

Resilience and the recession in six deprived communities: Preparing for worse to come?

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This paper:

- reports on an ongoing research programme examining the interaction between 'poverty' and 'place' in six relatively deprived neighbourhoods across Britain;
- focuses on the perceptions and experiences of people living in economically vulnerable areas during the early stages of the recession;
- examines what will make some people, and some communities, more resilient in the face of continuing economic hardship.

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Elaine Batty and Ian Cole

1. Introduction

This report draws on some of the emerging findings from an ongoing research programme seeking to examine the interaction between ‘poverty’ and ‘place’ in six relatively deprived neighbourhoods across Britain. Much of the published research and analysis on the economic downturn has focused on its macro-economic impact, in terms of the consequences at the national level on borrowing, public expenditure interest rates, investment and employment levels. It is only more recently that attention has turned towards the social effects ‘downstream’ (Ridge and Wright, 2008) on particular groups and communities. Many of these reports have relied on national and regional statistics, extrapolations from recent trends or ‘external’ accounts about the likely impact of the downturn on people’s lives. The research that has informed this paper seeks instead to focus directly on the perceptions and experiences of those living in economically vulnerable areas, to gain an understanding of how *they* have perceived the early stages of the economic downturn. We also examine similarities and differences between communities over the extent to which they might be ‘exposed’ to the downturn, based on an analysis of the accounts given by residents in each of the six areas.

This report seeks to identify what has influenced the actions taken by individuals to deal with some of the constraints they faced even before the effects of the downturn had taken root, and to explore the interplay of personal, social and financial factors in their narratives. The report then considers variations at the community level in the responses of residents and proposes a provisional framework to capture some of the systematic differences that emerged between the six neighbourhoods. We suggest that some of the ‘adaptive flexibility’ that is an essential component of getting by on a low income, and living in a relatively deprived community, is in danger of becoming more compressed or exhausted in the face of the current downturn – especially as the full ‘downstream’ effects on jobs, incomes and housing may not be seen for some time to come. We argue that the relative ‘resilience’ of residents in these areas to surviving the recession will be significantly shaped by both the structure of the local economy and their access to neighbourhood social resources – resources that might help to insulate them from some of the negative consequences of the downturn that could endure in these localities, even as other parts of the country begin to witness a recovery.

The following section sets out the research background and section three examines whether the notion of ‘resilience’ can be usefully employed to explain differences in both individual and community responses to recent economic adversity. Section four examines some of the individual narratives given by respondents in interview, explaining how they have faced up to personal and financial challenges, with varying outcomes. Section five summarises some of the salient characteristics of the areas

and considers how the economic downturn is perceived by residents in the six neighbourhoods. Section six reviews the emerging impact of the downturn at the local level and identifies and potential 'risk' and 'protective' factors operating at the community level. The conclusion reviews the research evidence and considers the implications for both research and policy.

2. Research context

A mix of research methods have been used during the research programme on which this report is based: face-to-face interviews with residents, personal diaries, audio-visual representations and community focus groups. This report is primarily based on qualitative interviews with respondents, undertaken in two different periods. The first round of interviews was undertaken with around thirty respondents in each of the six neighbourhoods in the Spring and Summer of 2008. These were followed up with repeat interviews with a sub-sample of eighteen to twenty respondents in each of these areas in wave two interviews, carried out a year to eighteen months later, during 2009. A common topic guide was used across the neighbourhoods, and new themes were introduced for the wave two interviews. (For a full account of the first stage of the research, see CRESR Research Team, 2009).

This approach enabled the research to explore how personal and household circumstances had changed in the intervening period and how the neighbourhood itself was perceived by the respondents to have changed. The timing of the interviews therefore provided an opportunity to assess any early signs of the impact of the economic downturn on the experiences and perceptions of the respondents, and any differences across the six areas. A further tranche of interviews was undertaken in the six neighbourhoods in May 2010 and these are currently being transcribed.

The six case study neighbourhoods are:

- The *Hillside* area (part of a larger housing estate in North Huyton) in Knowsley, Merseyside;
- *Oxgangs*, which is a suburb to the south of Edinburgh city centre;
- *West Marsh*, to the west of Grimsby town centre in North East Lincolnshire;
- *Wensley Fold*, a residential area close to Blackburn town centre, in Lancashire;
- The *West Kensington* estate in the Earls Court area of West London; and
- The small town of *Amlwch*, Anglesey/Ynys Mons, in a semi-rural setting.

The areas are all in the lower two deciles of the relevant national deprivation index, and were selected to represent broad differences in the extent of diversity, connectivity and residential mobility according to relevant social indicators. (Further explanation of the selection process for the case study areas is given in CRESR Research team, 2009).

The neighbourhoods are not therefore all classic areas of 'concentrated poverty' that have tended to dominate research into relatively deprived areas (Milbourne, 2010). Amlwch and West Marsh are both isolated from major centres of economic activity

and have faced long-term economic decline, with modest in- and out-migration taking place over the past thirty years or so. Oxfgangs and West Kensington are deprived neighbourhoods in the midst of very affluent areas in two generally prosperous capital cities. West Marsh and North Huyton are ethnically homogenous areas (predominantly white British), while Wensley Fold is a more ethnically mixed neighbourhood, with a well established South Asian community living alongside a white British community close to the town centre of Blackburn.

There are further contrasts in the extent to which the neighbourhoods have been subject to area-based renewal programmes. Hillside and West Kensington are both New Deal for Communities areas and have therefore been at the heart of this flagship regeneration initiative over the past ten years. Oxfgangs has also been subject to a major remodelling, demolition and new build programme in the past ten years. A housing refurbishment programme was undertaken in Wensley Fold five years ago as part of the housing market renewal programme for East Lancashire. Area-based interventions in West Marsh and Amlwch, however, have been modest and sporadic. The extent of variation between the neighbourhoods is potentially important if it can help unravel both consistencies and contrasts in the perceptions and experiences of residents, in ways which might not be evident from more quantitative assessments of economic and social indicators of 'place'.

In giving primacy to the views and experiences of respondents, the research is intended to contribute to studies that have developed an 'agency-centred' approach in analysing poverty and deprivation (Lister 2004; Flaherty, 2008). In this paradigm, respondents are treated as actors operating within constrained circumstances, rather than as inert victims of forces beyond their control. The research has therefore been concerned to situate the financial constraints facing many of the respondents in a social, relational and spatial context, looking at how they have routinely interacted with family and friends and how they 'moved through' places, both within and outside the neighbourhood, and what was valuable to them about these places. It has also explored how far systematic similarities and differences could be discerned between these neighbourhoods, according to the accounts given by a sample of residents in interview.

Much poverty research in Britain has been concerned with charting trends in income poverty, its prevalence among different household types, ethnic and demographic groups, its spatial distribution and the relationship between poverty and inequality (Pantazis et al, 2006; Dorling et al, 2007; MacInnes et al, 2009). The qualitative approach taken in this research is based on building up an understanding of changing neighbourhood dynamics from the accounts of residents themselves. It is concerned with how people get by in and around their neighbourhoods, the locus and quality of their primary social relationships, their experiences of and access to employment, and their general perceptions of their living standards in the wider

sense, rather than their income *per se*. It therefore shares the perspective described by Ridge and Saunders as follows:

... a consensus has emerged that to fully understand the underlying causes, outcomes and dynamic nature of poverty there is a need for more than an income-based measure. The income approach creates problems in relation to the ambiguities (and indeed politicised debates) surrounding where to set the poverty line, the lack of agreement about how to apply the equivalence adjustment and the difficulty of accurate measurement and reporting of income itself. Above all, income poverty studies fail to connect with the realities of poverty because they reveal nothing about the living standards actually experienced. Therefore, to understand the lived experience of poverty and the powerful social and relational dynamics that accompany economic disadvantage, it is important to engage in a meaningful way with those who are experiencing it.

(Ridge and Saunders, 2009, p499)

3. The idea of resilience

The notion of personal and household ‘resilience’ has gained wider currency recently in discussions of a variety of responses to emotional, social and economic challenges. ‘Resilience’ is a term with a wide span of meaning, but Bartley (2006) has categorised it as an ‘unexpected’ positive outcome being achieved in the context of high levels of adversity. For our purposes, it concerns those individuals and households who, when faced with various risk factors associated with financial and social exclusion, manage to negotiate these adverse conditions rather than be overcome by them (Davidson, 2008). The increasing use of the term has developed alongside the wider debate about the onset of the ‘risk society’, marked by enhanced individualisation and the breakdown of collective (and potentially ‘protective’) forms of association (Beck, 1992; 2000).

Communities and local economies have also been described as being more or less resilient in the face of economic setbacks, not least in the context of the recession of the past eighteen months (Day, 2009; Wells, 2009). The increasing use of ‘resilience’ in policy discourse tends to have developed in parallel to the alternative conceptions captured by its antithesis, ‘brokenness’, to describe both individual behaviour and the characteristics of certain communities.

The meaning of ‘resilience’ generally conveys positive forms of response made by individuals over time in the face of financial, social or emotional adversity. It is an agency-centred and dynamic term, in that it covers the ability that some people might have to withstand pressures that might defeat others over a period of time, or their capacity to keep overcoming potential setbacks. It offers a different perspective from ‘deficit’ models of social and economic exclusion, and associated paradigms of passivity or dependency (Mohaupt, 2008). In its usage, ‘resilience’ seems to imply more than succeeding to keep one’s head above water – it suggests the ability to withstand repeated setbacks, or even the capacity for certain individuals to use the difficulties faced as an impetus to take positive steps forward in their lives. One description has thus referred to resilience as ‘flourishing despite extraordinarily tough experiences and environments’ (Burchardt and Huerta, 2009:59).

As a term, ‘resilience’ has an eclectic heritage (from engineering to psychiatry) and has been regularly used more recently in a medical context, especially with children, to examine how well equipped they are to survive physical and mental illness. The very elasticity of its meaning may help to explain widespread use of the word in different contexts, and it is useful to reflect on the different ways ‘resilience’ has been interpreted in the literature. In particular, there are different conceptions in play about the extent to which ‘resilience’ is an *individual attribute* (or a combination of attributes), or a *process* – the product of the ongoing interaction between the

individual and their social and physical environment. It is possible to specify the context, and consider both 'risk' and 'protective' factors involved in responses to the economic recession at individual, household and community levels, but this approach needs to be handled carefully. The discussions of 'risk' have often been generated from medical paradigms which are not readily transferable to individuals or communities without attendant risks of pathologising them. Both the challenges faced by households living in socially and economically deprived neighbourhoods and the means of overcoming them are complex, diffuse and multi-layered.

Accounts of resilience have often tended to focus on the innate characteristics and personal resources of the individuals included in the research, rather than the social and spatial settings they inhabit. An example of this is Anne Power's (2007) account of 'city survivors', which refers to the heroic qualities of those, especially mothers, who have overcome immense and constant pressures in their attempts to keep their families together and give priority to their children. But this is an essentially *individualised* account and 'place' tends to figure as a general background variable, by virtue of the disadvantage it represents – it is a universalised constraint on all those 'fighting the odds'.

In contrast, in dealing directly with the interaction of poverty and place, our own research has attempted to unpick some of the spatial and social factors that may cut across individual biographies and provide either a more fertile or a more difficult environment for those residents facing up to constant risks and challenges. A similar approach was undertaken, albeit from a statistical analysis rather than a qualitative research base, by Tunstall and colleagues (2006), in trying to identify those 'protective' factors which made mortality rates lower in some disadvantaged communities than in others. The influence of different community characteristics in assessing the potential impact of the recession is considered further in section five of this report.

It is interesting to consider how the various notions of resilience articulate with Ruth Lister's (2004) model of forms of agency by people in poverty, as this framework seeks to bring together both the impact of structural factors confronting those living on low incomes and the way in which they actively manage and attempt to improve their situation by using the personal, material and social resources available to them. At the same time Lister recognised that one of the defining features of economic and social exclusion is that it is more difficult to be the 'author of one's own biography' than it is if one has more social and economic power (Chamberlayne and Rustin, 1999). Those experiencing poverty who are 'getting by' do not seek to subvert or challenge the social or economic constraints they confront, but undertake a continuous tactical regime of managing, juggling or coping. Some make more strategic attempts to improve their situation, primarily through getting a job that pays more than poverty line wages. As we will see, the former was a much more

prevalent response than the latter for the respondents in our research – there was much more ‘juggling’ than ‘flourishing’ evident in their accounts.

A variant on this categorisation of forms of agency is provided in the ‘livelihoods’ approach (Orr et al, undated) which focuses on households’ access to different assets. In their study of 24 low income households in Thornaby on Tees, Orr and her colleagues suggest that households can be placed on a spectrum from no choice (‘survival’) to limited choice (‘coping’) to more choice (‘adapting’) to a full range of choices (‘accumulating’). They found that only one of their sample placed themselves on this ‘livelihoods ladder’ in a position of ‘accumulating’. The majority (14) described themselves as ‘coping’, while three said they were just ‘surviving’; and six classed themselves as ‘adapting’.

While these explicit categories were not used with our respondents, a similar profile emerged, in that none of the respondents could be classed as ‘accumulating’ and the more resilient of the respondents were ‘adapting’, by maximising opportunities to insulate against risks as well as they could within current circumstances and constraints. They were developing a flexibility of response to deal with risks, without necessarily ‘overcoming’ them. For the more resilient respondents, the social and economic constraints they faced were managed and mitigated, but never defeated completely.

Jane Millar (2007) has made the distinction between transitions, adaptations and trajectories, as ways of describing processes of personal and household change in the face of external threats. She notes that the response to new challenges may be framed in terms of ‘consolidating’ or ‘reinforcing’, rather than through making a dramatic break with the past (leaving the neighbourhood, changing jobs, and so on). This syndrome applied to many of those we interviewed. They were attempting to protect against various risks and contingencies in various ways – both financially (maximising their income, managing their budget more carefully, or planning ahead and saving what they could as a contingency plan), and by developing other resources (education, skills, social support) that did not (immediately at least) give a financial return but provided other kinds of benefit, not least to one’s self-esteem.

In her study of resilience, Davidson (2008) examined how six respondents from a larger qualitative longitudinal study constructed their own life trajectories to reflect on and respond to the challenges they faced. She suggested that a qualitative methodology was well suited to unpick the chain of events or factors that ‘protect’ individuals and households over time. We have followed a similar approach here. The next section therefore focuses on a few individuals across the six areas who have faced up to various constraints and barriers in their lives, often over a long period of time. The evidence suggests that their experiences are less concerned with transformational change, and more about either ‘shoring up the defences’

against emerging social and economic pressures or showing considerable ingenuity in 'keeping their heads above water' while others were 'going under'. It also reveals the fragility of many of these strategies. It is in this context that one should note that the second interviews were undertaken in early to mid 2009, when many of the downstream effects of the downturn (not least on jobs) were little more than a blip on a rather dark horizon.

4. Biographies of resilience

In this section we provide an account of how ten respondents in our research have faced up to problems or negotiated risks in different ways, and with both 'successful' and 'unsuccessful' outcomes. In order to preserve confidentiality, all the names given are fictitious and we have not specified where these respondents lived. We did not ask directly about resilience in the interviews, but the accounts given below were selected by the research team as exemplifying different ways in which risks and pressures were being managed. The emphasis here is on the narratives and rationales given by respondents, so that we avoid the pitfall of over-abstraction of others' experiences in which 'the meaning attributed to them has risks of losing sight of the person at the heart of them' (Hooper et al, 2007 p98). Our respondents are not just the inert products of a balancing act between risk and protective factors external to them. They are acting on their circumstances, albeit within definite constraints (money, time, skill). In doing so, they are not necessarily exercising agency 'rationally' or 'benevolently' (Hoggett, 2001) but they are trying to make some changes in their circumstances.

It is therefore in this context that biographical summaries of personal experiences of dealing with a range of personal, social or economic obstacles can reveal how active responses have been made. The accounts showed that for many respondents resilience was about endurance in the face of adversity, rather than a leap forward in their circumstances, although in some cases (as in Anthony's below), there was a transformative moment, connected in his case to getting a job as a police officer.

Building up networks and self-confidence

Penelope is 23 years old, single and has lived in her neighbourhood for ten years. She left school with no qualifications and has had several jobs, such as working in a chip shop and cleaning. She became a drug user at the age of 18 but she is now clean. She was unemployed for three years, filling her time with volunteering for a local support organisation and giving talks about drug and smoking use. She has been working as a care assistant (30 hours per week) since October 2008 and claims working tax benefit to "*help me pay for the rent: if I never got that, my rent would be all my wages*". She is currently awaiting a move into a new flat through a right to return scheme as part of a redevelopment programme.

Penelope was keen to volunteer and held several posts including peer education and helping women and children who had suffered abuse. After eighteen months she decided she was ready for work and attended a training course about caring. Penelope described her journey into work and considered herself lucky to have

secured a job from her first interview. Accessing training and volunteering was a positive experience which led on to work opportunities.

I felt happy, I felt good on myself because I did not think that I would get it, because it was the first, even though it was only five jobs that I applied for ... it was the first interview that I've had in five years and I got it that day so I felt happy.

I like it [work], it's good. It's a lot better than being unemployed because I'm in a routine.

Penelope felt that working had helped her gain more social skills and broadened her social circle:

I would say I'm more sociable now than what I've ever been just because people at work, people that I met on the course that I've done, we've all sort of stayed in contact and it's good. Even the work that I'm at now, I got invited to go out ... this weekend for one of the lasses that's getting married.

Although Penelope had been working for seven months at the time of interview, she was just getting used to budgeting but struggled with new demands on her budget, such as the £45 per month bus pass she needed. However, she now buys the pass as the first call on her wages. She now tries to save each month but still has to borrow from time to time.

I'm getting used to budgeting but I would say I borrowed more the last time I spoke to you because I was unemployed, I never had as much money and I never had a wee bit to put aside, whereas now I have a wee bit.

The benefits from working were described in terms of how she now structures her life, as well as the more obvious financial gains. Penelope's experience of volunteering also gave her something to return to if necessary.

If I lost my job, then I would have to go out and find volunteering work to do. I need something to keep me in a routine.

Not all accounts showed such a direct connection between training and paid work, and several respondents talked about how they had struggled to find sufficient employment opportunities, especially as many were tied to their local area. **Robina**, for example, has lived in her area for twenty years, moving to the neighbourhood she now lives in six years ago. She has two children aged 14 and 18 and was unemployed when interviewed in the wave one interviews. Robina had given up her job as an unqualified teacher due to ill-health, but remained involved in voluntary

work. She had considerable health problems and has found it increasingly difficult to enter the labour market. Despite this, Robina was strongly motivated to find paid work, even though she was not hopeful about a positive outcome. She attempted to set up her own business by assisting members of the local Muslim community who wanted to improve their language skills, offer training and increase their chances of finding local employment. The project never got off the ground as she could not meet the start up costs, and a similar problem arose when she was thinking about setting up a catering company. She has not been able so far to utilise her training experience to gain a foothold in the labour market.

I did consider going into catering and doing my own catering but I find that I've had so many issues. I did my food and hygiene course, I did a health and safety course, this was last year. But as for getting back into employment, it's been hard. Because ideally I did get myself registered, I found that then you have to worry about how you're going to pay your bills if you're not actually working, from December to March. I actually was self employed but I didn't do anything at all, not because I didn't want to or I couldn't get anything, it was just very hard to get that up and start. The support that's out there, it is out there but it's very vague ... there's no financial packages or anything like that for people to actually do your own thing unless you have to go through certain groups ... And then my back problems have started again so I just thought "you know what" ?

Robina was under no illusions about her chances of finding work again as a teacher due to her lack of formal qualifications, but had kept trying without success.

I've applied, but because of the lack of qualification, and because I've been out of work, and the age I think they don't even want to consider [me]. When you fill in the application form you know straight away "oh my gosh, they're going to look at 'no qualification', this, that and the other, and she hasn't been in school since the early 70s" so I think that's the biggest barrier. They don't look at experience, you have all that experience and as we all now know to be a mother you're everything: you're an accountant, you're a nurse, you're a cleaner, you're a bottle washer, everything. So I think people should be given the opportunity to prove themselves. If I was given an opportunity to prove myself in something, because I'm a very visual learner, you sit me down with a paper and pencil and say to me "come on let's do this test" I'll be rubbish. If you say to me "watch me, how I do this" and, if you can do it, I can do it.

Despite her own children now being relatively independent, Robina had become the full time carer of her granddaughter since the first interview and this had added to her difficulties in finding employment, and in managing on her current income.

It would be part time and it would definitely have to be around her 'cos I can't afford child care costs, having her taken care of after school and even after school clubs you have to pay for them. I know they're not that expensive, but still every penny [counts] when you're working 16 hours or whether you're working 10 hour..... you're in that same situation unless it's something really good that can bring in about 20 grand a year so that you can constantly say "well I don't mind, I can pay the child care costs".

Robina epitomised the views of many respondents across the six communities when she talked about the priorities in terms of demands on her income:

When you're surviving on benefits I don't know how people say "on benefits we get this, we get that". I find it really hard because it's for the children... I hardly even buy any clothes for myself, hardly, it's always the children.

Developing self-esteem through training or employment

Geraldine is a single mother with two children, aged 9 and 5. On divorcing her partner, she moved from a three bedroomed semi detached house to a privately rented property. She had been living in the area for five years. Although a qualified nanny, her working history has been characterised by various jobs: working in pubs, bookies, taxi offices and shops. When her first son started to attend playgroup, she took the opportunity to undertake training in child care and attended college on a part-time basis for three years and gained NVQ level 3. She combined this with volunteering at the local playgroup – she described this in interview as *"tough going, very tough going"* and said that, although she had very little time to herself, *"I don't think you do when you're a mum, especially a single mum."*

Geraldine finished the course and has managed to secure part-time work at the playgroup:

I kept thinking "I've just wasted two years of my life, three years of my life", but as it's turned out now it's worked out for the better and I'm thinking about going back to college the end of this year.

The demands on Geraldine's time when attending college meant that she was now considering home-based working because:

It's so much more convenient 'cos I've got no transport or anything ... and most college courses, which I find incredible, start at nine o'clock and 95 per cent of people who are on these college courses have kids who have to be at school for nine o'clock and then they don't finish 'til half past three. And you

try and find child care from half past eight 'til nine and then half past three 'til four, there's just nobody that will do that. And then what it costs you, it's just not worth it.

Geraldine stressed that she was only able to undertake the training in the first place because of informal family support, which was a crucial aspect for many of the respondents in the research.

He is my rock, my brother. I couldn't do what I do without Stuart, I mean especially going to college and that, he was the one who took her [her daughter] to school when I had a course and you know he was ... and still now, he's brilliant, I couldn't do half without him and I do feel so sorry for these young lasses that have got nobody, I don't know how they cope, you know got no family round them and nobody'll help them, it's such a shame.

... if I was to say "I've got a course and it doesn't finish 'til five" "oh I'll pick the kids up from school for you" and it's sometimes just an hour, that's all it is, or when they're off school we sometimes do courses here, obviously when the kids aren't at school and he'll have the kids for the day for me and you know, you need it, especially when you're working and doing adult education, you just need it.

Geraldine calculated that the financial benefits of working made her just £1.02 a week better off. She had been asked to increase her hours from 15 to 21 hours a week, but she claimed that she would be worse off as a result, and only full-time employment would improve her financial position sufficiently – and she did not see that as an option for her at present, because of wanting to look after her children. For the moment, the pay-off was measured in terms of her self-esteem and sense of achievement rather than any financial benefit:

The only reason I work is a) for me personally and b) for the kids, so I can say "look mum goes to work every week, we all have to work" because it's too easy to sit and say "well... I love it" and whatever, but financially it's certainly not the reason I went back to work.

Yeah financially I wouldn't say we were any better off but me personally – because I've been to college for three years and passed my exams and I've got a job and I feel better in myself yeah definitely and more ... that I've done something ... Yeah 'cos you kind of have your kids and do bit jobs 'cos that's all you can do and you get an husband who's got a good job and yeah it's lovely, it's a nice life. But there's nothing for you, and I did the college course for me, not for anybody else, just for me.

Connie has lived in her present neighbourhood for fourteen years. She bought the house when she was 18 and now has a relatively small mortgage remaining. She has two children aged 9 and 12 and has been living as a single parent for the last seven years. Connie worked part time at a local factory through an agency, and has worked overtime whenever she was able, to help make ends meet. By the second research visit, Connie had acquired a permanent contract at the factory and she described how the hours suited her circumstances. In addition to working overtime on weekdays, Connie still needed to work weekends to make ends meet.

I do ten 'til two, which fits in [with the children at school], that's the 20 hours, that's what I'm contracted for. But a lot of the time I'll work until 6. John [son] is a bit older now, he's got a key; he goes to either my Mum's or the school club 'til I get home ... I'll grab the overtime at the weekend 'cos it's like time and a half, double time, so it bumps your hours up.

In the first interview, Connie described how she had been struggling with debt accrued over a number of years. She had taken a Credit Union loan to help pay it off. A year later she had overcome the problem.

... last year I had a few bills to pay, bills that I just couldn't pay at the time and then they've added charges on and on and I got a bit flustered with it all. But I've managed to come out of that now so it's a bit easier now, with the overtime as it is I'm managing all right. This time last year I think I was in a bit of a mess.

Her improved financial position meant Connie could afford occasional treats for her children by taking them out, or helping them pursue their favourite pastime, football.

I get some tickets for a big match or whatever then I'll take them wherever it is ... 'cos football's a massive part of mine and the boys life so it's keeping it going for them and they're getting the opportunity. Instead of buying sweets and this, that and the other all week, I save it in a tin and say "right it's Friday let's get out, we'll go somewhere" and do it like that sort of thing.

I'd like to take the boys out more ... when we use the park again, it's cheap, they can come home for dinner, do this, that and the other. But when we go out, you've got everything to pay for, so I'd like to take them out more than I do ... anything from ice skating to swimming to ... I mean, we do quite a lot anyway, we are quite active, the three of us. I'd like to not struggle so much and like to be able to go out of the town like you say, take them more places sort of thing. I'd love to do that a bit more.

‘Juggling the budget’

Shirley has lived in a second floor flat in her neighbourhood for 26 years, and she has lived there with her partner for sixteen years. Shirley suffers from depression. Her partner is diabetic and has had a stroke and the prognosis for him is poor. He receives care and a mobility allowance but Shirley recognised that the food bill was probably higher for him as a result of his illness. They are on the waiting list for a ground floor flat. They both claim benefits. Shirley is adept at managing their finances and they manage well on a day-to-day basis. Affording holidays and other 'luxuries' can be problematic, but Shirley has devised an inventive solution, by making use of the voucher and points systems offered by some shops and supermarkets.

We do have credit cards but I suppose I'm the one in charge of his money as well because I'm quite practical in that way, I do keep an eye on everything. I save with, I've got my Boots loyalty card, I do the Tesco vouchers, so we go on holiday. You've got £10, it's for £40 so all these things. People laugh about it but it's such a big help.

I've actually been saving points and there's extra sometimes when you buy this you get 100 extra but ... it's like it's not real money anyway and we went to Bath, 'cos we couldn't have done that [normally], and then we went to London and that was Tesco vouchers. Three nights there and one night in Bath and we just couldn't have afforded it [otherwise].

Respondents were asked in interview a hypothetical question about what they would do if their washing machine broke down and how they would manage financially. This is how Shirley responded:

Well last year, just before Christmas our washing machine did break down ... and I went on line just to see what kind of washing machines, I think it was Currys and Comet and it was a Hotpoint so that was fine. So I took the number of the machine I wanted, Googled that and it was cheaper in Boots by about £100 and I got points so we put it on our credit card and then we changed it to a credit card that we had that had 0% balance transfer. Now, if it wasn't on then it would have been a bit of a struggle trying to pay it, but at the moment we just pay £50 a month for that and that's it.

Riffat moved into the area five years ago, after her two previous houses had been demolished in redevelopment programmes. She is married with three children. Her husband is a self employed taxi driver and Riffat describes herself as a 'housewife'. In the first interview, Riffat did not consider the family to have any financial worries

but was mindful of future demands her children might place on her. She was trying to save a bit of money here and there to pay for university fees. By the time of the second interview, one of the children had reached teenagehood, placing extra demands on the household finances, and Riffat described how she had to make strategic choices about her spending:

Yeah I do think that it is a bit more demanding now 'cos obviously with a teenage son and sometimes he requires things and I need to talk about it seriously with him ... when it came to his education books for his revision, £20 per book and he needed three, £60 and I said "It's education, fine, go for it" but if it's for fashion, accessories, I tend to say "Look, let's calm down"; because obviously if one child's going to be like that the others are going to start following and I need to keep that bit of control.

Riffat was clear that she was planning for the future by establishing clear criteria for spending now and how setting guidelines that she hoped her children might follow.

Interviewer: Are you preparing yourself for it or holding back spending in other areas?

Riffat: I've prepared myself for it and like I said when I go out I look for bargains, and it's not that they don't like the stuff, they do; but I notice when they go out they're looking at just a simple T-shirt for £20 and I'll probably get it for £5 or £7 and yet they still like it. But my sons have picked up my tactics, how mum shops around so that way, they're sensible in that way – but you know, obviously kids want what others wear and that's just money.

Interviewer: Do you envisage then that you've got more challenging times to come?

Riffat: Oh yes, definitely.

Interviewer: Does that concern you?

Riffat: I know I'm kind of laughing at it now but I know it is going to be challenging but I'm not going to worry over it 'cos obviously they're your children and you love them but they do listen to me if I say "I can't afford a £165 mobile" which I can do if I want to, I can give in but I thought if I start doing that now that's it they'll think "ask mum, she'll get it for us" so I've got to put my foot down when I think they're going a bit free with money.

Riffat also had a degree of flexibility in how she could pay bills and meet the demands of her children due to reciprocal arrangements with members of her family for borrowing money. Riffat was asked how she might meet an unexpected cost from her budget:

Riffat: Obviously I'd look at how much I've got and if I know that we're taking that out and I'm still ok to pay for all the direct debits then I'll take that money out and use it with what I need to. But if I know I'm going to struggle I go to my sister.

Interviewer: So you can borrow from her?

Riffat: Yeah she borrows from me, I borrow from her.

Interviewer: Are there other people you could go to, to borrow from?

Riffat: Yeah there's my brother, another sister, tend to leave Dad because he's elderly and he looks after my disabled brother but we tend to just do it as brothers and sisters.

The web of financial support is further complicated by Riffat's husband sending a fixed amount of money back to his parents in Pakistan – something he had been doing for the past fifteen years. The amount, Riffat said, had risen steadily from around £50 per month to £100 per month now, but because that had been factored into her budget planning she did not see it as causing any difficulty.

Stan is a long term resident of his neighbourhood and had been involved in local housing campaigns for several years before moving to his current home with his wife eight years ago. He now leads a very localised daily life and has been the carer for his wife, who is disabled, until recently when he became ill himself. He regards himself as fortunate that members of his extended family are close by and are regular visitors to his home. Stan and his wife now rely on benefits and have to budget carefully, as he explained:

The budget would normally buy gas and electric, we have them both on card meters, obviously we buy food, detergents, that kind of thing, the odd bit of clothing now and again.

I wouldn't say it's brilliant like, a brilliant life living on a benefit but you get by because you have to, it's as simple as that, you buy what you have to buy... it's like every other aspect in life, you get what you get, you do what you have to do.

Stan can manage on benefits if there are no unexpected emergencies, but when his cooker and fridge stopped working, he was in difficulty:

We went down to X [nearby town], there's a company down there where basically you can have what you want and you just pay it off every week so basically I needed a cooker, I needed a fridge so I went and got one, simple as that. We pay for it every week, it's a fact of life isn't it, that's what everybody does. ... In the long run it works out, doing it like that you end up

paying almost twice the price of the actual item that you're buying – but you're getting it when you need it, at the point you need, kind of thing.

Stan showed fortitude in facing up to some of these unexpected challenges and 'just gets on with it', stretching his money as far as he can:

I'm thrifty where I shop ... there are certain places you can go in the local area and that's how you get cheaper shop if you look for it ... I'll go to the food forum, just to get fruit and veg and stuff, that's where you can get them cheaper than the supermarkets.

Stan knows the extent of his budget, and said he makes it work for him, and remained upbeat despite recent setbacks – as shown by his response to the question of what he was proud of.

My grandkids, that's the big thing in our lives at the moment, keeping them happy, that's all my life's for; [if] everybody's fed, I'm a happy chappy.

Anthony has been a police officer for seven years and has lived in the area for 25 years. In the first interview Anthony said he was "doing OK"; he had a job and had managed to secure a mortgage to buy the original family flat, after a long period of struggling to make ends meet, as described below.

I'm quite grateful for where I am now to be honest because things have really changed since I started working for the police. ... 2002, a year or so before that I was close to losing everything, I was in massive rent arrears ... I was in debt because I had no real proper job, well I had three jobs. I used to get up in the morning, go and read electricity meters and, in the middle of the day, I used to do a cleaning job and at night I used to go and work in a control room of a black taxi company. I'd get home gone midnight, have about four or five hours sleep and it would all start again, but I had to do all of that to get myself out of debt and the aim was to try and buy this place and luckily I just managed to do it ... I never want to go there again.

Anthony is now much more cautious about his spending.

I said to myself "TV's a bit old I might treat myself to a new TV for my birthday" and I could go out and do that whereas before I would probably have had to wait six months to do that, maybe longer or get it on credit. That's another thing as well; before I would get things on hire purchase. I won't do that now. If I haven't got the money I don't buy it ... I don't have any loans, the only thing I have is my mortgage, nothing else, even my credit card, nothing.

The risk of 'burnout'

In some cases, respondents were managing to keep their money and their life together under duress when first interviewed but had since found pressures too great for them to handle.

Graham was 29 at the time of the first interview and had lived in the neighbourhood for two years with his partner. Graham worked full time as a landscape gardener and his partner worked as a care assistant. To supplement his income, Graham had a part time job as a DJ working seven days per week, sometimes for as long as 70 to 80 hours. He earned a minimum wage as a landscape gardener and worked extra hours to enable him to manage his finances and attempt to accumulate some savings. Graham lived in a fairly isolated area and felt that he had to run a car just to get about.

On minimum wage, my basic week is £186 take home. That's after work, doing the overtime, and the DJing to get. The DJing isn't legit, that's cash-in-hand. But the overtime ... I earn £33 an hour there.

By the time of the second interview, Graham's circumstances had changed dramatically, and his long and sustained working hours had led to a nervous breakdown, as he explained:

I left turf-laying last summer because the stress got to me, the big hours and all that ... I was going to start jobs very early in the morning, I'd had enough. I was taken ill really. I was on anti-depressants for a bit, I couldn't cope any more.

At the time of the second interview Graham was on Income Support.

Carl is in his twenties and is unemployed. At the time of the first interview, Carl had been living with parents but had recently moved to rented accommodation. He had worked in various locations but missed his family so came back to his home neighbourhood. As local jobs were low paid he had been commuting a considerable distance, but said he didn't mind as "you get used to it". At this time he had considerable debts which he was trying to pay off. When asked how he got by, he explained:

I don't know, it's just I've got good friends, and a good family who will always help me out.

Carl said he had little faith in the benefits system as a result of his own experience and although he was unemployed he did not claim housing benefit, and his debt was mounting. Carl has made some effort to clear his debt and had cut down on going out. He said he had not had a holiday for over five years. To make ends meet, Carl was working cash in hand. He tried to remain positive about his situation

You've got to adopt a positive attitude ... just by being proactive and trying to sort it out. By getting a job, by applying for jobs ... just getting out of the house and just feel that you are working anyway.

By the time of the second interview, Carl's debts had escalated; he had suffered a breakdown and was in receipt of Incapacity Benefit. He owed in the region of £5000 and despite the constant help from his friends, he could not manage to keep going. He reluctantly accepted help from his father:

It was pretty grim, I didn't want to borrow it ... he's [father] given it [money] me basically. I'd like to pay him back but I'm just not in a position to at the moment.

Carl now works two days a week on therapeutic work practice which enables him to earn extra money that he is using to reduce his rent arrears, and these have come down from £1600 to £1000 in this period. Carl's main priority was to reduce his debt by making sacrifices.

I wouldn't go out for a meal ... I wouldn't buy a new phone...

Carl had now lost his financial support network of friends. He said they were no longer in work, or were working shorter hours than before and found themselves with less cash:

I think everybody's belts had to tighten up recently, wouldn't bother my friends for money at the moment ... they're struggling, even if they've got a good job ... even their jobs aren't secure at the moment.

Discussion

With Graham and Carl's experiences as cautionary tales, what came across from many of the interviews was the *conditional* nature of any gains that had been made. Respondents were all walking tightropes that could start wobbling at any time – if family support was not available, if temporary contracts came to an end, if training did not lead on to employment and so forth. All the respondents had reasons for remaining within the neighbourhoods where they currently lived and, as with the

wider sample of residents overall, few entertained the idea of 'getting on' by 'getting out'. They were making the most of what was available to them locally, and they were often enmeshed in a web of social support and obligation that they could not, or would not want to, leave.

A second theme emerging from the accounts is the importance of *gaining self-respect* or the respect of others (such as one's children) through changing one's circumstances. It is not just about attempts to overcome material hardship. It embraces a wider range of activities to combat social stigma or (re) gain 'respect' and a sense of self (Pickering, 2001). Of course, the material and non-material benefits of certain actions may be closely linked – getting a job may bring with it increased respect and sense of self-esteem as well as more money, as it did for Connie. But the example of Geraldine illustrates starkly how getting a job may bring slender financial gains but considerable benefits of a less tangible kind. Others take pride in talking about the skills required to make ends meet – whether through loyalty cards (Shirley), carving out opportunities for overtime (Connie) or through disciplined expenditure (Riffat, Stan, Anthony).

A third theme was the way respondents talked in terms of their activities as an *ongoing process*, in which their own role was quite unremarkable, rather than as an exceptional case of 'beating the odds' or as demonstrating some elusive positive trait, in the way it is often treated in the literature (Rutter, 1987). This chimes with the findings of a recent study which refers to instances of resilience as 'tales of the unexpected', of doing better than might be predicted and of demonstrating competence in everyday situations, but according to their respondents' own definition of 'success' rather than some externally imposed measure (Canvin et al, 2009: 243). It is 'ordinary magic' (Masten, 2001) rather than remarkable heroism that informs their narratives – but this can be draining. Thus Connie states that she would like not to have to "struggle so much", for example, and Riffat talks about needing to "keep that bit of control". In each of these accounts, drawn from the sub-sample of respondents whose circumstances had changed in recent years, or between the two waves of interviews, it is not hard to find a lurking anxiety about the *provisional* nature of their position or, in the case of Robina, a sense that it might be a long tunnel to go down before there is light.

For those who feel they have moved on, a door may have opened, but it could ultimately prove to be a revolving door. This awareness feeds understandable caution that the improvement in one's financial position may in fact be short-lived, and over the longer term they may experience 'recurrent poverty' (Smith and Middleton, 2007) or the 'rubber band' of poverty. In his study of longitudinal data from the British Household Panel Survey between the 1970s and 1990s Stephen Jenkins described this syndrome as follows:

Each person's income fluctuates about a relatively stable long-term average – this value is a tether on the income scale to which people are attached by a rubber band, they may move away from the tether from one year to the next, but not too far because of the band holding them. And they tend to rebound back towards and around the tether over a period of several years ... in addition, rubber bands will break if stretched too far by 'shocks', leading to significant changes in relative income position.
(Jenkins, 2008, pp. 2–3)

The question immediately arises as to whether the economic downturn represents such a 'shock', causing many of those who have improved their position to be left stranded as their invisible rubber bands start to snap, and leave them even further back from where they started. We consider the impact so far of the downturn on the perceptions and experiences of respondents in each of the six neighbourhoods in the following section.

5. The gathering storm? Perceptions of the economic downturn

When this research programme was originally devised, the prospect of a severe economic downturn seemed unlikely. However, by Spring 2008, the time of wave one interviews, the first signs of the housing market slowdown were appearing, even though the full scale of the banking crisis was still some way off. By the wave two interviews a year later there was an officially announced recession, the banking crisis had unfolded with a vengeance, and the government had responded with a variety of rescue measures – from purchasing shares in struggling banks to the housing market rescue package through to quantitative easing – as ways of keeping demand going in the system. However, the responses from residents in the six research neighbourhoods suggested that the direct impact on the communities had so far been relatively limited, although many commented on their ‘preparatory strategies’, with a palpable unease and anxiety about the future impact of the downturn on household budgets, jobs and services ‘downstream’. Before examining similarities and differences in the responses, it is worth reviewing some of the key characteristics of each of the neighbourhoods.

Neighbourhood profiles

Amlwch

Amlwch is a small town located on the northern tip of Ynys Mons (Isle of Anglesey). It is the fourth biggest settlement on the island and has a population of 1,400. It is relatively isolated geographically and the nearest towns to it are Llangefni (13 miles away) and Holyhead (20 miles). Amlwch comprises distinct neighbourhoods, including Amlwch Port, which was once a thriving port, Amlwch town itself, where most shops and services are based, and Craig-y-don, a small local authority housing estate located between Amlwch and Amlwch Port. The residential areas contain a mixture of property types, although most of the stock consists of houses of traditional construction.

The town was once of the main centres of industry in Wales. It had one of the world’s largest copper mountains (Parys Mountain), was once a centre for ship building and repair, and the base for a chemical plant which extracted bromine from sea water. However, these industries have all closed and, despite the continuing economic value to the town of the nearby Wylfa nuclear power station, the town has been in economic decline for the past thirty years. As a relatively deprived area, there is some regeneration activity being undertaken in Amlwch, coordinated by the regeneration agency for Wales, *Communities First*. There has been a limited influx

of retired households moving into the area (especially from the Liverpool and Manchester areas) but Amlwch is not seen as 'holiday home' territory to the same extent as many other towns in Anglesey.

For statistical comparison the lower super output areas (LSOAs) selected do not match exactly the study area but they nevertheless provide fairly reliable estimates of its socio-economic position. In terms of the Welsh Index of Multiple Deprivation (IMD), Amlwch is in the second most deprived decile in terms of community safety, environment, access to services and housing, and in the third most deprived in terms of income and its overall ranking. It is in the fourth most deprived decile for employment, health and education. Its isolation is partly reflected in a population turnover rate for 2005/6 of 44 per 1,000 population (compared to a median of 78 per 1,000 for England and Wales). The age profile is broadly similar to district and national averages with a slightly higher proportion of those under 16 (20 per cent, compared to 18 per cent for Ynys Mons and 19 per cent for Wales). Slightly higher proportions of the population were lone parent households (13 per cent) or single person households (35 per cent) than in Ynys Mons (11 per cent and 29 per cent) and in Wales (12 per cent and 29 per cent). In terms of ethnic origin, 98 per cent of Amlwch's population is white British/Irish (the same as for the district and one per cent higher than the national average).

In the 2001 Census, just over two-thirds (67 per cent) of households in Amlwch owned their homes (68 per cent in Ynys Mons and 71 per cent in Wales) and 18 per cent were in the social housing sector (compared to 17 per cent and 18 per cent respectively). Many residents speak Welsh and it is the first language for some. In August 2009, 7 per cent of the working age population in Amlwch were on Jobseeker's Allowance (compared to 4 per cent in Anglesey and 4 per cent in Wales), 11 per cent were on Employment Support Allowance/Incapacity Benefit/Severe Disability Allowance (compared to 9 per cent and 10 per cent) and 2 per cent were on lone parent Income Support (2 per cent and 2 per cent).

Hillside

The neighbourhoods of Hillside and Primalt (popularly referred to just as Hillside) made up one-third of North Huyton New Deal for Communities (NDC) intervention area (the other areas were Finch House, Fincham, Woolfall North and Woolfall South). These two neighbourhoods, and the wider NDC area, form a part of the collection of inter-war and post-war municipal housing estates that were developed in and around Huyton as 'overspill' from the City of Liverpool slum clearance programmes and the expansion of the Liverpool Docks.

The majority of dwellings in Hillside are two storey semi-detached and terraced family houses arranged in traditional street patterns, although there are also two tower blocks (one of which has been renovated and the other is empty). Households in the case study area are predominantly white, with just one per cent of residents from a minority ethnic background, according to the 2001 Census. In August 2009, 9 per cent of the working age population in Hillside was on Jobseeker's Allowance (compared to 7 per cent in Knowsley and 4 per cent nationally), 19 per cent were on Employment Support Allowance/Incapacity Benefit/Severe Disability Allowance (compared to 13 per cent and 7 per cent) and 6 per cent were on lone parent Income Support (4 per cent and 2 per cent).

The local authority stock was transferred to Knowsley Housing Trust in 2002, and this led on to the production of a masterplan to remodel the area, by extensive demolition, much of it in Hillside, and redevelopment predominantly consisting of housing for sale. During the period when the masterplan was being prepared, demolition of properties, many of them void and declared structurally unstable, continued in various streets on the estate. This reinforced the sense of physical isolation in certain parts of the estate, with many unused open spaces that had yet to be developed for any purpose. The masterplan proposed that 1,200 homes should be demolished (of which 700 had already been cleared) and replaced by 1,450 new properties, of which 89% were to be homes for sale, 3% for low cost home ownership and 7% for social renting, on a 'pepper potted' basis.

Many of the households had already moved out of the area and many continued to do so, but others stayed put until the option of a new property in the neighbourhood was made available to them. All residents in properties to be cleared were eventually rehoused, elsewhere on the estate, outside the area or in the new developments, by the beginning of 2010. The private development of 400 properties in the Hillside part of the estate was, however, suspended in late 2008, as a result of the recession and the consequent difficulties faced by two of the developers involved in the scheme. Part of the scheme recommenced in early 2010 but the postponement has caused a lot of local disquiet, both in terms of the delay in rehousing a few of the remaining residents but also in terms of the visual aspects, in that this part of the estate has been an empty building site for well over a year.

The Hillside estate has few public buildings and amenities, and the last remaining post office in the area closed last year. Beechwood Primary School, which was one of three primary schools in the North Huyton area, has also recently closed down. The one public building in Hillside, the 'Hillywood' Community Centre, is well used by a range of local groups, residents and stakeholders. It is staffed by two paid community workers and a small band of (very) dedicated volunteers. There are problems with anti-social behaviour in parts of the estate and reports that drug use and drug dealing had become more prevalent in the past two or three years.

Oxgangs

Oxgangs is a suburb of Edinburgh, located in the south-west of the city. The development of the area started in the early 1950s; it had previously been mostly farmland and was considered part of the countryside on the fringe of the city. The area consists of large housing schemes, ranging from Edinburgh City Council-owned high rise tower blocks to private bungalows. A large proportion of former council-owned properties in Oxgangs have been bought by tenants under the Right to Buy scheme, and there is now a high demand for what remains of the council housing stock in the area. In August 2009, 6 per cent of the working age population in Oxgangs were on Jobseeker's Allowance (compared to 3 per cent in Edinburgh), 15 per cent were on Employment Support Allowance/Incapacity Benefit/Severe Disability Allowance (compared to 9 per cent) and 3 per cent were on lone parent Income Support (2 per cent).

The neighbourhood is well served by a variety of shops, amenities and public facilities. It has two small shopping areas at each end of Oxgangs known to the locals as the 'top' and 'bottom' shops. The top shops (Oxgangs Broadway) are the larger and feature a small convenient store known as 'Denis's', named after the owner of the shop. Other shops in the top area include a newsagents, a hairdressers, and three take-aways. There is also a post office and a pharmacy. The local library is a popular and well resourced hub of the community, and is regularly used for meetings and classes as well as for its wide range of books and IT facilities. Oxgangs has three primary schools, as well as a nearby high school with a very good reputation locally and further afield. Two neighbouring primary schools situated on Oxgangs Green (Comiston and Hunters Tryst) were recently merged and renamed Pentland Primary. Local churches in the area include: Church of Scotland, Scottish Episcopal Church, a Roman Catholic Church and a recently built Kingdom Hall of Jehovah's Witnesses.

In 2003 Edinburgh City Council (in consultation with tenants) took the decision to demolish and redevelop Oxgangs high rise flats, originally known as Comiston Luxury Flats. In April 2005 the long-standing tower block, Capelaw Court, was demolished to make way for new housing. Capelaw was one of three high rise flats built in Oxgangs Crescent in 1961 and 1962. The other two buildings (Caerketton Court and Allermuir Court) were then demolished in November 2006. The new homes, built on the site of the high rises, were designed in consultation with local people, and provide a mixture of tenures and dwelling types, including provision for older people and people with disabilities. Some local residents were initially reluctant about moving into the newly available accommodation because of its location and lay-out, but after the initial disruption of demolishing the blocks, the

scheme has proved popular. While the early phases of the new development provided opportunities to rehouse existing Oxcgangs residents, more recent schemes have attracted households from outside the area.

Wensley Fold

Wensley Fold is a neighbourhood in Blackburn, a Lancashire town with a population of some 100,000 in 2001, and the administrative centre of the unitary authority of Blackburn and Darwen (population 137,000 in 2001). The area has a population of approximately 3,000, occupies a hillside situation and is characterised by rows of parallel terraced houses organised in a compressed grid pattern. Recently, the area has been subject to redevelopment, initiated by the local authority in partnership with a housing association as a Single Regeneration Budget programme, but funded in the later stages by Elevate (now Pennine Lancashire) Housing Market Renewal programme, with a number of terraces being demolished and replaced by new-build double-fronted terraced properties, with more space between each row allowing for gardens and back yards to be developed. (The redevelopment was undertaken on one side of the streets and the opposite side was left clear).

In the early stages of the redevelopment, a relatively high proportion of long-standing predominantly white residents moved out of Wensley Fold to an adjacent neighbourhood, but this exodus decreased as the redevelopment took place and it was claimed in one interview that several of those who left now wish to return.

Blackburn has a long history of immigration, particularly from India and Pakistan, and one in five (21 per cent) of the population in the town were recorded as of South Asian ethnic origin by the 2001 Census. In the study area, more than half of the local population were recorded as having a non-white ethnic origin by the 2001 Census, and 51 per cent were recorded as of South Asian ethnic origin. There is a relatively high proportion of professional and skilled workers among the cohort of in-migrants. More recently, Blackburn was a dispersal area for asylum seekers and has received a relatively high level of post-2004 economic in-migration. In August 2009, 8 per cent of the working age population were on Jobseeker's Allowance (compared to 5 per cent for the Blackburn with Darwen area), 18 per cent were on Employment Support Allowance/Incapacity Benefit/Severe Disability Allowance (12 per cent) and 4 per cent were on lone parent Income Support (3 per cent).

The area has a vibrant local shopping centre, with local fresh food shops specialising in South Asian produce. There are also a number of major supermarket stores on the edge of the area and the town centre is within walking distance. Local community resources include a community centre that runs various training,

educational and social activities targeted at the whole population, and other cafes and community venues, as well as places of worship and parks.

West Kensington

The West Kensington case study area is located in west London, in the London Borough of Hammersmith and Fulham. The area is located within walking distance of Earls Court Exhibition Centre and a number of London Underground stations including West Kensington, West Brompton, and Earls Court. The area is surrounded by several high status neighbourhoods, including Chelsea, Baron's Court and Kensington.

The case study area, which comprises 1,800 properties in two social housing estates, West Kensington and Gibbs Green, forms part of a larger neighbourhood which most locals refer to as 'West Kensington.' The neighbourhood is centred on the intersection between North End and Lillie Roads, where most of the area's numerous shops, pubs and cafes are located. The area also has a bustling (semi-permanent) market which is located on Lillie Road. The West Kensington and Gibbs Green estates are located in the north of the New Deal for Communities area on the eastern side of North End Road. The wider West Kensington area is a diverse and mixed income locality and contains some households with above average incomes. In some parts of the area, property prices are very high, with high end properties selling for more than £1.5 million.

Sixty-five per cent of households were described as 'white' or 'white other' in the area (78 per cent in Hammersmith and Fulham and 91 per cent in England) and 21 per cent described themselves as 'black' (compared to 11 per cent and 3 per cent respectively). The black and minority ethnic population includes members of Afro-Caribbean, West African and Somali communities. On the estates in the area, 65 per cent of households were in the social housing sector, compared to 33 per cent in the borough and 19 per cent nationally, and just 25 per cent were owner-occupiers (compared to 44 per cent and 69 per cent respectively).

The study area is covered by the North Fulham New Deal for Communities programme, and social housing units on the West Kensington and Gibbs Green estates are in the process of being modernised as part of this initiative. The West Kensington estate comprises approximately 1,000 units and was built in the early 1970s. It is a mixed development comprising five tower blocks, low rise flats, maisonettes and some terraced houses. The Gibbs Green estate comprises some 160 flats and maisonettes, built in the late 1950s and early 1960s. The properties are set out in six four storey blocks and one eight storey block, which was due to be replaced by low rise housing and a communal hall under redevelopment proposals.

More recently, the area has been the focus of a controversial plan for major redevelopment of the wider area, including the nearby Earls Court complex, owned by the developers Capital and Council (Capco), once the 2012 Olympics has finished. An ambitious and politically high profile local authority (London Borough of Hammersmith and Fulham) has expressed interest in including the phased redevelopment of the West Kensington/Gibbs Green estates into this plan. This had led to a public campaign, and a petition signed by 80 per cent of the residents in opposition to the proposals, due to their concerns that they will be displaced and suspicions of reassurances given by the council that alternative housing would be offered on a 'like-for-like' basis (*Fulham and Hammersmith Chronicle* 19 February 2010). The recently formed West Kensington and Gibbs Green Residents' Committee has convened a series of public meetings and the proposal became an issue in the national and local election campaigns in May 2010.

West Marsh

West Marsh is a neighbourhood of Grimsby, the largest town in the district of North East Lincolnshire, with a population of about 90,000. Grimsby has a long history as a fishing port and nearby Immingham is a major container port. Other major employers in the district include the chemical and food processing industries, where shift work is the norm. West Marsh is located immediately adjacent to the town centre and a major feature of the area is the River Freshney, which runs west to east through the neighbourhood. On the north side of the River is a park. Together, these two physical features divide the neighbourhood into two distinct areas. North of the River and West of the park is an area often referred to locally as 'Gilby'. This area is relatively isolated, and consists of three parallel no-through-roads, criss-crossed by six parallel no-through-roads. South of the river is an area that many local people refer to as 'West Marsh', which is characterised by parallel roads of terraced houses.

The population of the LSOAs that are almost equivalent to the study area was just over 3,000, according to the 2006 mid-year estimate. Almost two-thirds (64 per cent) were of working age and 23 per cent were less than 16 years old. The area has a relatively small older population (13 per cent of the population, compared to 20 per cent in north-east Lincolnshire and 19 per cent in England). According to the 2001 Census, a relatively small proportion of households are couples, with or without children (46 per cent, compared to 57 per cent in the district and 57 per cent across England). Lone parent families make up 17 per cent of households, compared to 12 per cent in the district and 10 per cent in England. The area is relatively deprived, falling within the most deprived decile of LSOAs in England. The area is placed in the lowest decile in relation to education skills and training, crime and the living

environment on the Index of Multiple Deprivation (IMD). It is in the second lowest decile in terms of income, employment and health. In August 2009, 11 per cent of the working age population in West Marsh was on Jobseeker's Allowance (compared to 6 per cent in North East Lincolnshire and 4 per cent in England), 10 per cent were on Employment Support Allowance/Incapacity Benefit/Severe Disability Allowance (compared to 8 per cent and 7 per cent) and 6 per cent were on lone parent Income Support (3 per cent and 2 per cent).

The neighbourhood, like the wider district, is ethnically homogenous and according to the 2001 Census, 98 per cent of the population of the neighbourhood and the district were white British/Irish. The study team came across anecdotal evidence that migrant workers from the EU accession states had arrived into Grimsby in recent years, with some people settling in West Marsh, although the scale of new immigration is unclear.

Terraced housing is the dominant built form in the neighbourhood. Many of these properties have no garden or curtilage at the front, the front door opening straight onto the street. A relatively large proportion of the housing stock is privately rented (20 per cent, double the district and national average), while the proportion in the owner occupied sector (64 per cent) is below the proportion in North East Lincolnshire (72 per cent) and England (69 per cent). There are a limited number of community facilities in the neighbourhood and a large number of shops are shut and boarded up. There is, however, a community centre on the northern fringe of the area, which provides various courses, classes and groups, including youth activities.

Charting the effects of the downturn

Much of the research and evidence about the recession that has emerged so far has been concerned with questions of how its impact might develop over time – but many of these commentaries have been based on tracking various statistical measures, and their spatial and economic effects, rather than through more experiential research methods. The Audit Commission (2009), for example, has produced a 'life cycle' model for recessions which divides effects into three waves. In the first wave, the economic impacts ripple through with firms closing, a decrease in property prices, a sharp fall in new property development, reduced household income and then an important lagged effect on employment levels. This can also be illustrated through Stafford and Duffy's (2009) review of the changing impact of the economic downturn in previous recessions. Comparing the recessions of the early 1970s, early 1980s and early 1990s, they show that, in the early 1970s, the rate of unemployment rose and remained high for 49 months before it began to fall; in the early 1980s the duration was 80 months before the rate fell; and in the early 1990s it was 36 months.

The second wave in the 'recession life cycle' involves the social impacts (increased homelessness and repossessions, rising crime, increased domestic violence, mental health problems and family stress). The third wave witnesses unequal recovery, with some areas rebounding to their former prosperity while others continue to suffer from long-term social and economic problems.

Even though the Audit Commission report acknowledges that 'no two recessions are the same', the current recession suggests that some of this broad sequence might need modifying even at this stage. The fall in average property prices has been relatively modest (although there have been sharper declines in certain sectors such as city centre apartments) and the effects on unemployment levels has been far less drastic at the time of writing (May 2010) than initially anticipated. Of course it may well be that the effects of the recession will unravel over a longer time frame than in the early 1990s. One factor that is clearly different this time around is the sharp reduction in public expenditure that will accompany the evolution of the process, which may give rise to a parallel life cycle of its own.

Tracking the course of this journey, from the 'upstream' origins of the recession to its 'downstream' consequences, is a metaphorical current that goes from the powerful to the powerless, from the intangible (such as derivatives) to the all too tangible (jobs), from the global to the local, and from the corporate to the personal. We can see this process in the way the downturn was starting to take shape in the words of some, but by no means all, the residents in our six neighbourhoods when interviews were conducted in 2009. For many it was an indeterminate threat that had yet to take on a clear form, although the impact on the viability of some neighbourhood facilities was often mentioned. What was feared most at the time was the future loss of jobs – less evident were the future pressures on public services or social benefits.

In terms of the effects on employment, a recent review of the recession in the northern city regions (Dolphin, 2009) showed that the impact has so far been highest in those areas where unemployment was already above the national average. It has also affected low skilled workers most (because they tend to be concentrated in the more vulnerable economic sectors and because employers may be more concerned to retain their skilled workforce, other things being equal). It has particularly affected the manufacturing sector, notably when it contains low 'value added' industry, at risk of competition from emerging economies; and where jobs were being shed before the downturn came into play. However, one or two years hence, the segments of the labour market that will be especially hit will be in certain parts of the public sector.

The other obvious consequence of the imminent reductions in public spending is how they will affect programmes designed to mitigate the social effects of the downturn (the 'second wave'). This emerged as a critical factor, for example, in the

recent review of the impact of the downturn in the North of England – a report which stressed the importance of public investment in regeneration keeping momentum going since the start of 2009, and underlined the risks of reducing support for these programmes over the next couple of years (Parkinson et al, 2010).

Potential housing market impacts which could affect many low-income owner-occupiers, such as an increase in repossessions, have yet to increase to the levels initially anticipated, due to a prolonged period of low interest rates and lenders treating possession as a last resort in a depressed market (Chamberlin, 2009). However, a recent study of 58 low-income families in four British cities found that a quarter had experienced a recent fall in income and that mortgage holders were particularly vulnerable, due to the growing debt that accrued (Ben-Galim and Lanning, 2010).

At the present time, the pressures on public spending are only just beginning to have a tangible impact. Karen Day (2009), for example, has described the differential impact of the recession in four communities in Swindon, Merthyr Tydfil, Bradford and Jarrow. Her report combines brief biographical profiles with a summary of the main challenges for each area in turn. Day's report emphasises the extent to which the return to growth, or at least the bottoming out of the downturn, could mask the continuing impact in more deprived communities. It refers to issues such as the strains on community cohesion, abandoned new developments, the strength of volunteering activity, the importance of the social infrastructure, lack of jobs for young people, and the local controversies around the impact of regeneration. But the main thread running through Day's account is the extent to which these communities are reliant on public services, free school buses, drug outreach services, community support officers and how the full impact of the recession on their livelihoods could therefore still be some way ahead. Such factors need to be borne in mind when considering the responses in the six research neighbourhoods discussed below.

The 'invisible' downturn – economic hardship as a 'fact of life'

In the wave two interviews, many of the responses given to questions about the impact of the downturn so far indicated that for many respondents the weight of history – of long-term economic hardship and decline, with previous downturns leaving their own legacy – bore down heavily. The change from 'boom' to 'bust' was not recognised, because the 'boom' had passed many people by in the first place. For a respondent like Lloyd, a pensioner from Amlwch, for example, the period of sustained national economic growth in the 1990s and 2000s was something of a mirage. In relative terms, the specific period denoted by the term 'recession' meant little and, when asked why it had had relatively little effect on the community so far,

Lloyd simply noted “*There’s not much wealth here anyway*”. Betty, a middle aged resident from Oxfords, expressed similar sentiments:

Yeah, we always have a credit crunch anyway, we’ve had it every year for every day of our lives since we’ve been married or whatever so it’s no different for us, if you’re a low-income worker. So it’s no different from every other day.

There are other factors reducing or delaying the tangible impact of the downturn in these communities. One of the initial housing market impacts, for example, has been the difficulties obtaining a mortgage for those wanting to gain a foothold on the housing ladder; but this did not affect many of the respondents, because they were tenants. In terms of the impact of the downturn on household incomes, only a very small number of respondents in the overall sample had lost their jobs as a direct result, although many had heard of job losses in the area, or knew people who had been affected. The fall in interest rates had affected those who were supplementing their earnings with savings, though again only a minority of residents were in this position – borrowing was a much more common activity than saving. Mandy, a middle aged resident from Amlwch was, however, one of those who had been badly affected:

I had money from the sale of my mother's house which I put into a three year term and got back slightly more, and I was hoping by investing that the interest off that would bump up my pension to make me comfortable, and you know what's happened since. One month I got £120 off it, the next I got £50 off it and I thought 'I'm not going to live off that', so I'll have to keep working until things get better...

When asked how long she would now have to keep working, Mandy’s reply was simply “*How long’s a piece of string?*”

Many of the respondents, like Lorna, were on fixed incomes and felt that they had not been affected as yet by the downturn, although many were anxious about the bleaker times ahead.

Well the people who work, it's got to be, the ones that are trying to keep their houses and one thing and another, it's going to affect them but these people that are unemployed it doesn't affect them at all.

I've noticed locally it hasn't affected a lot of people readily because we're already on low paid jobs anyway or low incomes, either paid or on benefits, so it hasn't really affected Amlwch greatly.

Those without savings had no ‘buffer zone’ to tide them through difficult periods when they were between jobs, or when unexpected demands on the household budget appeared. The risks of being forced to borrow at high rates from ‘loan sharks’ were recognised, often from bitter experience. Nevertheless, several respondents anticipated that there might be no other alternative in the future.

The ‘visible’ downturn – increased costs and a shrinking ‘social realm’

Many respondents in the second wave of interviews talked about how costs of basic consumer goods had increased, and spoke about the need to ‘trade down’ when shopping, to substitute brand for own-label goods, and to dispense with the ‘luxuries’. Many households were already undertaking inventive strategies to make ends meet before the effects of the recession would be felt. As Cordell, a resident from West Kensington in her thirties, put it:

We’ve learnt how to cope ... we wasn’t splashing out beforehand so it hasn’t made a difference, only because we’ve tightened our belts before; we continued in the same way.

In housing terms, the most immediate impact in economically vulnerable areas has been the abandonment of some housing-led regeneration programmes, as developers have tended to draw in their horns to avoid or abandon more ‘difficult’ schemes and keep to ‘tried and trusted’ programmes instead (Cole and Haigh, 2010; Dolphin 2009; Ecotec/GVA Grimley, 2009). Among the case study neighbourhoods this has been most keenly felt in North Huyton, where an ambitious programme of redevelopment, through the construction of around 400 ‘affordable’ housing units, was suspended at the end of 2008. The scheme was being undertaken by a consortium of three developers and when it was suspended only sixty properties had been completed. As discussed earlier, the programme was designed to be a major piece of the jigsaw to produce a more socially and economically mixed neighbourhood. At present, it has tended to reinforce lingering cynicism from some existing residents about the whole approach to remodelling.

At the time of writing, the Hillside scheme has yet to recommence, and a joint bid for ‘kickstart’ funding to the Homes and Communities Agency was turned down, although some work has now recently restarted on the road layout. The programme was designed to be the final chapter in a major scheme to remodel the estate as a mixed tenure neighbourhood – instead, since the postponement of works, the term ‘looks like a building site’ has never been more apposite.

In some neighbourhoods the early visible signs of the recession were noted by many respondents. The recession was considered to have accelerated the process of diminishing neighbourhood-based resources, as shopping at the more expensive local shops was being replaced by travelling to large supermarkets further afield, and as some previously social activities were being replaced by cheaper, domestic alternatives, such as watching a second-hand DVD at home with a pizza, rather than having a 'night out'. This phenomenon was especially marked in those neighbourhoods which had witnessed an ebbing away of the original communities that had grown up around a local industry. As Adrianna from Amlwch noted:

We used to have a cinema, and now it's just flats and flats and flats getting built everywhere ... There are very few shops in Amlwch so I have to leave to buy clothes and things like that. There used to be five butchers and a lot of other little shops for different things, bakers a veg shop but they've been shut down and replaced by Chinese restaurants, Indian restaurants. I don't know how they survive in such a small place. It's sad that there are no more little shops and cafes because there aren't enough places to socialise now ... The old Chapel on this road is now being turned into a block of flats and it's just not attractive for people living here, it's not going to be a community space anymore and that's a shame.

The closure of the post office as the last shop remaining in a parade of shops was keenly felt in North Huyton, as was the closure of pubs and clubs in Amlwch and West Marsh. The new community centre at North Huyton, due to be opened in March 2009, was also delayed (now due in early 2011) as a result of the delays to the overall programme of 'remodelling' the neighbourhood. This had a marked impact on some of the longer standing residents in the area, who claimed it was the last chapter in a long story of civic neglect.

While it is arguable how far some of these new developments were the direct consequence of the downturn, they had a powerful effect on perceptions about longer term economic prospects. Not only, it seemed, were residents' personal circumstances facing decline, but their shared social space in the neighbourhood was in retreat as well – a physical manifestation of long-term economic processes. As Callum from West Marsh pointed out, local facilities had an important social function, even if costs were higher:

Well, when you've got a shop there you expect it to be open and it's another 10, 15 minute walk to the next shop. You need a shop in any community because it's a hub isn't it? Even though I wouldn't do the shopping in there 'cos it's expensive. But people run out of milk or they need six eggs it's there, isn't it, convenience basically.

A fuller discussion of the role of neighbourhood amenities in the six areas is given in Hickman (2010).

This sense of loss was far less in evidence in West Kensington, where neighbourhood boundaries were more porous and where residents expected to move out of their area for jobs, socialising and leisure pursuits.

There has been considerable discussion in recent years about the demographic 'hollowing out' of certain neighbourhoods, especially social housing estates, where economically active middle aged households have left, to be replaced by young families where the parents are not working, alongside elderly households who remain. The recession was seen, then, to hasten a parallel process – the *physical* hollowing out of some neighbourhoods. It would be mistaken to see this as a universal or linear trend. In Wensley Fold, for example, the development of the South Asian community in the past twenty years had helped to revive local social, religious and leisure amenities, and has injected the neighbourhood with new life. Elsewhere, newcomers such as holiday-home owners in Amlwch or migrant workers in West Marsh were considered less neighbourhood-focused than the indigenous population. The economies of scale associated with many elements of consumption meant that the neighbourhood niche market was one of the first to be affected by the downturn, especially in low-income areas.

One conclusion to be drawn from this discussion is that while the early direct effects of the recession had been relatively moderate for many respondents in terms of household income or even jobs, many claimed that it had an impact on *place*, and on 'their' place at that. The third round of interviews will gauge whether and how this has changed in the intervening twelve months.

6. The impact of the recession at the community level

So far we have examined the perceptions and experiences of respondents through individual accounts and across the sample as a whole. In this section, we attempt to tease out some systematic differences in response that emerged from the interviews in terms of the early impacts of the recession. Two factors emerged as particularly important – the structure of the local economy and the strength of neighbourhood ‘social resources’. Both of these factors, we suggest, give different degrees of flexibility to residents in these communities in absorbing the impact of the downturn as it unfolds – some deprived communities, in short, are likely to be more exposed than others.

Economic opportunities

We have noted already that the recession has affected the traditional manufacturing sector most, even if subsequent phases bear down more heavily on the public sector. This was notable in our own six neighbourhoods in that the two most isolated areas (economically as well as geographically) were the places where concerns about employment were most prominent in the responses about the impact of the recession. In these two areas, many had already extended job search patterns to remain in employment. This could involve travelling vast distances to find and then keep hold of a job, often with negative consequences for family life, as Geraldine from West Marsh noted:

My partner's brother does the same job [pipe layer in the North Sea] but again he has to work away for them to have that life, so it's weighing up the pros and cons ... I personally would rather have my husband home every night, especially when you've got the kids. My best friend, she has got a three year old but she doesn't see her dad for six weeks at a time.

In a similar vein, Callum spoke about wanting to work nearer to his home in West Marsh rather than travel to Scunthorpe twenty miles away, as he had done recently

... when I worked at Scunthorpe I had to get up at half past four in the morning to get me there for six and it's six 'til two and you work two 'til ten the following shift ... you'd meet yourself coming back.

Those communities where low wages and casual employment were already embedded in the local economy were starting to suffer even more now. The decline of the fishing industry in Grimsby, for example, which primarily affected male unemployment, was now being followed by the closure of food processing plants

(Parkinson et al, 2010), where many of the women in West Marsh had worked shifts. People like Stuart felt they were in the front line of the recession:

It's all agency work over here and ... several of them have actually admitted they'll find you some work and then they'll not give you some work and then they'll sign others because it looks good on their books for their head office or whatever and increases your bonuses and things ... so they really mess you about.

Similarly, Ethel from West Marsh noted that the opportunities to get factory work were diminishing: “You could go out of one job and go into another, you can't do that now.” Her husband Harold spoke about redundancies at two large food processing plants – Youngs and Mariners.

Grimsby as a whole, work wise, it's gone downhill a long way because there's been factories closing here, there and everywhere so there is, considering the size of the town, which I don't think is a very big town compared to others, but there is a lot of unemployment.

Lorna from Amlwch referred to the slender thread on which the economic fortunes of the town depended – whether the ‘Wylfa B’ was to be commissioned in the next generation of power stations:

... because that's such a big employer on the island that everyone's hoping and praying for Wylfa B to be done. If that's commissioned then that won't really have a ripple effect on the island, but if there is no Wylfa B then that will ripple straight through the island and they'll lose a lot of jobs locally, because you've got all the people that feed into Wylfa, the caterers, the supporting services that go into Wylfa.

Also from Amlwch, Robert (a long term resident in his twenties) was pessimistic about any economic revival, not least because he claimed that only one of the fifteen business units on a local industrial estate was in use. He also cast doubt on whether plans to diversify the local economy through promoting tourism were going to pay dividends.

I honestly think it's the wrong route because we're right at the end of the road. If you want tourists to come here you've got to beat all the other places that are trying to get tourists like Beaumaris, Llandudno. You've got to outdo them and they are just as beautiful as the headlands that they've got here so I think ... whoever's doing feasibility study in the council I think they need to get a new job; because the only way around here for this place is the fishing, the chartering and for anglers and if they were to publicise that and adverts on

TV, give the fisherman grants and maybe not tax them so much ... there's loads of little things they could do and that would bump up the industry but they don't.

The lack of diversity in employment opportunities is likely to be compounded if there are problems of accessibility to places where jobs may be available. The rurality and setting of Amlwch may make it a contender for a potential tourist destination – but its isolation was seen less positively by Stephanie, a young mother who occasionally made the trip to Bangor, the nearest town, with her daughter on the bus:

It's not bad, it's a return ticket, you get there and back for about a fiver which isn't too bad but I think it's the time on the bus that puts you off going there which is why I only go once a month and especially with her I tend to try not to go because even though I have to go she's terrible. Wish they'd do some more shops up here.

At the opposite extreme, many residents in West Kensington repeated the same thing when asked about what they liked about the place:

It's near for everything, Tesco's is very near, the market, station road, bus station, it's a good area and for this house there is parking for my husband and no houses in front of you.

... so it's convenience more than anything, I wouldn't say that it's because I like the area. But I love all the traffic, I love all the buses, I love the fact it's only a five minute walk to the train station, everything I need is here ...

Like I say the main thing is the area's so well connected, that's its biggest asset.

The concerns of residents in West Kensington related to the high costs and low quality of housing and fear of crime rather than any difficulties finding jobs now, or indeed in the future even when the effects of the downturn continue to unravel.

Local social resources

The term local 'social resources' has been used here as a generic description to encapsulate local social and family networks, the presence or absence of sites for 'informal social interaction', voluntary and community activities in the neighbourhood, and local public services such as nurseries, schools and health centres. They are akin to what Orr et al (undated) refer to as 'social assets' and 'public assets'. The key point is that these two types of resources are complementary rather than mutually exclusive. Many of those households who were withstanding some of the

economic pressures on them were reliant on both forms of support: friendship networks or family relationships were seen as a supplement, not a 'substitute', for other voluntary and statutory services. They were intertwined. This is an important observation in the light of recent political discussions about the relative roles of 'society' and the 'state' in providing more cohesion in economically and socially disadvantaged neighbourhoods.

In terms of 'insulation' against the effects of the recession, respondents in all the neighbourhoods mentioned time and again the value of strong family and social networks in the locality – in many cases, networks originally forged in adversity. The tenacity of family and friendship ties was undeniable, although the strength of neighbourly ties was more variable from one household to the next. There was little evidence from the interviews with residents to support current political rhetoric about 'broken' communities or 'broken' families. However, the presence of strong networks was not a universal feature. Denser networks of reciprocal financial, caring and social support were most in evidence in North Huyton and in the South Asian community in Wensley Fold. Amlwch had similar networks, although the out-migration of young adults seeking work had made more of an impact over the past twenty years. A key pointer to the existence of such networks was the evolution of the neighbourhood over time, and whether the 'points of arrival' of different cohorts of residents had engendered shared experiences of 'place' or not.

For this reason, the pattern of social relationships was rather different in West Kensington and West Marsh than in the other areas. Not untypically for such neighbourhoods in London, West Kensington consisted of a diverse cultural mix of 'micro communities', where the immediate neighbourhood was of less salience to the daily lives of residents than in the other areas. It was the 'convenience' of the place and its connection with 'elsewhere' that mattered more. The evolution of the population in West Marsh had followed a rather different path – here, the loss of neighbourhood amenity was most acute (there was a community centre which was not heavily used) but this was not apparently counterbalanced by good access to other places. There were few cases of long standing local family ties in the area and many of the respondents had been 'dislodged' from other parts of the town or county and 'ended up' in West Marsh, not least because the housing was more affordable than elsewhere.

Of course, the picture was mixed, as in all the neighbourhoods, and there were a few signs of local social resources being used. One resident from West Marsh, for example, spoke about a local system of shared child care to enable other mothers to attend the job centre. But the dominant view was of the reluctance to use public spaces due to the fear of crime, isolation and lack of neighbourliness. Several respondents lived very constricted lives in their use of space. Ventures into the social realm were premised more around attempts to impose informal control than

the receipt or offer of social or material support: 'looking after' others had a different connotation than it might in other neighbourhoods.

There was some kids down the street the other day and they were banging some wood on this house of the older couple over there, on their door and on their wall and I went out and told them to clear off because you do, don't you, I think you have to look after the people that are around you.

In many of the other areas, systems of social support were alive and well, if a little battered by the combination of high residential mobility, the loss of collective facilities and the 'privatisation of consumption'. For example, Wendy, a middle aged woman living in Amlwch, talked about the high quality of her own support network:

Well if anything goes wrong I can pick the phone up and say 'help' or even just being able to talk to other people about different things is very nice. It's good, somebody takes an interest in what I'm doing and somebody takes an interest in what Claudette's doing and it's the sharing.

Wendy's son lived nearby and helped out with financial support and kept in regular contact.

To return to that 'rubber band' in danger of snapping, it remains to be seen whether some of the collective resources currently needed for those in these communities to 'get by' were at risk of being exhausted – whether in terms of looking for jobs further afield, or taking part in the informal economy, relying on family and friends to help out in practical, material and social terms, or in spending the savings that had been built up over time. The next wave of interviews will shed some further light on how residents are responding to the downturn, both individually and collectively.

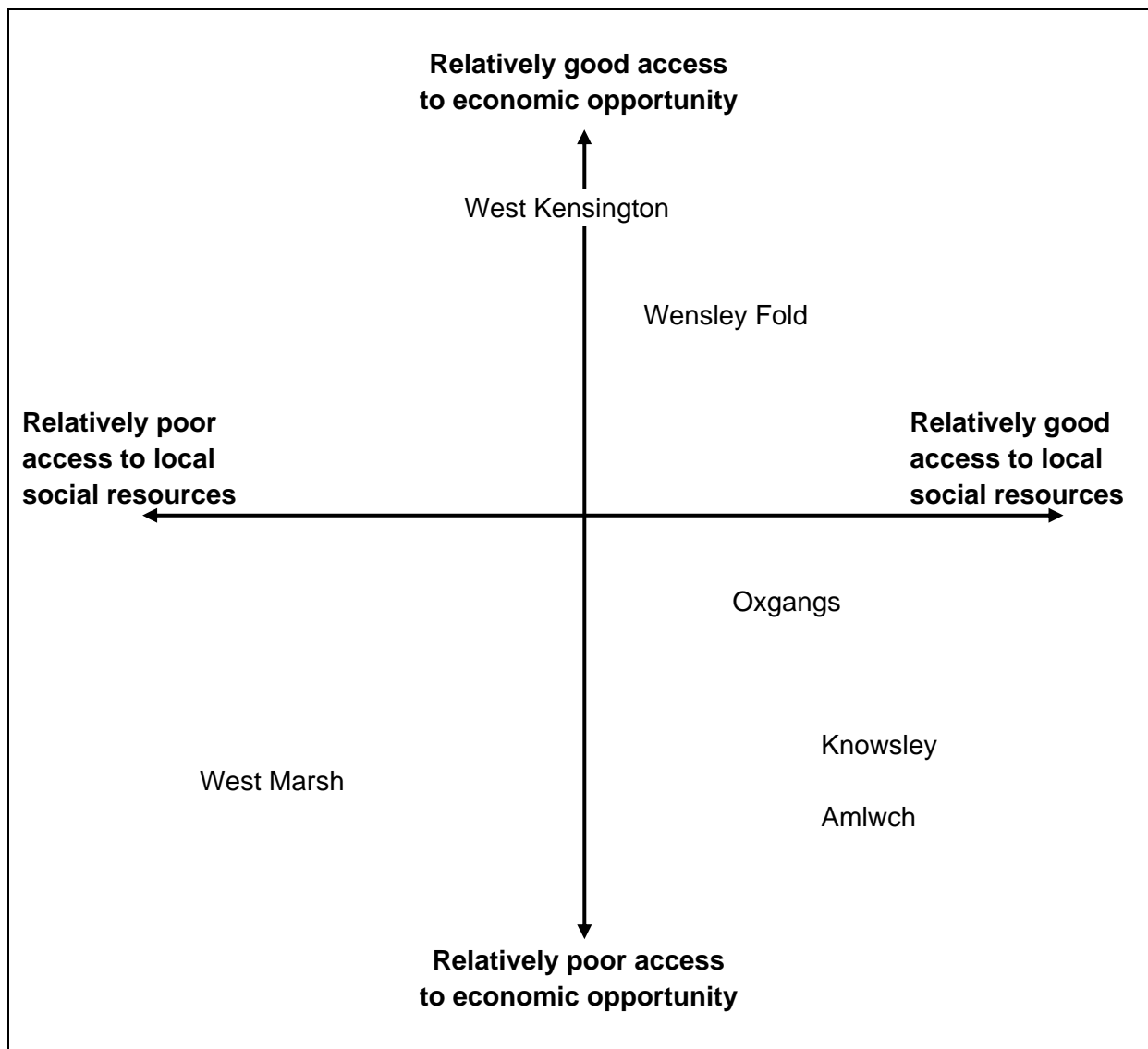
In terms of whether the differences between the six communities affected responses about facing up to the economic downturn, it is possible provisionally to situate the six communities differently according to the interplay of the two attributes considered in section five – access to economic opportunities and access to local social resources. This is shown in Figure 1, and is based on differences in the perceptions and experiences of the residents interviewed.

Figure 1 suggests that, on the whole, some residents in West Marsh may be most exposed to the negative effects of the downturn, as they will have least room for manoeuvre – either through alternative opportunities in the labour market for those who are economically active, or in access to other social resources – whether in locally provided public services, voluntary and community groups and activities or through social and family networks. More residents in Wensley Fold, by contrast, may have more opportunities to weather the economic downturn, due to a wider

range of job opportunities in both the formal and informal economy and more reciprocal arrangements to enable the 'jugglers' to keep juggling for longer.

The strength of local social resources was more difficult to encapsulate for West Kensington. While support networks were more geographically 'porous' in this neighbourhood than others, as described earlier, access to local public services was relatively good, as one would expect in a London borough. Of course, these are tendencies, rather than inexorable causal processes, but they do suggest that people in different communities may be able to draw to a greater or lesser extent on neighbourhood services and assets, and in ways that cannot be easily 'read' from comparative statistical appraisal alone.

Figure 1 Access to economic opportunity and social resources



Communities with ostensibly similar attributes in terms of deprivation indices will therefore be affected differently by the recession and its aftermath. In spatial terms, more 'self-contained' neighbourhoods are likely to suffer most from the withdrawal of facilities and amenities, and those without ready access to transport and in more isolated areas will be further disadvantaged. In financial terms, those in low-wage work and in the private sector are currently more affected; but households on fixed incomes and public sector employees are likely to be caught in the second or third wave of impact, once the public spending squeeze begins to bite. In social terms, while it is important not to become too carried away with cosy images of close-knit communities, those neighbourhoods with a richer range of social resources are likely to provide more of a 'buffer zone' for victims of the recession – both in practical financial terms and in terms of other support (for example through formal and informal child care for working parents).

7. Conclusion

At a time when much policy discussion has been framed in terms of the timing and strength of an economic ‘upturn’ and the statistical ending of the recession, this report may have provided something of a corrective by assessing the experiences and perceptions of those a considerable way ‘downstream’ from global financial markets, hedge funds and derivatives. For many people in our research the economic downturn has not had massive *direct* consequence as yet – but they were preparing themselves for worse to come. Much of the evidence gathered in the second wave of interviews showed respondents acting with a degree of foresight and caution in facing up to a bleaker economic future ahead.

What will make some people, and some communities, more ‘resilient’ than others in the face of continuing economic hardship? What comes across from many of the accounts is less about the unique personal attributes that comprise ‘resilience’, that might somehow be captured as magic ingredients and then nurtured by policy. It is more useful to see resilience as a *process* of meeting successive challenges – in which some people are able to make incremental gains that extend the opportunities open to them despite the relentlessness of the financial challenges they face. For many households in each of the six neighbourhoods, the effects of the downturn may be a potential ‘last straw’, and their reliance on a combination of informal and formal means of social support will be severely tested.

What this preliminary analysis of changes between the two waves of interviews suggests is that the spatial, financial and social impacts of the recession may play out quite differently in different deprived areas, and that some communities may be better protected in facing the consequences than others. While indicators of deprivation can provide part of the picture, a fuller understanding of the collective history of the areas – how they have been affected by previous economic decline, the impact of in-migration, their connectivity to any remaining sources of jobs – is required. The voices of those likely to be affected most by the full effects of the recession in the longer term need to be heeded if appropriate policy responses are to be fashioned. While some policy attention is currently being given to the differential effects on local labour markets, equal concern must be directed towards the impact of the downturn on the local social fabric of deprived communities, as this will follow a far from even path.

This report has been finalised in the immediate aftermath of the election of the new coalition government. The two big themes that run through the coalition’s preliminary programme are the primacy of deficit reduction, and the consequent need to ‘shrink’ the state, and the opportunities to support the ‘big society’ through promoting civic activity, communal association and support. However, many of the

biographical accounts and observations in this report suggest that it is inappropriate to counterpoise 'voluntary effort' and 'community resourcefulness' on the one hand against local public sector services and state welfare support on the other. Both are seen as necessary by our respondents to sustain families in the six localities and the reduction or withdrawal of neighbourhood facilities, which is already happening in some of the areas, is likely to hit the most vulnerable the hardest.

The experiences of the respondents in the six areas also suggests that the new government's avowed commitment to localism will be welcome if it moves from the realm of rhetoric to substantive policy – especially if it can help to ensure that at least a minimum standard of local amenity is maintained for those least able to 'shop around'. Given that many of these communities are likely to suffer from economic weakness for a longer period than more prosperous areas, the wider consequences of economic, social and spatial inequalities will also need to be tackled – so that the resilience of residents in the six neighbourhoods becomes less about helping them to 'beat the odds' and more about 'changing the odds' (Seccombe, 2002) in the first place.

The majority of commentators have noted that the overt social and economic consequences of the downturn have thus far not been as severe as anticipated – on such measures as unemployment, repossessions and levels of household debt. The strains on social cohesion are perhaps also more muted than many predicted two years ago. However, with sharp reductions in public expenditure to come, it remains to be seen whether the negative impacts of the downturn will remain less acute than originally feared or whether the current period will prove to be a false dawn before a much darker period emerges. If so, the situation will be especially bleak for households living in those neighbourhoods that have not benefited from the economic growth of the 1990s and 2000s to the same extent as others and who will find their own personal, social and financial resourcefulness stretched to breaking point as they struggle to make ends meet in the years ahead.

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