ conversion factors and ‘social’ conversion factors. I have attempted to identify personal and social conversion factors for each participant from the interview data and analyse whether they had a positive or negative impact on each interviewee’s experience of welfare reforms.

Even selecting those domains most relevant to welfare reform and public sector spending cuts and narrowing down the conversion factors to two (personal and social), bringing together all the different elements involved in addition to the individual lived experiences made the process multi-layered and complex, both in terms of the interview experience for participants and the analysis of the qualitative data obtained. However, common themes did emerge and the CA provided a level of thick description
that added more layers of meaning that made the process worthwhile. Nevertheless, there is a tension between the resources required to conduct qualitative longitudinal research (QLR) into the lived experiences of participants using CA in order to obtain the richness of the data and the issue of scalability, to transfer this approach to a wider cohort. Most qualitative studies operationalizing CA in the social policy arena use survey data rather than interviews with individuals or focus groups, which makes it easier to translate the research outcomes into social policy recommendation. Future research might better focus on smaller policy areas, but rich data was still generated in this project by the combination of lived experiences, QLR and CA. The subjectivity of the data is valuable here, in that it affords a unique insight into the daily lives of those in the vanguard of welfare reform policies and public sector spending cuts that can illuminate universal truths to inform future policy decisions. By trusting the process and the participants, the research can represent the human face of social science research that is meaningful to researcher, interviewer and local organisations and agencies involved in welfare reform.

The tantalising glimpse offered by the experience of operationalizing the CA tempts this researcher to walk further down the capability path, but I would offer caveats to those who are contemplating a similar journey. My main suggestion is to use it to focus on a more limited area of enquiry, whether in terms of participant group or subject area. Those studies that successfully operationalized the CA in terms of social policy using qualitative research methods were mostly focusing on the experiences of individuals accessing mental health services – a very specific group. The scale of this project was ambitious for a doctoral researcher and melding the three strands of welfare reform impacts, lived experience methodology and the CA proved to be a challenging and inspiring experience. Further research is needed to apply the CA to this multifaceted subject in a high-income country, building on existing national and small-scale localised projects. The limitations of time and the remit of the research project also restricted my ability to enter into deliberative dialogue with participants to decide which capabilities are of
value to them from the outset, as Sen advises. The first wave of interviews concentrated predominantly on their obtaining background information and how welfare reform policies had affected them personally. Providing an introduction to the CA and asking them to decide which domains they thought were relevant to them would have taken up most of the interview when they really wanted to talk to me about their experiences. Using the CA domains as the basis of my interview questions from the start allowed me to ask participants about areas of their lives and experience that I might not have included otherwise, such as the impact of welfare reform on the grieving process or leisure activities. This added to the thick description and presented a richer picture of the lived experiences of research participants.

Despite the challenges of using CA as an evaluative framework in practice, it proved to be useful for measuring the cumulative impacts of welfare reform and identifying what resources need to be in place to enable individuals to flourish. I developed a matrix and colour-coded the personal and social conversion factors to present an overview of their positive/negative experiences across the domains. This enabled me to see beyond their experiences of the benefit changes per se (which were outlined chronologically on their benefit timelines and updated at each interview) and to see if they had capabilities that might lead to a flourishing life or not. For example, Alicia and Anna were both lone parents who worked part-time to fit round their childcare situation. Both had had experience of moving to a new, better-paid job but being incapacitated by serious illness or injury within their probation period, and had to return to their old jobs because they weren’t eligible for statutory sick pay. Anna had more positive CFs than Alicia – she has better work experience, is a native English speaker and was able to research and apply for new jobs and ask for help to do so. Alicia was shaken by her injury, and was restricted from finding and applying for a better job by her poor English skills and qualifications and her lack of work experience apart from working in a café. This example demonstrates the importance of personal and social conversion factors. The matrix needs more work and being able to ask participants about their positive and
negative CFs at the start might have provided more detailed information to populate the matrix. Using the CA to devise the interview schedules resulted in a wider range of data beyond their experience of benefit changes, although that was included within the conversion factors or domains.

8.4.2 Can examining the lived experiences of individuals in Coventry reveal the cumulative and long-term impacts of welfare reform, public sector cuts and cost of living increases suffered by those most vulnerable and disadvantaged members of society?

The impact of welfare policies on vulnerable individuals has been captured by many reports and studies (some of which have been analysed in Chapter 2) examining how their incomes have been affected (often negatively) and the resulting debt and disruption to their lives. Most of those interviewed for this study experienced disruption to their benefits and some faced eviction and destitution. The purpose of this study is to examine the wider impacts of welfare reform policies and how these have combined with the reduction of public services as a result of austerity cuts to public sector funding.

Examples of these wider impacts can be seen in those chapters dealing with ‘emotional capabilities (Chapter 6) and ‘agency capabilities’ (Chapter 7), where changes to benefits have resulted in long term negative impacts, or have added to the suffering of individuals who were already in difficult circumstances. As a result of the bedroom tax, Laura had been forced to move to another social housing property totally unsuitable for her physical health needs and miles away from family and friends and had also lost her Motability car. Her profound sense of isolation led to a deterioration in her physical and psychological health, to the point where she felt there was no point in living. Another example was the fear and anxiety experienced by several participants on disability benefits as a result of stress from Work Capability Assessments and having their benefits reduced or removed for months at a time, leading to long term debt – Ellen and Sally were particularly badly affected. Interviewees reported that the rapid rate of
changes to benefits and the increase in conditionality instilled a constant feeling of insecurity and the inability to plan more than a couple of weeks in advance, especially if they were in low-paid or precarious jobs. Donna was wrongly advised about her eligibility for Carer’s Allowance and faced fraud investigation and possible eviction from her home. Being able to live without fear in one’s own home is an experience often denied to those affected by domestic abuse. Tania's experience of having to live in her ex-partner's house because she owes thousands of pounds in Housing Benefit, continuing to suffer harassment and insecurity, resulting in long-term psychological effects on her and her sons.

The cumulative impacts of welfare reform policies and austerity cuts on the emotional lives and agency of individuals are insidious but just as damaging to those who suffer disproportionately. The research has had the privilege of examining the lived experiences of people whose lives have been seriously affected over a period of 18 months, highlighting a range of effects that may not have been apparent in other studies, especially those that were unable to track the journeys of participants over time. This has been one of the most significant outcomes of the research and, as Universal Credit looms on the horizon, and austerity spending measures continue, is an argument for further research.

8.4.3. Do individuals react to those cumulative impacts differently? To the extent that they do react differently, how does this depend upon their personal characteristics and their access to support networks? Many of the research participants experienced significant changes to their lives as a direct result of changes to their benefits and austerity cuts. For some participants (e.g., Tania and Sally) those changes are ongoing and they continue to struggle with a reduced quality of life. Other interviewees (for example, Christina, Bella and Cathy) have received support from families and friends or from advice services that has enabled them to move forward towards a more flourishing life. External support, alongside determination to improve their standard of living and that of their children, may be
described as personal and social conversion factors and was key to how individuals coped with welfare reform changes. This latter group of interviewees could be described as having developed a measure of resilience, here defined as

“the process of adapting well in the face of adversity, trauma, tragedy, threats or significant sources of stress — such as family and relationship problems, serious health problems or workplace and financial stressors. It means "bouncing back" from difficult experiences.”

There is a need for further research in this area, as the reduction of available resources over the past eight years has forced local authorities and voluntary agencies to try to target those individuals with the greatest need. However, it is important not to equate ‘resilience’ with the solution to problems caused by the implementation of welfare policies by a government ideologically fixated on individual responsibility:

“By implication, within this individually focused view of resilience..., those who are disadvantaged are expected to exercise personal agency in regard to accessing opportunities in their environments in order to increase their psychological functioning. This approach, mirroring materials science, suggests latent capacity of the individual. It focuses attention less on processes of social production that create conditions of risk and growth than it does on the individual’s temperament that makes him or her amenable to change”.


I am interested in the complexity of resilience and how the levels of resilience displayed by my research participants appear to link to the combination of personal and social conversion factors. For example, resilience amongst interviewees was more evident where they demonstrated positive personal conversion factors (e.g., determination, strong work ethic and an element of self-belief) alongside positive social conversion factors (e.g., support from family or friends, or from external services). Examples of this amongst the research cohort included Ellen, Alan, John, Anna, Leon and Christina. Those lacking these characteristics were likely to be more vulnerable and require more targeted support, for example Tania, Steven and Susan. This is not to say that they would never be capable of developing some resilience – Susan had demonstrated positive parenting skills and had had considerable input from agencies when she was a young parent. However, funding for council and voluntary sector services to young parents and families has dwindled, particularly when they reach the age of 24, at the same time as a significant reduction in benefits for this group. The accounts given by interviewees in this research lead me to emphasise the importance of early interventions and capacity building with individuals identified as vulnerable. More research is needed into the definition of vulnerability and the trigger factors relating to those accessing benefits (which will increase significantly as more people will be on Universal Credit than on the ‘legacy benefits’). The experiences of interviewees also show that even those demonstrating resilience have surmounted their difficulties only because they have received help from external support agencies, family or friends.

The expectation that all claimants should take sole responsibility for improving their lives has been shown by this study to be unrealistic and unreasonable. The interviews highlighted the ideology of DWP that ‘one size fits all’ and that the circumstances of individuals, especially the most vulnerable in society, should be disregarded in the interests of following
rigid rules. In the face of severe reduction of their benefits and chronic uncertainty about their future income, several interviewees displayed ingenuity and thrift in managing their finances (e.g., John, who stockpiled tins of food and lived in his kitchen in the winter to save money so that he could pay his bedroom tax and stay in the house in which he’d lived for many years). Far from being profligate, interviewees proved themselves adept at managing their finances – they only struggled when their benefits were reassessed or they were sanctioned for perceived transgressions. The lack of security and ability to plan their finances caused them additional anxiety and often made it difficult for them to seek employment, which defeats the stated aims of welfare reform policies. The number of successful appeals when these benefit reductions are challenged at tribunals indicates that systemic change in how assessments are conducted is urgently needed\(^\text{13}\) saving time and legal costs.

It is clear that individuals react differently to the cumulative challenges of welfare reform changes and cuts to public services and that there is a link to their personal and social conversion factors, but more detailed research into this area is needed to reveal the connections between their personal and social characteristics and their success in ‘bouncing back’ in order to achieve a flourishing life.

8.4.4 How do national and local agencies respond to support those suffering most from the impacts of welfare reform and public sector funding cuts? How should they respond in the future?

As outlined above, the research shows that when individuals are subjected to major life-changing circumstances, their responses to change depend on a combination of factors, some of which can be mapped using the CA’s personal and social conversion factors. This provides insight into the type of

---

\(^{13}\) NAO, *Contracted-Out Health and Disability Assessments* (NAO 2016); House of Commons Work and Pensions Committee, *PIP and ESA Assessments* (HMSO 2018)
support needed by those most vulnerable to the impacts of welfare reform and public sector funding cuts.

Despite claims to the contrary, those most vulnerable individuals in society have had their safety nets progressively removed throughout the process of welfare reform since 1997. This is borne out by the experiences of interviewees with disabilities and chronic health conditions like Ellen, Laura and Sally. Their benefit journeys span several years and each transition to a different disability benefit has resulted in removal of, or reduction in benefits and a long process of challenging the decision before it was reinstated, during which time they have fallen into a spiral of debt. Those with limited capacity are most at risk of destitution, such as Tania, and are dependent upon external support to enable them to survive. It should be noted that this study focused on individuals who had already sought support from one or more advice agencies and were prepared to challenge DWP. The plight of the most vulnerable who are unable to access help or unaware of external support available, is largely hidden. The closest I was able to get to this was Paul, who had been independent throughout his working life, but acknowledged that he was going to need help to challenge the decision that he was fit for work when he was clearly very ill. Unfortunately, as he died 6 months after I interviewed him, I never found out if he had sought help.

The process of imposing benefit sanctions does not include checks on claimant circumstances before implementing sanctions, which might prevent some claimants, like Steven, from becoming homeless. The impact of sanctions on claimants with mental health issues can be particularly damaging, as shown by the experiences of Steven, Bella and Tania, and the

lack of long-term support from advice services can lead to a cycle of anxiety and debt resulting in destitution and ultimately costing local authorities more to rescue them.

The complexity of the benefit system and its increasing reliance upon digital communication further disadvantages those with limited capacity and the closure of public libraries in some areas of Coventry means that people in some parts of the city will be denied free access to IT facilities and support to use them. Some of my interviewees lacked the skills and confidence to use IT without support (e.g., Steven, Tania and Donna), which does not bode well for the introduction of Universal Credit, which is only accessible online. The importance of face-to-face advice as opposed to online services was emphasised by most interviewees – even those who were comfortable using IT felt that the information provided online, particularly the government’s own website, was too generic and provided limited information. The assumption by national and local policymakers that all benefit claimants will be able to apply for benefits online with minimal assistance was not borne out by the majority of those interviewed.

Individuals in this situation will be increasingly reliant on the support and help of voluntary sector advice services to help them, as minimal support is offered in Job Centres. These organisations have already suffered from 30% reduction in the grants they receive from Coventry City Council, whose government funding has been reduced by over 50% between 2010 and 2018 due to austerity measures. The government has demonstrated a lack of understanding about the amount of help required and the capacity-building support needed to help people access the benefits system independently – and that a significant number may never be able to do so.

8.5 Conclusion
The reasoning behind the introduction of the UK welfare reform policies asserts that work is the answer to reducing poverty and improving the life chances of working age people and that the social welfare safety net would
still be in place for the most vulnerable people in society who were unable to work. Quantitative data suggested that it was unlikely that all claimants would benefit from the programme of welfare reforms and that particular groups would be negatively affected (those with disabilities and health conditions, lone parents and young people). This doctoral research has examined the lived experiences of people in Coventry to look at the multiple impacts of welfare reform and the public spending constraints.

The severity of the impacts caused by the implementation of welfare policies indicated by most of the quantitative studies has been revealed in detail, and the implications for physical, mental and emotional wellbeing are significant. The importance of advice services, particularly those in the voluntary sector, in mitigating the worst effects of welfare reforms, cannot be overstated. Their role in providing information and support to help claimants challenge poor benefit decisions has prevented many of those interviewed from sliding into destitution and despair.

The implications of welfare reform for those already in work are no less discouraging, particularly for lone parents who face additional barriers. Whilst Universal Credit is being rolled out across the country, it is likely that the ‘legacy benefits’ will remain in place until up to 2023, when ‘managed migration’ of claimants onto Universal Credit is due to be completed. In the meantime, the human rights of the most vulnerable sectors of society continue to be eroded, as the capacity of local authorities and advice agencies to support them is reduced by continuing cuts to public sector funding.

The use of the CA highlights the need for those agencies implementing welfare policies to identify the resources needed to support the most vulnerable and help them to flourish. The insistence of the government in implementing major changes to the welfare system at the same time as making drastic cuts to both welfare spending and public sector funding is exacting a cost from those who are disabled, lone parents and young people.
This represents a refusal to acknowledge the international economic and social rights legislation but also basic human rights legislation, to which the UK is a signatory. Taking a more ‘upstream’ approach and intervening at an early stage will prevent the experience of unnecessary stress and deprivation and save money in the long term. One of the most significant changes is a change of attitude towards benefit claimants, listening to the ‘voices of experience’ and working with them to create a welfare system that encourages people to flourish, rather than flounder, and provides the resources to enable them to do so.
1.1 Books


(Eds.), *The Capability Approach: Concepts, Measures and Application* (Cambridge University Press 2008)


Digby, A., *British welfare policy: workhouse to Workfare* (Faber and Faber 1989)


Jensen, E., Laurie, C., *Doing Real Research: A practical guide to social research*. (Sage 2016)


Seidman, I., *Interviewing as qualitative research: a guide for researchers in education and the social sciences 4th ed* (Teacher’s College Press 2013)


Sen, A.K., *Development as freedom* (OUP, 1999)


Shildrick, T., MacDonald, R., Webster, C., Garthwaite, K. Poverty and insecurity: life in low-pay no-pay Britain (Policy Press 2012)


Tang, L., Recovery, Mental Health and Inequality: Chinese Ethnic Minorities as Mental Health Service Users (Routledge 2017)


Tronto, J.C., Moral boundaries: a political argument for an ethic of care (Routledge 1994)


Unterhalter, U., & North, A., Education, poverty and global goals for gender equality: how people make policy happen (Routledge, 2017.)


Wolff, J., De-Shalit, A., Disadvantage (Oxford University Press, 2007)

1.2 Journal Articles


Charmaz, K., Discovering chronic illness: using grounded theory (1990) *Social Science and Medicine*, 30 (1) pp.1161–72


Hick, R., ‘Between income and material deprivation in the UK: In search of conversion factors’ (2016) *Journal of Human Development and Capabilities*, 17 (1) pp. 35-54

http://www.restore.ac.uk/inventingadulthoods/feasability_study.pdf Accessed online 13/9/2018

https://oda.hioa.no/nb/item/asset/dspace:18405/Hvinden%20&%20Halvorsen%2017%20postprint%2004112016.pdf Accessed online 26/9/2018


McKeganey, N. ‘To pay or not to pay: respondents’ motivation for participating in research’ *Addiction* (2001) 96 (9) pp.1237-1238

Mantzavinos, C., ‘Hermeneutics’ in *Stanford Encyclopedia of Philosophy*. [online 2016]
https://plato.stanford.edu/entries/hermeneutics/ Accessed 29/06/2018


Patrick, R., *The 'gift' relationship – an ethical dilemma in small-scale qualitative longitudinal research* (Timescapes 2012)  
http://www.timescapes.leeds.ac/resourcesknowledge-bank-for-ethical-practice-in-qualitative-longitudinal-research Accessed online 20/8/2018


Petrongolo, B., *The Unemployment Trap* (Centre Piece 2008)  
http://cep.lse.ac.uk/pubs/download/cp249.pdf Accessed online 27/8/2018

https://scholar.google.co.uk/scholar?q=A+practical+guide+to+using+Interpretative+Phenomenological+Analysis+in+qualitative+research+psychology&hl=en&as_sdt=0&as_vis=1&oi=scholart Accessed online 12/9/2018


Robeyns, I., ‘Capabilitarianism’ (2016) *Journal of Human Development and Capabilities* 17 (3) pp.397-414


### 1.2 Reports


Beatty, C. and Fothergill, S. *The impact of Welfare Reform on the Valleys* (Centre for Economic Empowerment Research, 2014)

Beatty, C., Fothergill, S. *The Uneven Impact of Welfare Reform: the financial losses to places and people* (Centre for Economic Empowerment Research, 2016)

Beveridge, W. *The Report of the Inter-departmental Committee on Social Insurance and Allied Services Cmd 6404.* (HMSO, 1942)


Centre for Local and Economic Strategies, *Austerity uncovered.* (CLES 2014)


Coventry City Council, *Coventry: A Marmot City* (2016)
http://www.coventry.gov.uk/info/176/policy/2457/coventry_a_marmot_city/1 Accessed online 25/8/2018

Coventry City Council *Digital Coventry* (2017)

Coventry City Council, *Coventry Headline Statistics July 2018.*

Coventry City Council (February 2018) *Budget Report 2018/19.*


Dean, H., Mitchell, G., *Wage top-ups and work incentives: the implications of the UK’s Working Tax Credit scheme.* (London School of Economics with Political Science 2011)


Graham, H., McQuaid, R., *Exploring the impacts of the UK government’s welfare reforms on lone parents moving into work.* (May 2014)  


Hickman, P., Batty, E., Dayson, C. and Muir, J., 'Getting-by', coping and resilience in difficult times: initial findings (CRESR 2014)


Institute of Health Equity, *The impact of the economic downturn and welfare reforms in Coventry, the effect on population health, and recommendations for mitigation* (UCL 2013)


Mason, R., ‘*Benefit freeze to stay for working people costing typical family £300 a year*’ (Guardian November 2017)


Reed, H., Portes, J., *Cumulative impacts of tax and welfare reforms: a research report by Landman Economics and the National Institute of Economic and Social Research (NIESR) for the Equality and Human Rights Commission.* (EHRC 2018)

Reis, S., *The Female Face of Poverty: Examining the cause and consequences of economic deprivation for women.* (WBG and Coventry Women’s Partnership 2018).
Accessed online 20/9/2018


Scottish Independent Advocacy Alliance (SIAA) *Advocating for human rights* (SHRC 2017)

Shelter, *What could be the impact of freezing local housing allowance for four years – and who might be left out in the cold? Method Note* (Shelter 2015)


Stephenson, MA., *The impact of benefit sanctions on people in Coventry: A report by The Centre for Human Rights in Practice with Coventry Law Centre, Coventry Citizen’s Advice Bureau, Coventry* (CHRIP 2014)
Stephenson, MA., *TUC Women and the cuts toolkit: how to carry out a human rights and equality impact assessment of the spending cuts on women* (TUC 2011)  
Accessed online 23/8/2015

https://warwick.ac.uk/fac/soc/law/research/centres/chrp/publications/unravelling_equality_full.pdf Accessed online 19/9/2018

https://warwick.ac.uk/fac/soc/law/research/centres/chrp/publications/off_lightly_full.pdf Accessed online 19/9/2018

Summers, K., *Money and meaning: how working-age social security recipients understand and use their money* (CASE Brief 35, 2018)  


1.3 UK Government Documents

Beveridge, W., Social insurance and allied services report Cmd 6404 (The Stationery Office 1942)

Department for Communities and Local Government, ‘Index of Multiple Deprivation’ (DCLG 2015) based on data for 2012/13
Accessed online 23/9/2018

Accessed online 14/3/2018


Department of Work and Pensions, Universal Credit: welfare that works. (TSO 2010)

Department of Work and Pensions, Consultation Responses to 21st Century Welfare Cm 7971 (TSO 2010)

Department of Work and Pensions, Mandatory Work Activity Regulations 2011 (Explanatory Notes) (House of Commons Library (688) 2011)


[Circulated at Coventry Welfare Reform Working Together Group]


Accessed online 20/8/2018


House of Commons Work and Pensions Committee, *Universal Credit and domestic abuse* (18th July 2018) [online]
https://publications.parliament.uk/pa/cm201719/cmselect/cmworpen/1166/1166.pdf

Human Rights Act 1998

Accessed online: 7/1/2018

NAO, *Contracted-Out Health and Disability Assessments* (NAO 2016)

https://publications.parliament.uk/pa/jt200304/jtselect/jtrights/183/18305.htm

Scottish Government Social Security (Scotland) Act 2018: *The Scottish security principles*
accessed online 3/5/2019

Social Security Advisory Committee, *The cumulative impact of welfare reform: a commentary* (SSAC April 2014)
1.4 UN Documents

European Convention on Human Rights (ECHR), 1950


International Covenant on Civil and Political Rights (ICCPR), 1966

International Covenant on Economic, Social and Cultural Rights (ICESCR), 1966

UN Convention on the Rights of People with Disabilities (UNCRPD) 2006

Universal Declaration of Human Rights (UDHR) 1948

1.5 Other materials (and unpublished documents)

Alkire, S., ‘The Capability Approach and Human Development’ (Powerpoint presentation, Oxford Poverty and Human Development Initiative 2011)

Blair, T., PM Speech, (BBC News, June 1997)

https://www.york.ac.uk/media/abouttheuniversity/governanceandmanagement/governance/ethicscommittee/hssec/documents/BSA%20statement%20of%20ethical%20practice.pdf Accessed online 18/9/2018

Brunner, R., ‘Surviving, thriving and being outside: applying the capabilities approach to reconceptualise the social justice experiences of people with mental distress’. (PhD thesis, University of Glasgow, 2015)
http://theses.gla.ac.uk/7166/1/2015brunnerphd.pdf Accessed online 21/7/2017

Cameron, D., PM’s Speech on Welfare Reform Bill, 17 February [online] (Prime Minister’s Office 2011) [online] https://www.gov.uk/government/speeches/pms-speech-on-welfare-reform-bill Accessed online 15/9/2018

Cameron, D., ‘Speech on welfare reform’ (Bluewater, Kent 25th June, 2012) [online]

Cameron, D. Speech to CBI, 20th November 2012 [online]

Casla, K., Richmond-Bishop, I., ‘Giving indicators and benchmarks a human face’
Collinson, P. (2015) Towns the UK property boom forgot: ‘We sold at a £410,000 loss’


Coventry City Council, *Budget Saving Proposals Across the Council* (Coventry City Council 2017) [online] http://www.coventry.gov.uk/info/2/budgets_and_spending/2874/budget_savings_proposals_-_across_the_council/ Accessed online 21/9/2018


Economic and Social Research Council, Framework for Research Ethics (ESRC 2005) [online] https://www.gla.ac.uk/media/media_326706_en.pdf


Evans, R., ‘Initial impact of government welfare reforms on Coventry’ (Coventry City Council Insight Team 2013) [unpublished document circulated to Coventry Welfare Reform Working Together Group]

Evans, R., ‘The Impact of Welfare Reform on Coventry – One year on’ (Coventry City Council Insight Team 2014) [unpublished document circulated to Coventry Welfare Reform Working Together Group]
Evans, R., ‘Welfare Reform – what we can learn from the Demos report Poverty in Perspective’ (Coventry City Council Insight Team 2014) [unpublished document circulated to Coventry Welfare Reform Working Together Group]

Facts About Coventry, (Coventry City Council, 2017)


Marmot, M., Marmot Indicators Briefing (Institute of Health Equity 2017)

Accessed online 25/8/2018

Robb, C., ‘Benefit freeze is the real problem not Universal credit’ (Joseph Rowntree Foundation blog, 18/10/2017)[online] https://www.jrf.org.uk/blog/benefit-freeze-real-problem-not-universal-credit Accessed online 20/11/2017

Simpson, M., ‘Social citizenship in the devolutionary state: a clash of law and politics? Some initial finding [Presentation at SLSA Conference, University of Warwick, May 2015, based on PhD fieldwork conducted at the University of Ulster School of Law]


The People’s News Management (16/8/2018) ‘DWP forced to admit more than 111,000 claimant deaths’ https://www.thepeoplesnewsonline.co.uk/single-post/2018/08/16/dwp-forced-to-admit-more-than-111000-claimant-deaths/ Accessed online 16/9/2018

APPENDIX 1: Questionnaire

Survey into the impacts of Welfare Benefits Reform

This Survey is being carried out by Warwick University as part of research into how the recent welfare benefit changes have affected people of working age in Coventry.
All completed surveys will be entered into a Prize Draw for a £10 Shopping Voucher.

1. What benefits are you on at the moment? (please tick all that apply)
   JSA  ESA  PIP  DLA  Carers Allowance
   Income Support  Housing Benefit  Council Tax Support
   Child Benefit  Working Tax Credit  Child Tax Credit

   If you are appealing or waiting for a benefit decision, please tell us for which benefit(s):

_____________________________________________________________________________________________

2. Have you been affected by any of the following (please tick all that apply):
   Under Occupancy rules (Bedroom Tax)?  Benefit Cap
   Migration of Disability benefits  Introduction of Mandatory Reconsideration

3. Are you better or worse off financially than 4 years ago?
   Yes  No  Don’t Know

4. Are you aware of Universal Credit?  Yes  No

5. Do you think Universal Credit will affect you if your present circumstances don’t change?  Yes  No

   If Yes, how do you think it will affect you?  Better off  Worse off

6. How well informed do you feel about Universal Credit?
   Very  A lot  A little  Not at all

7. Do you feel confident in using the internet?  Yes  No

   If Yes, where do you use the Internet? (Please tick all that apply)
   I use a computer or tablet at home  I use a computer in the library
   I use my smartphone  I use a computer at ___________________________(please say where)

8. How long within the last 4 years have you been out of work?
   Less than 1 year  1-2 years  Over 2 years
9. What else you would like to say about the changes to your benefits and how they have affected you?
_________________________________________________________________________________
_________________________________________________________________________________
_________________________________________________________________________________

10. Please describe your household (Please tick all that apply):
I live alone ☐
I’m the only adult, ☐
I live with a partner ☐
I live with ☐ children under 16
I live with children or other family members over 16 ☐

11. What is your age?
Under 18 ☐ 18-24 ☐ 25-54 ☐ 55-64 ☐ 65 or over ☐

12. What is your ethnic background?
White British (includes English / Welsh / Scottish / Northern Irish) ☐
White Irish ☐ White Gypsy/Irish Traveller ☐
White Other ☐ Mixed White and Black Caribbean ☐
Mixed White and Asian ☐ Mixed White and Black African ☐
Mixed Other ☐ Asian/Asian British - Indian ☐
Asian/Asian British - Other ☐ African Black/Black British ☐
Caribbean Black/Black British ☐ Chinese ☐ Other ☐
If you selected other, please provide details: _________________________________________

If you wish to be entered into the Prize Draw, please leave your details:
NAME:_____________________________________________________________________________________________
TELEPHONE NUMBER: _______________________________________________________________________

The aim of this research is to look in detail at the impacts of recent welfare benefit changes on Coventry Citizens. If you are interested in being interviewed about this please tick: ☐

Please return your completed Survey in the pre-paid envelope provided by 31st March 2015 to Wendy Eades, Postgraduate Researcher, Warwick University.
Thank you for your help
APPENDIX 2 Findings of Questionnaire

Statistical findings of Impact of Welfare Reform Survey, June 2015

Total received: 237

Total interested in interview: 108 (46%)
Confirmed: 53 (22% of total)
To ring back: 13
CAB to contact respondents: 4
Number unavailable: 15
Declined: 1
Moved out of city: 1

Target categories of respondent
Total on disability benefits: 93 (39%) Interested in interview: 35
(confirmed: 18)
Total 18-24: 32 (14%) Interested in interview: 12
(confirmed: 7)
Total Lone Parents: 70 (30%) Interested in interview: 24
(Confirmed: 7)
Total confirmed so far in target categories: 32

Time on benefits:
Less than 1 year: 45 (19%)
1-2 years: 48 (20%)
2-4 years: 35 (15%)
Over 4 years: 90 (38%)

Respondents affected by specific benefit changes
Bedroom Tax: 37 (16%) Interested in interview: 19 (Confirmed: 5)
Benefit Cap: 20 (8%) Interested in interview: 9 (Confirmed: 5)
Migration of DLA to PIP: 17 (7%) Interested in interview: 9 (Confirmed: 3)
Migration of Incapacity Benefit to DLA: 25 (11%)
Benefit delays: 37 (16%) Interested in interview: 10 (Confirmed: 6)
Benefit Sanctions: 28 (12%) Interested in interview: 17 (Confirmed: 5)
Missing: 9 (4%)
Not completed: 64 (26%)

Age of Respondents
Under 18: 0
18-24: 32 (14%)
25-54: 158 (67%)
55-64: 29 (12%)
Over 65: 3 (1%)
Missing: 15 (6%)
**Ethnic Origin**
White British/Irish: 121 (51%)
White European: 24 (10%)
White Other: 3 (1%)
Asian/Asian British – Indian: 9 (4%)
Asian/Asian British Pakistani: 5 (2%)
Asian/Asian British – Other: 4 (2%)
African Black/Black British: 36 (15%)
Caribbean Black/Black British: 8 (4%)
Black – Other: 2 (1%)
Mixed Other: 4 (2%)
Other: 7 (3%)
Unspecified/Missing: 14 (5%)

**Source of Surveys**
Citizen’s Advice Bureau (pilot): 54 + Citizen’s Advice Bureau (open door sessions): 106 = 160
Law Centre: 32
Jobshop: 6
North West Children’s Centres: 21
North East Children’s Centres: 4
Whitefriars: 10
Coventry Independent Advice Service: 4

**TOTAL: 237**
APPENDIX 3  Tower of Barriers exercise

...time on benefits
lack of training and qualifications
lack of jobs
lack of suitable vacancies
lack of precious experience
don’t have skills employers want
poor self-confidence
bad state of economy
lack of part-time jobs
lack of suitable childcare
illness/disability
issues about citizenship/status
Age
APPENDIX 4  List of Selected Capability Domains

C1a Life: Mortality
C1b Life/Quality of Life
C2a Bodily Health: Health
C2b Bodily Health: Food
C2c Bodily Health: Shelter
C3a Bodily Integrity: Freedom of Movement
C3b Bodily Integrity: Freedom from Violence
C3d Bodily Integrity: Reproductive Choices/Parenting
C4 Education: Being knowledgeable and informed
C5a Emotions: Human association (Family and Friends)
C5b Emotions: Freedom to grieve
C5c Emotions: Freedom from fear and anxiety
C6 Practical Reason: Ability to Plan
C7b Affiliation: Dignity and non-discrimination
C9 Play: Recreation/Leisure
C10a Control over environment: Housing
C10b Control over employment: work, volunteering, caring
C10c Control over one’s environment: involvement in choices over one’s own life
## Interview Schedule Wave 1

<table>
<thead>
<tr>
<th><strong>Background Information</strong></th>
<th><strong>Prompts</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Personal details</strong></td>
<td>Confirm from Questionnaire: Age, Ethnicity, languages, partner, children, adult dependants</td>
</tr>
<tr>
<td><strong>Housing C2c, C10ii</strong></td>
<td>How long have you lived in Coventry? Where did you live before you came to Coventry? Do you live in a Housing Association property or rent privately?</td>
</tr>
<tr>
<td><strong>Disabilities C2, C5, C7ii</strong></td>
<td>Do you or anyone in your household have any disabilities or chronic health conditions? YES: How does that affect life for you? How long have you had your disability/condition? Do you receive disability benefits? Which ones? How have benefit changes affected you? (reassessment, medical costs, transport costs, carers allowance, mental health issues, stress?)</td>
</tr>
<tr>
<td><strong>Employment situation C10ii</strong></td>
<td>Are you in work at the moment? YES: What sort of work? How long have you been working there/in that sort of job? What sort of work would you prefer? Are there any barriers to obtaining that type of work? (skills, experience, confidence, childcare, location) Do you receive any help with seeking alternative work? Have the benefit changes encouraged you/ helped you to find a job? NO: How long have you been out of work? Why are you unable to work at the moment? Have you worked in the past? What sort of jobs have you had in the past? Full-time parent or Carer? What sort of help and support do you receive from Job Centre Plus and/or other agencies? How helpful was that support?</td>
</tr>
<tr>
<td><strong>Benefit/Welfare Reform changes</strong></td>
<td><strong>History</strong></td>
</tr>
<tr>
<td></td>
<td>What benefits have you received over last 5 years? (Use questionnaire, Timeline) How long have you been on benefits? (Use questionnaire and Timeline)</td>
</tr>
<tr>
<td></td>
<td><strong>Impact of changes C5c</strong></td>
</tr>
<tr>
<td></td>
<td>How have your benefits changed over the past 4 years? (use Timeline) How has this affected you? (change in income, payment frequency, conditionality?) Have you experienced changes to more than one of your benefits?</td>
</tr>
<tr>
<td>C6</td>
<td>How have the changes affected your daily life? (positively/negatively? financially, moved home (Bedroom Tax), emotionally (e.g. stress, relationships), moved into work/changed job?) Have you had any problems with your benefits because of the changes? (delays, reassessments, forced reapplication or benefits changed, sanctions?) How have those problems affected you?</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>Applying for benefits</td>
<td>How has applying for benefits changed for you? How easy did you find it to apply for benefits? What help or support did you have when applying for your benefits? (Family, friends, JC+, advice service, online?) How easy do you find it to apply for benefits online? (refer to Q answers) Do you get any help or support to apply online? What about telling the benefit people if you change your circumstances – do you find it straightforward to do that online? What would help you to feel more confident?</td>
</tr>
<tr>
<td>Awareness of Welfare Reform C6</td>
<td>How did you find out about changes to your benefits? How much notice did you get? How much do you know about planned future changes? (Universal Credit, Tax Credit changes, Council Tax Support consultation?)</td>
</tr>
<tr>
<td>Public Sector Spending Cuts</td>
<td>Are you aware of any changes to public services over the last 4 years? (Online services, Social care changes, transport costs, NHS services, others). How have these affected you and your household?</td>
</tr>
<tr>
<td>Advice Services</td>
<td>Which Advice services have you asked for help and support (about benefit issues, debt or finances)? How did you find out about them? How helpful did you find them? How could they improve their services? Are there any gaps that no one is helping with?</td>
</tr>
</tbody>
</table>
| Online advice | Have you looked for information or advice online? Where did you look online for advice? (Google, specific search engine e.g. MSE.com?) What was your experience? (ease of
<table>
<thead>
<tr>
<th><strong>Financial Situation</strong></th>
<th>use, level of support, success). Would you use it again?</th>
</tr>
</thead>
</table>
| **Financial arrangements**  
C6 | Where do you keep your money? (Bank account, Credit Union, cash?) (How do you manage your money? (‘jamjar’, cash book, Direct Debits?) How easy do you find it to manage your money this way? |
| **Financial situation**  
C6  
C5b | What is your present financial situation? (Debts? Getting by?) If you have debts, what do they tend to be for? (Rent, water, gas/electricity, credit cards/loans?) How do feel about your finances in the future? (secure, anxious, out of control?) [Do you pay for care (either childcare or adult social care)? How much does that take out of your benefits/pay |
<p>| <strong>Financial impacts of Welfare Reform</strong> | How have the benefit changes affected you financially? How have you changed your lifestyle because of that? (Priorities, cut back, borrowed money?) Who do you go to borrow money? (Bank, Credit Union, Wonga or other payday lender, Provident, family, friends, ‘informal’ lenders?) |
| <strong>Financial Advice</strong> | Have you had to ask for advice or support from DWP or the Council? (Budgeting Support, Budgeting loans/grants, DHP, etc.) What was the trigger point? What was it like to do that and how did they respond? What other organisations have you gone to for financial advice? How helpful were they? Have you used the Internet for information or advice? Have you used a Foodbank? What was that like? |
| <strong>Emotional responses to Welfare Reform</strong> | How have the benefit changes affected your life? (relationships, children, family, home?) How do you feel about being on benefits? How has that changed as a result of the benefit changes? How have the changes to unemployment benefits changed how you feel about work? [What do you think about the way that benefits are mentioned on TV or in the papers?] |</p>
<table>
<thead>
<tr>
<th>Access to rest and recreation C9</th>
<th>What sort of things do you do to relax? (hobbies, sports, social activities) How does being on benefits affect your ability to do these things? Carers: Do you get a break from caring? What enables you to do that? (paid respite care, family/friends support, voluntary services)</th>
</tr>
</thead>
<tbody>
<tr>
<td>[Domestic Violence] C3b</td>
<td>[if interviewee discloses experience of Domestic Violence] Have you sought help to escape DV? If so, where did you go/who did you ask? How easy was it for you to get support? What sort of support did you receive? (counselling, legal help, place in refuge/safe house) Are you aware of any changes in the level of support available in the last 4 years?</td>
</tr>
</tbody>
</table>
APPENDIX 6  Interview Schedule Wave 2

<table>
<thead>
<tr>
<th>Interviewee:</th>
<th>Date:</th>
<th>Group: D LP Other</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Background Information**

Update on previous interview
Refer to interview transcript to get an update on interviewee’s situation

**Employment situation Control over Environment:** Employment
Has your work situation changed since last time? Are you in work at the moment? If yes, how has work affected your financial situation?
Have you had any changes to your benefits as a result of changes to work?
Do you enjoy your work? If not, would you like to change what you do/get a new job? Do you feel as if you are able to do that?
What sort of work would you like to do? How do you think this might happen?
If no, why are you unable to work at the moment? Are you a full-time parent or carer?

**Housing**
How has your housing situation changed since last time?
How do you think it is likely to change in the next 6 months?
How would you like it to change, ideally? Do you think you will be able to make that happen?
Have you had help from any organisation about your housing?

**Health (if relevant)**
Has your health changed since the last time?
How does that affect life for you?
<table>
<thead>
<tr>
<th>Question</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>How has that affected your benefits?</td>
<td></td>
</tr>
<tr>
<td>Have you been for a reassessment of your disability benefits since the last interview?</td>
<td></td>
</tr>
<tr>
<td>How have you been affected by any general changes in disability benefits?</td>
<td></td>
</tr>
<tr>
<td>Health: Food</td>
<td>C2b</td>
</tr>
<tr>
<td>How has the amount/type of food you buy changed over the last 6 months?</td>
<td></td>
</tr>
<tr>
<td>Has this been affected by financial issues?</td>
<td></td>
</tr>
<tr>
<td>Have you had to borrow food, from friends/family or a FoodBank?</td>
<td></td>
</tr>
<tr>
<td>Mortality</td>
<td>C1a</td>
</tr>
<tr>
<td>Have you experienced a life-threatening situation/health condition/disability in the last 5 years? What was it?</td>
<td></td>
</tr>
<tr>
<td>How could the welfare system have helped you recover/manage your situation better?</td>
<td></td>
</tr>
<tr>
<td>Ability to Plan (Practical Reason)</td>
<td>C6</td>
</tr>
<tr>
<td>How have the benefit changes affected your ability to plan for the future?</td>
<td></td>
</tr>
<tr>
<td>What circumstances have you experienced that have resulted in you changing your plans?</td>
<td></td>
</tr>
<tr>
<td>What experiences have you had that have made you feel you’ve had to do something you really didn’t want to do?</td>
<td></td>
</tr>
<tr>
<td>Have any of these been as a result of the benefit changes?</td>
<td></td>
</tr>
<tr>
<td>Have you experienced any changes to your finances since the last interview? How have they affected you?</td>
<td></td>
</tr>
<tr>
<td>Why did they happen? What trigger point tipped you over the edge?</td>
<td></td>
</tr>
<tr>
<td>Freedom of movement</td>
<td>C3a</td>
</tr>
<tr>
<td>How have your circumstances prevented you going where you want to go?</td>
<td></td>
</tr>
<tr>
<td>Have you ever felt ‘stuck’ in your life? What has caused that?</td>
<td></td>
</tr>
<tr>
<td>How has that been resolved, if it has?</td>
<td></td>
</tr>
<tr>
<td>What might help you change things, if it hasn’t been resolved?</td>
<td></td>
</tr>
<tr>
<td>Emotions: freedom to associate</td>
<td>C5a</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>-----</td>
</tr>
<tr>
<td><strong>What impact have the benefit cuts had on your relationships with family or friends?</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Have you experienced isolation as a result of low income/benefits?</strong></td>
<td></td>
</tr>
<tr>
<td><strong>How do you feel about the benefit changes and their impact on you?</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Emotions: freedom to grieve</th>
<th>C6</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Have you experienced grief or loss in the last 5 years? If so, has your benefits situation had any effect on you in that situation?</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Emotions: Freedom from fear/anxiety</th>
<th>C5c</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Have you been experiencing fear and anxiety since the last interview?</strong></td>
<td></td>
</tr>
<tr>
<td><strong>What has caused that?</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Do you have any hope of it changing in the near future?</strong></td>
<td></td>
</tr>
<tr>
<td><strong>What might change it and how could that happen?</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Reproductive choices [If a parent]</th>
<th>C3d</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Have the benefit changes affected being a parent (or your choice to become a parent)? How? How do you think they have affected your children?</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Dignity &amp; non-discrimination</th>
<th>C7b</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Have you felt that you have been discriminated against or not treated with respect with regard to the benefit changes?</strong></td>
<td></td>
</tr>
<tr>
<td><strong>What has happened to make you feel that way?</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Did you feel able to complain or take action against the person or organisation that treated you that way? Was it resolved?</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Public Sector Spending Cuts</th>
<th>C6</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Are you aware of any new changes to public services since the last interview?</strong> (move to online services, changes to</td>
<td></td>
</tr>
</tbody>
</table>
Social Care, reduced transport availability/increased costs, changes to NHS services, changes to Council services, etc.). How have these affected you and your household?

<table>
<thead>
<tr>
<th>Quality of life</th>
<th>C1b</th>
</tr>
</thead>
<tbody>
<tr>
<td>How do you feel that the benefits system has affected your quality of life? For the better, for the worse, or not much? How do you think it could be changed for the better to improve your quality of life or that of others? If you could suggest one thing to the Minister for Work and Pensions, what would it be?</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Resilience</th>
<th>C9</th>
</tr>
</thead>
<tbody>
<tr>
<td>When you have been in challenging situations or felt things can't get worse, how did you emerge from the situation? Who or what helped you bounce back or recover? Did you notice a change in yourself as a result? Did you have opportunity to think about and reflect on what happened?</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Play</th>
<th>C3b</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are you able to relax and enjoy recreational activities? (refer to last interview) Has that changed since the last interview? How would you like it to change in future?</td>
<td></td>
</tr>
</tbody>
</table>

[**Freedom from Domestic Violence**] [only use if interviewee discloses experience of Domestic Violence]
| How long ago did you experience DV? Can you tell me why or how it happened? How did you escape from the person who abused you? Who helped you? What made the difference? Can you tell me how you have changed as a person since that time? |
## APPENDIX 7  Interview Schedule Wave 3

<table>
<thead>
<tr>
<th>Interviewee:</th>
<th>Date:</th>
<th>Group:</th>
<th>D</th>
<th>LP</th>
<th>YP</th>
<th>Other</th>
</tr>
</thead>
</table>

### Background Information

<table>
<thead>
<tr>
<th></th>
<th>Capability</th>
</tr>
</thead>
</table>
| Update on previous interview  
Refer to interview transcript to get an update on interviewee’s situation, particularly any changes to benefits/employment | |
| Review original benefits timelines  
How do you feel that the benefit changes have affected you over the years? [refer to benefits timeline]  
How do you think they will change in the future?  
How do you think benefit claimants could be involved in future benefit changes?  
What are your hopes for the future? [My Timeline] | |

### Employment situation Control over Environment: Employment

<table>
<thead>
<tr>
<th>Employment</th>
<th>C10b</th>
</tr>
</thead>
</table>
| Has your work situation changed since last time? Are you in work at the moment? How has work affected your financial situation?  
If you are not in work, what are the barriers to being in work? [Tower of barriers exercise, Patrick, 2015]  
If you are in work, what were the barriers to you finding a job and how did you overcome them? [Tower of barriers exercise, Patrick, 2015]  
Have you had any changes to your benefits as a result of changes to work?  
How much choice do you feel you have in the type of work you do/finding a job?  
What are your hopes and fears for work in the future? [refer to W2 interview] | |

### Housing

<table>
<thead>
<tr>
<th>Housing</th>
<th>C2c, C10a</th>
</tr>
</thead>
</table>
| How has your housing situation changed since last time?  
How do you think it is likely to change in the next 6 months? | |
<table>
<thead>
<tr>
<th>Section</th>
<th>Question</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health (if relevant)</td>
<td>How would you like it to change? What are the barriers to that change?</td>
</tr>
<tr>
<td>Health (if relevant)</td>
<td>Has your health changed since the last time? If so, how has it changed? How does that affect life for you? How has that affected your benefits? Have you been for a reassessment of your disability benefits since the last interview? If you are on the WRAG, have you been asked by DWP to attend any interviews/groups/seminars within the last 6 months? What did DWP say in their letter/email/phone call? How did you feel about that? Did you go? If so, what was it like for you?</td>
</tr>
<tr>
<td>Health: Food</td>
<td>Has the type or amount of food you buy changed over the last 6 months? Has this been affected by financial issues? Have you had to borrow food, from friends/family or a FoodBank since the last interview?</td>
</tr>
<tr>
<td>Mortality</td>
<td>Have you experienced a life-threatening situation/health condition/disability in the last 5 years? What was it? How could the welfare system have helped you recover/manage your situation better?</td>
</tr>
<tr>
<td>Ability to Plan (Practical Reason)</td>
<td>How far in advance do you feel able to plan? (day-to-day, weekly, monthly, further ahead?) What influences how you plan? (e.g. finances, health, housing, employment, family situation?) What experiences have you had that have changed your ability to plan for the future? Have you experienced any changes to your finances since the last interview? How have they affected you? Why did they happen?</td>
</tr>
<tr>
<td>C3a</td>
<td>Freedom of movement</td>
</tr>
<tr>
<td>-----</td>
<td>---------------------</td>
</tr>
<tr>
<td></td>
<td>How have your circumstances prevented you going where you want to go?</td>
</tr>
<tr>
<td></td>
<td>Have you ever felt ‘stuck’ in your life? What has caused that?</td>
</tr>
<tr>
<td></td>
<td>How has that been resolved, if it has?</td>
</tr>
<tr>
<td></td>
<td>What might help you change things, if it hasn’t been resolved?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>C5a</th>
<th>Emotions: freedom to associate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>What impact have the benefit cuts had on your relationships with family or friends?</td>
</tr>
<tr>
<td></td>
<td>Have you experienced isolation as a result of low income/benefits?</td>
</tr>
<tr>
<td></td>
<td>How do you feel about the benefit changes and their impact on you?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>C6</th>
<th>Emotions: freedom to grieve</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Have you experienced grief or loss in the last 5 years? If so, has your benefits situation had any effect on you in that situation?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>C5c</th>
<th>Emotions: Freedom from fear/anxiety</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Have you been experiencing fear and anxiety since the last interview? If so, what has caused that?</td>
</tr>
<tr>
<td></td>
<td>Do you have any hope of it changing in the near future?</td>
</tr>
<tr>
<td></td>
<td>What might change it and how could that happen?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>C3d</th>
<th>Reproductive choices [If a parent]</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Have the benefit changes affected being a parent (or your choice to become a parent)? How? How do you think they have affected your children?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>C7b</th>
<th>Dignity &amp; non-discrimination</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>What does dignity and respect mean to you?</td>
</tr>
<tr>
<td></td>
<td>Do you feel as though you experience that from those you talk to about your benefits?</td>
</tr>
<tr>
<td>Topic</td>
<td>Question</td>
</tr>
<tr>
<td>-------</td>
<td>----------</td>
</tr>
<tr>
<td>Public Sector Spending Cuts</td>
<td>Are you aware of any new changes to public services since the last interview? (move to online services, changes to Social Care, reduced transport availability/increased costs, changes to NHS services, changes to Council services, etc). How have these affected you and your household?</td>
</tr>
<tr>
<td>Quality of life</td>
<td>How do you feel that the benefits changes since the last interview have affected your quality of life? For the better, for the worse, or not much? What would improve your quality of life or that of others?</td>
</tr>
<tr>
<td>Resilience</td>
<td>When you have been in challenging situations or felt things can’t get worse, how did you emerge from the situation? Who or what helped you bounce back or recover? What would help you become more resilient in the future? Is there anything that the government or the Council could do to make that happen?</td>
</tr>
<tr>
<td>Play</td>
<td>Are you able to relax and enjoy recreational activities? (refer to last interview) Has that changed since the last interview? How would you like it to change in future?</td>
</tr>
<tr>
<td>Security and stability</td>
<td>What does ‘security’ mean for you? How secure do you feel at this point in time? What has affected your sense of security? Has this changed since the last interview? What would you like to change in the future?</td>
</tr>
<tr>
<td>Capability Approach</td>
<td>Introduce Capability Approach: explain in plain English and give examples (EMF) Introduce WR Capabilities matrix and explain each one Which of these areas are of value to you at this point in your life? Are there any areas that are missing from this list?</td>
</tr>
</tbody>
</table>
APPENDIX 8: Ethics forms

Proposed Ethical Framework for Impacts of Welfare Reform Study Survey

This ethical framework is for the Survey stage of my research project. I’ve based the following on professional guidelines, including the ESRC Research Ethics Framework (2005) and the British Sociological Association Statement of Ethical Practice (2002).

1) Informed consent to be obtained from all individuals invited to participate in the research – a ‘briefing sheet’ will be provided to all agencies responsible for distributing the Survey and recruiting potential interviewees. This will explain the purpose of the research and how their information will be used. A briefing session will be offered to major participating agencies.

2) All participants to be guaranteed confidentiality regarding their participation and the information they share, whether in the Survey or during the interviews – this includes keeping completed surveys, contact details and transcripts securely (in a locked cupboard in the Centre for Human Rights in Practice), and anonymising any personal details. They will also be informed of their rights under data protection laws: a ‘fair processing’ notice will appear on all Surveys, both hard copy and online. This fair processing notice states that the results of the survey will be shared with Coventry City Council and Coventry Partnership for the purposes of improving service provision.

3) All participants in the survey to be entered into a prize draw (£50 shopping voucher) as an incentive to encourage completion. There is evidence that this encourages participation (Head, 2009; Singer and Kulka, 2002; Wiseman, Schafer and Schafer, 1983) and reflects a growing ‘culture of expectation’ of financial reward for involvement in research (McKeganey, 2001).

References:


Human rights and equality impacts of Welfare Reform and Public Sector funding cuts on people in Coventry

Research Information Sheet for participants

Researcher: Wendy Eades, Postgraduate Research Student, Centre for Human Rights in Practice, University of Warwick

My name is Wendy Eades and I am a 2nd year PhD student at the University of Warwick. Before you decide to take part in my research I would like you to understand what the research is about and what it will involve.

What is the Research Project about?
This research project is studying how the changes to benefits as a result of Welfare Reform affect the lives of individuals in Coventry and their human rights and equality.

Why is this being studied?
In order to help Coventry City Council and other local organisations (e.g., local advice services and local housing providers) to understand the real experiences of benefit claimants. This will help them decide how best to target their resources to help those most in need.

How will the researcher do this?
A Survey was developed to help find people aged 18-64 and claiming benefits who may be interested in being interviewed. All those who indicated they wished to be interviewed were contacted and an initial meeting was arranged to ensure they are aware of what is involved and can give informed consent.

Why are you only interested in interviewing people aged 18-64 and claiming benefits?
The research is about the benefit changes introduced as part of Welfare Reform, specifically aimed at people on working-age benefits.

Will my personal information be kept confidential?
Yes: all personal data will be anonymised in any reports on its findings – it will not be shared with Coventry City Council or other organisations.

How long will the interviews take?
You will be interviewed at least 3 times over a period of 1 year – 18 months. Each interview is likely to last approximately 1 hour.
When and where will the interviews take place?
They will be arranged at times convenient for you. They will be held in community venues close to where you live or, if necessary, in your home.

What will the researcher do with what I say?
These interviews will be recorded and a written record will be produced of what you say. This information will be used to report significant issues back to Coventry City Council and the advice services.

What if I change my mind about taking part?
You can choose to stop participating in the interviews at any time, for any reason.

Will other people be able to recognise that I am taking part in the interviews?
No. Only the researcher will know who has been interviewed and read the written records – each interviewee will be given a number or code name and only she will know who has said what. When writing reports, she will make sure that they don’t include any names or identifying features, although short quotes of people’s actual words may be used to illustrate a point.
All written records and sound recordings will be kept in a secure place in the University and no one else will be able to see or hear them. No personal information will be passed on to Coventry City Council or other organisations unless you give your permission.

How will people find out the results of the research?
You will be offered a summary of the research findings and published reports. You will also be invited to informal sessions during the research period to keep in touch and can contact the researcher at any time.

What’s in it for me if I participate?
You will be contributing to some important research that may help the Council and other organisations in Coventry to support people claiming benefits more effectively.
You will have the opportunity to contribute to a published PhD thesis and possibly other research or reports in Coventry and beyond.
You will be recompensed for your time and contribution with a £10 shopping voucher from the supermarket of your choice for each interview you attend.

Researcher contact details
Wendy Eades, Postgraduate Research Student
Centre for Human Rights in Practice: Warwick Law School,
University of Warwick,
Coventry CV4 7AL

Telephone: 07823524618   Email: W.A.Eades@warwick.ac.uk
**Participant Consent Form**

**Full title of Project:** Human rights and equality impacts of Welfare Reform and Public Sector funding cuts on people in Coventry

**Please circle:**

I confirm that I have read and understand the information sheet for the above study. I have had the opportunity to think about the information and ask questions and these have been answered to my satisfaction.  

Yes  No

I understand that my participation is voluntary and that I am free to stop participating at any time.  

Yes  No

I understand that the information I provide will only be used for the Purposes of this research and whatever it produces.  

Yes  No

I understand that no details of named individuals will be included in the report.  

Yes  No

I agree to the interview being audio taped  

Yes  No

I agree that the researchers may use some of the things I say when Writing a report, on the understanding that my name will not be mentioned.  

Yes  No

I understand that the information collected will remain confidential, unless I say anything that makes the researcher concerned that there is a risk of harm to me or someone else. In these circumstances, I understand that the researcher must report this information to the relevant agency that can provide assistance.  

Yes  No

I agree to take part in the above study.  

Yes  No

**Participant**  
Name (please put your initials)

________________________________________________________________________

**Person taking consent**  
Witness name ________________________________________________________________
Human rights and equality impacts of Welfare Reform and Public Sector funding cuts on people in Coventry

Confirmation of receipt of supermarket voucher by interview participants

Researcher: Wendy Eades, Postgraduate Research Student, Centre for Human Rights in Practice, University of Warwick

I confirm that I have received a £10 supermarket voucher for taking part in an interview for the above project.

Participant signature:

___________________________________________________________________________

Participant name:

___________________________________________________________________________

Address:

___________________________________________________________________________

___________________________________________________________________________

___________________________________________________________________________

___________________________________________________________________________ Post Code: __________

Date:

___________________________________________________________________________

Name of Interviewer:

___________________________________________________________________________

Signature of Interviewer: ______________________________________________________