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EXPLORING THE UNEVEN EFFECTS OF ECONOMIC RECESSION AND AUSTERITY ON LONE MOTHERS: A CRITICAL REALIST INTERSECTIONAL APPROACH

SILVIA JUDITH SORIANO RIVERA

ABSTRACT

Latest studies have not only acknowledged the gendered and classed 'nature' of the latest economic recession and government austerity, but also their uneven impacts across the UK population. Accordingly, lone mothers have been identified as one of the groups most adversely affected. It is essential then to extend the research base on lone mothers as they already experience multiple disadvantages as a result of being the sole earner/carer of their family unit. It is also important to explore the uneven effects of these wider socioeconomic processes using an encompassing theoretical framework which grapples with how the intersections of multiple social categories can be examined simultaneously to shed light on differential outcomes.

Thus, this thesis explores lone mothers using an overarching critical realist intersectional framework to acknowledge their locations in multiple structural inequalities, and also their agential strategies when facing wider socioeconomic pressures. Using a mixed-methods design, three sub-groups of lone mothers differentiated by distinctive multiple categories of social division are identified. Based on these three sub-groups, paid employment, welfare entitlement and agential responses to recession and austerity are examined. The findings drawn by this exploration elucidate the uneven effects of the institutionalisation of neoliberalism in the economy, the labour market and the welfare state. Those differentiated effects are explained not only by experiencing lone motherhood, but also by their particular multiple intersectional positioning.

Thus, this thesis offers a valuable and original contribution to knowledge in the following three aspects: in extending the current research base on the differential impact of the economic recession and austerity on lone mothers, in intersectional theory by designing and applying an innovative critical realist intersectional framework and in mixed-methods research by employing an original longitudinal exploratory mixed-methods design.

DURHAM UNIVERSITY

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ECONOMIC RECESSION AND AUSTERITY ON
LONE MOTHERS: A CRITICAL REALIST
INTERSECTIONAL APPROACH**

SILVIA JUDITH SORIANO RIVERA

**A thesis submitted in fulfilment of the requirements for the
degree of Doctor of
Philosophy**

**School of Applied Social Sciences
Durham University**

2017

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LIST OF ABBREVIATIONS

CB	Child benefit
CPI	Consumer Price Index
CTC	Child Tax Credit
DLA	Disability Living Allowance
DWP	Department of Work and Pensions
EM	Expectation maximisation
ESA	Employment and Support Allowance
FND	Flexible New Deal
GDP	Gross Domestic Product
HB	Housing Benefits
IS	Income Support
JSA	Jobseeker's Allowance
LCA	Latent Class Analysis
LHA	Local Housing Allowance
LPO	Lone Parent Obligations
NDLP	New Deal for Lone Parents
NMW	National Minimum Wage
PIP	Personal Independent Payment
QLFS	Quarterly Labour Force Survey
RPI	Retail Price Index
SSMG	Sure Start Maternity Grant
TC	Tax Credits
UC	Universal Credit
UK	United Kingdom
WTW	Welfare-to-work
LPWFIs	Lone Parent Work Focused Interviews
WP	Work Programme
WTC	Working Tax Credit

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Signed:

Silvia Soriano

ACKNOWLEDGEMENTS

As with every important project in life, there are always a lot of people who are needed to make it happen. Thus, this PhD thesis is an example that without a support network and my own intersecting multiple positioning, it would have been impossible to finish it.

Firstly, I want to thank the Economic and Social Research Council for funding this PhD and to the lone mothers who participated in this research. I also want to thank my supervisors, Lena Dominelli and Vikki Boliver for their constant and full support during the last four years. Your continuous help and encouragement throughout the various twists this PhD led me were invaluable. Your various qualities as academics and as human beings have been vital during my doctoral studies.

I want to thank Liz and Alan Payton who supported me in their home so many times. I am profoundly grateful for all your help. I also want to say thank you to Karen for proof-reading most of the material shown in this thesis. Thank you to Stephen who has been a great dad for Oliver, especially when I had to spend many weekends working in the PhD.

Thank you to my dad Cesar Soriano and to Jose Barletti, who unknowingly sowed the appropriate seeds to be aware of social and economic injustices. They taught me that there are different ways to make this world a bit better, as a medical doctor, as a dedicated teacher or as a social scientist. My professional path has been possible because both of you inbuilt since my childhood social and just values. I also want to thank my dad for understanding me in ways I always needed. I want to give thanks to my mum, Ines Rivera, who taught me to love and care unconditionally, who has always been there for me and who believes and supports any decision I take.

Finally, I want to dedicate this thesis to Oliver, my son, who has patiently experienced with me every day of this PhD during the last four years. Thank you for showing me new ways to discover and love the world through your beautiful lived experiences. I love you beyond any words can explain.

1. LONE MOTHERS, ECONOMIC RECESSION AND AUSTERITY

1.1. INTRODUCTION

The signs of the latest global financial crisis started in 2007 with a severe credit crunch and early fiscal interventions from various governments in order to help their national financial sectors (Lambie, 2011; Sawyer, 2012). Regardless of these early interventions, the global financial crisis started in 2008, and in the British case, it created an economic recession characterised by the accumulation of public debt. This debt was mostly caused by output losses from the financial crisis (IMF, 2011). During 2008 and 2009, the New Labour government increased public expenditure to reduce the depth of the economic recession in output and employment (Walby, 2015). Nevertheless, promptly after being elected in May 2010, the Conservative-Liberal Democrat Coalition government set policies for the reduction of public spending in the Emergency Budget of June 2010 (HM Treasury, 2010a). This official report showed the commitment of the Coalition government to a fiscal austerity agenda, bringing a within-year public expenditure reduction for the following five years. The Emergency Budget was followed by the 2010 Comprehensive Spending Review which pinpoints an unprecedented scale of reduction to structurally lower public spending and to restructure the British Welfare State (Taylor – Gooby, 2012; Taylor – Gooby and Stoker, 2011). Accordingly, the Coalition government implemented major austerity measures which also included various changes in the benefit system such as the reduction of the real value of tax credits and various benefits, the replacement of the Disability Living Allowance with the Personal Independence Payment and the substitution of previous welfare-to work programmes for the ‘work programme’. This welfare restructuring also included the integration of means-tested benefit and tax-credit systems into a new single universal income-based credit, with more punitive conditionalities for working-age adults (HM Treasury, 2010a, 2010b; DWP, 2010a, 2010b, 2011).

It is this overarching setting of economic recession and austerity in which the exploration of lone mothers presented in this thesis is located. The UK economic recession lasted between 2008 and 2013, and it was characterised by negative growth and the rise of unemployment. It has been labelled as the ‘great recession’ because of its wide scope and duration: “the recession in most of OECD countries following 2007 was the worst macroeconomic downturn since the 1930s” (Jenkins *et al.*, 2012: 1). Concerning austerity, this thesis agrees with the argument proposed by Walby (2015) that austerity is part of a broader crisis which

interlinks various phases: first the financial crisis, then the economic recession followed by the retrenchment of government budget deficits, and finally a political crisis. However, as part of situating the context of this study, austerity is relevant to identify as a UK government programme because it allows to set a specific spatial and temporal frame to explore its impact on lone mothers, and because its significance as part of the hegemonic economic political project of neoliberalism¹.

This chapter begins by outlining the rationale, aims and research questions which guided this thesis. Then a section is drawn focusing on conveying the policy setting in which this study is framed, paying particular attention to the latest policies which affect lone mothers with dependent children. The following section focuses on explaining the main characteristics of 'the great recession' and its main effects alongside main effects concerning the impact of austerity. After providing the policy and economic settings in which this study is framed, my position as a feminist researcher is conveyed. Finally, the last section describes the structure of each chapter of this thesis.

1.2. RATIONALE, RESEARCH AIMS AND RESEARCH QUESTIONS

Latest studies have not only identified the gendered and classed 'nature' of the latest economic recession and government austerity, but also their uneven impacts across the UK population (e.g. Karamessini, 2014; Rubery 2015; Atkinson, 2012; Warren, 2014, 2015; Hills, 2015; Ginn, 2013). Accordingly, the overall unequal effects of austerity are disproportionately impacting upon the poorest and most vulnerable households (Horton and Reed, 2010; Browne and Levell, 2010, O'hara, 2014; Aldridge and Machne, 2014; Hills, 2015). Furthermore, there is evidence (e.g. Browne, 2011; Rabindrakumar, 2013, 2014; Ginn, 2013; WBG, 2011, 2013, De Agostini *et al.*, 2014) that lone parents with dependent children are one of the groups most adversely affected by the wider socioeconomic pressures. Accordingly, these studies argue that lone parents are experiencing greater social and financial exclusion as a result of the economic recession, the spending cuts, alongside the tax and welfare reform policies implemented within the austerity agenda of the Coalition government. Hence, this adverse macro scenario adds more instability to the experience of lone parenthood which is broadly known to carry vulnerabilities concerning poverty as a result of the sole earner/carer role, and the institutional conditions which configure unpaid caring work as an obstacle to paid employment instead of as a social contribution (Lister, 2003; Lewis, 2009).

¹This aspect is explored in chapter 3 of this thesis.

In 2016, there were 2.9 million lone parent families in the UK, representing 22% of families living with dependent children (ONS, 2016a). Furthermore, women represent 86% of lone parent families (ONS, 2016a). The share of lone parents who are in paid employment has risen from 43.8% in 1996 to 66.5% in 2016, representing 4.1% of all people in paid employment (ONS, 2016b). Accordingly, Whitworth (2013) pinpoints that there has been an increase of lone parent employment and a decrease in the rates of child poverty as a result of various reforms over the past fifteen years. Nevertheless, children in lone parent families are more likely to be living in households wherein no adult is in paid employment (37.2%) (ONS, 2016b). Additionally, children from lone parent families have a much higher risk of living in poverty than children in coupled families, and 44% of those children are already living in poverty², which compares to 23% of children living in poverty in coupled families (DWP, 2014).

Thus, it is arguable that paid work alone is the answer of lone parent families' poverty. For instance, various authors in U.S. who explored the experiences of lone mothers and welfare reform (e.g. Edin and Lein, 1997; Verber, 2001; Seccombe, 2011) emphasise that despite the reduction of the economic reliance of lone mothers on the welfare system and their insertion in the labour market, they continue to live in poverty with low wage jobs and insecure working conditions. Moreover, many authors within the British context (e.g. Ridge and Millar, 2011; Lewis, 2009) recognise that the part-time employment pattern, which is the most common type of paid work which lone mothers do, is associated with inferior payment and unstable employment circumstances which consequently produce more labour market marginalisation and multiple disadvantages. These features on lone parent's paid employment outcomes should also be linked with the importance to highlight structural factors such as job availability and childcare issues (Whitworth, 2013). Furthermore, Whitworth and Griggs (2013) argue that for lone mothers the financial gains from paid work tend to be small, they usually experience limited work progression, and they also continue to experience financial instability and debt. Thus, by acknowledging all these experiences, further research on lone mothers with dependent children is needed as the economic recession and austerity agenda are producing deeper vulnerabilities and marginalisation on their lives. Accordingly, one of the aims of this thesis is to extend the research base on the effects of the latest socioeconomic pressures on lone mothers.

² Poverty is defined in this statistic as 60% below the median income (after housing costs).

This study also argues that the adverse effects on lone mothers' paid employment and welfare patterns, the reduction of their real income and their responses in the face of these macro changes are diverse, depending not only on their gendered lone motherhood status, but also on their particular individual socioeconomic circumstances. Accordingly, this thesis provides the application of an innovative theoretical approach within a mixed methods research design to explore lone mothers in times of economic recession and austerity. Hence, the main aims of this study are:

- I. The construction of a typology which classifies sub-groups of lone mothers in multiple structural positions based on categories of social division and differentiation.
- II. Based on the sub-groups of lone mothers from the typology, the exploration of patterns regarding paid employment and welfare entitlements in times of economic recession and austerity.
- III. The exploration of the lived experiences of lone mothers concerning their economic circumstances, paid employment and welfare dynamics to identify diverse agential responses in the context of economic recession and austerity.

Building on the main aims of this thesis, the research questions are:

- Research question (Q1): What distinctive sub-groups of lone mothers can be identified depending on their multiple intersecting positions?
(the quantitative aspect of the mixed method design answers this question)
- Research question (Q2): What types of patterns on paid employment and welfare entitlement take up are identified based on those sub-groups of lone mothers in times of economic recession and austerity?
(the quantitative aspect of the mixed method design answers this question)
- Research question (Q3): How do lone mothers experience paid employment, welfare take up and economic circumstances in times of economic recession and austerity?
(the qualitative aspect of the mixed method design answers this question)

- Research question (Q4): How do lone mothers respond to the context of economic recession and austerity?
(the qualitative aspect of the mixed methods design answers this question)

This thesis offers a valuable and innovative contribution to knowledge in the following three aspects:

- In intersectional theory, by designing and applying a theoretical framework to explore a specific group,
- In mixed-method research, by designing and applying an original exploratory longitudinal mixed-method design, and
- In extending the current research base on the differential impact of the economic recession and austerity on lone mothers.

1.3. THE POLICY SETTING: FROM THE NEW LABOUR GOVERNMENTS TO THE UK CONSERVATIVE–LIBERAL DEMOCRAT COALITION

1.3.1. NEW LABOUR, WELFARE-TO-WORK AND FAMILY POLICIES

Welfare-to-work (WTW) policies use conditionality as a core principle to increase participation in paid employment. They have also been the main policy tool experienced in most western European countries since the 1990s. The advocacy to take up paid employment has widely been done through ‘activation’ policies. The principle of conditionality is based on the eligibility to a welfare entitlement which is dependent on an individual agreeing to meet particular compulsory duties or patterns of behaviour (Dwyer, 2004a: 269). Furthermore, Knijn *et al.* (2007) argue that this welfare ideology has as a key assumption that adults have to be in paid work regardless if it implies precarious employment. Dwyer (2004a) argues that policies based on conditional entitlement have systematically undermined the idea of “welfare rights”. Dwyer also identifies that during the first term of the New Labour government, this conditionality has been extended to groups such as people with disabilities and lone parents. The work as a primary obligation then was extended to groups that before were regarded as ‘economic inactive’. Furthermore, the centrepiece of the strategy of New Labour were the New Deal programmes which aimed to

challenge a 'passive benefit system' and implement a new contract between the government and claimants (Deacon and Patrick, 2011). Nevertheless, Lewis (2001) emphasises that despite this change of adults being defined in the policy domain as workers, the value and the sharing of unpaid work was not effectively addressed within the UK.

Focusing on lone mothers, the implementation of conditionality concerning welfare entitlements can be traced since the Lone Parent Work Focused Interviews (LPWFIs). These were implemented in 2001 as part of the wider New Labour policy agenda of increasing the labour participation of lone parents. This agenda started when New Labour introduced the New Deal for Lone Parents (NDLP) in 1998. The NDLP provided lone parent receiving Income Support (IS) access to tailored employment advice and assistance on voluntary basis. Lewis (2001) argues that New Labour governments justified the focus to increase the labour market participation of lone mothers not only by referring of their individual well-being improvement, but also by condemning 'welfare dependency'.

In 2007, New Labour commissioned two independent reviews of the benefits system. One was carried out by David Freud and it focused on assessing the WTW agenda. Freud recommended to strengthen conditionality on lone parents to access welfare entitlements, and he also suggested measuring programme success based on payment by results. The other independent review was carried out by Paul Gregg who also proposed to enhance conditionality on lone mothers in order to increase their participation in the labour market (Whitworth and Griggs, 2013). Grounded on their suggestions, the "In work, better off" Green Paper set policy measurements aimed at implementing more conditionality to lone parents depending on the age of their youngest child: "it would be appropriate to increase the responsibility for lone parents with older children to look for work and this could help tackle both worklessness and child poverty" (DWP, 2007: 11). Thus, the first stage of the Lone Parent Obligations (LPO) was implemented in 2008 and it ended the eligibility of lone parents to IS when their youngest child turns twelve years old: "Lone parents losing entitlement to IS are able to claim another out-of-work benefit, such as Jobseeker's Allowance (JSA) or Employment and Support Allowance (ESA), where appropriate" (Avram *et al.*, 2013). Rafferty and Wiggan (2016) argue that these policy changes transformed the treatment of lone mothers within the social security system from primarily mother or 'mother-workers' to primarily 'worker-mothers'.

At the same time as promoting a work-first programme, New Labour also implemented policies to 'make work pay'. Accordingly, policies such as the introduction of a National Minimum Wage (NMW), the reductions in tax and National Insurance contributions, the

introduction of income transfers in the form of Tax Credits (TC), and the assistance on childcare provision were designed as part of the New Labour agenda. Furthermore, a number of these programmes were aimed to protect and to respond to the social needs related with low-paid jobs, and they also were mechanisms to “incentivise the out-of-work adults to return to work and take up the low-wage jobs that in practice constituted the majority of available jobs to the unemployed” (Grimshaw and Rubery, 2012: 116).

The TC system implemented during the New Labour governments also aimed to reduce child poverty. This aim can be understood as closely linked with the WTW policies (Millar, 2008). Accordingly, New Labour (HM Treasury, 2002) set the new TC system grounded in supporting families with children, acknowledging the responsibilities which come with parenthood, and it also aimed to tackle child poverty and to ‘make work pay’. Specifically, this system is composed of two types of TC: Child Tax Credit (CTC) aimed to support families and to tackle poverty, and Working Tax Credit (WTC) aimed to ‘make work pay’. The latter one is targeted to low-wage earners. The CTC is designed to include the majority of families with children: ‘the family element’ aimed to provide an integrated system of support for all children and ‘the child element’ aimed to provide financial entitlement to low-income families (Millar, 2008). The WTC was for adults who work sixteen hours or more per week and it also had a childcare cost element in which 80% of formal care was covered. Focusing on lone mothers, Millar (2008) identifies the importance of TC to increase the incomes of lone mothers. Millar also asserts that the TC system is an important policy lever to increase the participation of lone mothers in the labour market: “tax credits have played an important role in increasing lone-parent employment rates and in reducing in-work poverty” (Millar, 2008: 29). Similarly, Brewer *et al.* (2006) argue that the introduction of WTC increased the participation of lone mothers in paid jobs. They also identified that without in-work benefits, the employment rate of lone mothers would have been 45% instead of 55% at the time of their research.

Concerning childcare provision, that is the government commitment to childcare and early years strategies; Lister (2001) argues that these policies can be understood as the official acknowledgement that childcare is also a public responsibility. Broadly speaking, Daly (2010) identifies that within New Labour’s policy agenda, families were also a relevant policy area. Accordingly, Daly classifies New Labour’s family approach as following six main lines: education, care and well-being of children, financial support for families with children, services dedicated for families, parental employment, work/family balance, and family functioning. Nevertheless, Daly argues that this emphasis in families and children does not amount for a paradigmatic change as the aim of New Labour was reshaping the family as an

agent of social integration and economic responsibility: “Family members and the family itself have been located more closely in a market context. The rhythms and exigencies of family life have been reframed in an activation mode” (Daly, 2010: 442). Additionally, Lister (2006) pinpoints how the New Labour policy agenda to child welfare based on the ‘social investment state’³ not only considered children as ‘citizen-workers of the future’, but it also elided structural divisions of class, gender and race. Thus, despite New Labour moving children at the centre of social policy, Lister raised some concerns: there was a focus on children’s future outcomes but not on their present well-being, there was an over-emphasis on investing in the future citizen-worker without fully consideration of their current rights as children, and there was marginalisation of some groups of children within children policies (e.g. children with disabilities, gypsy children and children of asylum-seekers). Furthermore, Lister (2006) also emphasises the lack of governmental consideration of women as main carers within the ‘social investment state’, which it consequently ensues adverse gendered implications for women.

Broadly speaking, Lister (2001) identifies contradictions within the policies and the discourses conveyed by the New Labour, arguing that structural socioeconomic and gender inequalities were elided, and the focus was put on individual problems based on a problem-solving approach. For Grimshaw and Rubery (2012:106) New Labour policies were a new dual hybridisation characterised by implementing “elements of social support and social investment onto free-market policies of the previous Conservative governments”. Thus, following Grimshaw and Rubery (2012), New Labour policies which directly affected lone mothers are understood as taking an approach which combined neoliberalism with partial responses to new needs, and it also included some increases to minimum floors and entitlements. For Grimshaw and Rubery, some illustrative policies of this hybrid approach were the ones aimed to reduce child poverty which complemented the work-first policies with resources flowing to children (e.g. increasing the real level of benefits, introducing the Sure Start nursery education, CTC and care schemes for children from low-income households). Table 1.1 displays main New Labour policies which affected directly to lone mothers in recent years.

³Lister (2006) indicates that the notion of ‘social investment state’ was coined by Anthony Giddens to promote an investment in human capital rather than offering direct economic social provision.

Table 1.1 Key policies for lone mothers during the New Labour governments

Year	Policy	Main features
1998	New Deal for Lone Parents (NDLP)	Voluntary. Jobcentre-based employment support to lone mothers who are receiving IS. First WTW programme targeted to lone parents.
2001	Lone Parent Work Focused Interviews (LPWFIs)	Youngest child aged five or above. Extended to all lone parents in 2004. Encourage and help lone parents to address barriers to work and move to take up paid work.
2002	Tax credits (TC): Includes Child Tax Credits (CTC) and Working Tax Credits (WTC).	'Making work pay'. Encourage labour market participation. CTC includes family element and a child element (child element is designed for low-income families). WTC: targeted to low-earners, and it also includes childcare cost element which pays up to 80% of the cost of formal childcare).
2005	Quarterly LPWFIs	Targeted to lone parents with older children.
2008	Lone Parent Obligations (LPOs) Two phases	Withdrawal of eligibility to IS for lone parents based on the age of the youngest child (lone parents may need to transfer to JSA or ESA). 2008: youngest child aged twelve or over is no longer eligible to IS. 2009: youngest child aged ten or over is no longer eligible to IS.
2009	Flexible New Deal (FND)	Replaces New Deal programmes – greater flexibility for service providers.

1.3.2. STRENGTHEN CONDITIONALITY AND ACTIVATION BY THE UK CONSERVATIVE–LIBERAL DEMOCRAT COALITION POLICY AGENDA

Whitworth and Griggs (2013) argue that the last years of the New Labour government were characterised by a combination of paternalistic and contractualist⁴ approaches within policies based on the principle of conditionality targeted to lone parents. The mix of both ideological

⁴For Whitworth and Griggs (2013) there are two main ideological justifications when implementing WTW policies based on the principle of conditionality. The paternalistic view justifies the principle of conditionality by arguing to support paid work because it is beneficial whereas the contractualist view argues that conditionality is fair as everyone should contribute to society by engaging in paid work.

justifications were clearer with the implementation of the LPO in 2008. Furthermore, based on the 2009 Welfare Reform Act (2009), lone parents with children aged over three years old were compelled to participate in in-work related activities as a condition to be entitled to IS. For Whitworth and Griggs (2013) the combination of approaches by the New Labour was withdrawn by the Conservative-Liberal Democrat Coalition government which based the principle of conditionality exclusively on contractualist discourses:

“Under the Coalition the de-emphasis of the paternalistic discourse and of the adequacy of policy supports, combined with the increasing size and duration of sanctions, suggest further worsening in expected outcomes for lone parents as well as a shift towards both weakened and more diverse contractualist justificatory stories.” (Whitworth and Griggs, 2013: 137).

For Deacon and Patrick (2011) the consensus between the New Labour and the Coalition governments is mainly in regard to the WTW programme, understood by both governments as the effective mechanism to insert adults in the labour market because of their assumption on the transformative power of paid work. Both parties also convey the assumption that paid work is the most effective route out of poverty. Nevertheless, the WTW approach has long been criticised for its exclusive focus on the supply-side of the labour market, that is the employability of welfare claimants, and its disregard to the demand side of the labour market, that is the availability and quality of paid jobs (Deacon and Patrick, 2011). Furthermore, Lister and Bennett (2010) argue that the policy paradigm established by the New Labour governments did not change with the policy approach presented by the Coalition government, but it only took further and faster the conditionality paradigm⁵. Similarly, McKay and Rowlingston (2011) emphasise that the centrality of paid work and conditionality has been continued by the Coalition government, and it seemed to be an intensification of these policies rather than a new direction. Likewise, MacLeavy (2011) argues that the Coalition government continued and expanded the welfare reform initiated by New Labour. Accordingly, the Coalition government policies have deepened and extended the reach of work-related conditionality to groups such as people with disabilities, and they have also intensified the sanctions regime (Deacon and Patrick, 2011).

For Whitworth (2013) the Coalition government emphasised a stronger behavioural discourse concerning WTW policies, and it also focused less on implementing enabling

⁵Lister and Bennett (2010) argue that this is not a surprise as both governments have been advised by David Freud.

policy measures to take up paid jobs (e.g. NMW, TC, improvement of childcare provision). This position contrasts with the New Labour's dual policy approach referred earlier in this section. As a result, Whitworth pinpoints that the Coalition government seems less concern for the well-being gains from the WTW program and more worried to change 'behavioural problems' which consequently "distract attention and resources away from tackling the real causal factors and does little to genuinely help lone parents" (Whitworth, 2013: 841). Along similar lines, Grimshaw and Rubery (2012) provide a comparison between the New Labour and the Coalition government policy agendas. They argue that New Labour intensified a market-oriented approach (e.g. flexibility of labour markets, conditionality, responsibility and market principles within the public services) alongside a collectivist perspective which focused on using public expenditure for social investment (e.g. improvement of public services, higher minimum guarantees and social protection, support to working parents and the implementation of several policy measures for the reduction of child poverty). Conversely, Grimshaw and Rubery assert that the Coalition government took an intensified neoliberal approach which only promoted a flexible labour market and which permanently shrank state provision⁶. Table 1.2 identifies main policy measures implemented by the Coalition government until 2014⁷, focusing on the ones which affected lone mothers. The scope of policy changes is much wider than the ones presented in Table 1.2 as many reforms were continuously implemented during and after the Coalition government was in power. Importantly to mention is that the findings presented in this thesis consider the combined effects of the macro socioeconomic and policy measures presented in this chapter⁸.

⁶ Economic principles leading policy are further theorised in chapter 3 of this thesis.

⁷The main policies indicated in table 1.2 are up to 2014 as that is the latest year explored in this study.

⁸ The policies and spending decisions carried out by the Coalition government are understood as part of its austerity agenda. These measures include not only welfare and tax reform policies, but also budget retrenchment policies directed to reduce public spending, and thus affecting services which are known to impact directly on women (e.g. Karamessini, 2014). When the findings in this study are exhibited, mentions to specific policies would be taken into account, if appropriate.

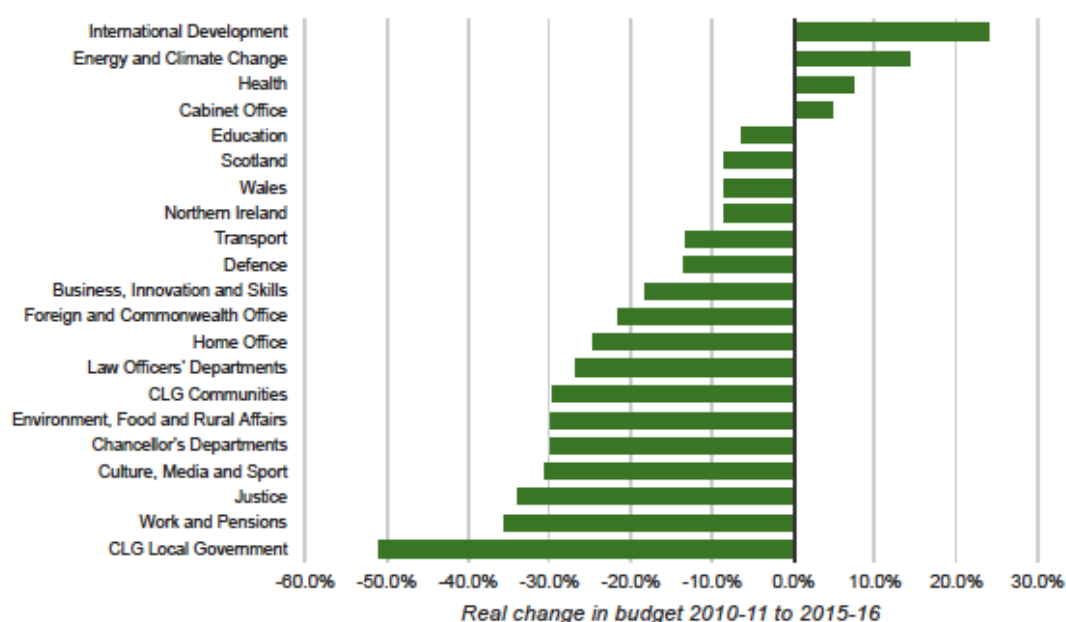
Table 1.2 **Main key austerity policy measures affecting lone mothers during the Coalition government**

Year	Policy measure	Main features/changes
2010	Lone Parent Obligations (LPOs) - Two phases	2010: youngest child aged seven or over is no longer eligible to IS. 2012: youngest child aged five or over is no longer eligible to IS.
2011	Work Programme (WP)	WTW programme which replaces FND.
	Child benefit (CB)	Freeze rate for three years.
	Housing Benefits (HB)	Baby element of family premium no longer available. Local Housing Allowance (LHA): set at 30th percentile of local rents (instead of 50th percentile).
	Jobseeker's Allowance (JSA)	Some claimants have to do unpaid work or work-related activity (4 weeks) to continue receiving JSA.
2012	Tax Credits (TC)	Various changes: slight increase in the rate at which TC are withdrawn, Changes to family element of CTC (households with income over £40K affected), childcare cost element of WTC reduced from 80% to 70%, basic and 30 hour elements of WTC (freeze rate for three years). Up-rating with Consumer Price Index (CPI) instead of Retail Price Index (RPI) (real loss in income overtime).
	LHA	Freeze of rates.
	Employment Support Allowance (ESA)	People in work related group of ESA: claims limited to one year. Assessment to see if they qualify for means-tested version of benefit. Existing claimants limited to one year.
2013	JSA and ESA	Implementation of more stringent sanctions and more conditionality ⁹ .
	CB	A new income tax charge introduced if individual income of over £50K and getting CB. Individual can decide not to receive CB if not wishing to pay new charge.
	Benefit cap	Capped at the level of average earnings of a working family.
	Benefits and tax credits rates	Most benefit rates will only be uprated by one per cent each April until 2015.
	Disability Living Allowance (DLA) and Personal Independent Payment (PIP)	Starting replacement of DLA to PIP with introduction of 'objective assessments' to decide eligibility (more conditionality). Government hoping 20% reduction in expenditure.
	HB- Bedroom size criteria 'Bedroom tax'	Size criteria applied in the social rented sector (HB claimants) and in the private rented sector (LHA claimants): 14% cut in eligible rent used to calculate HB for one under-occupy bedroom, 25% cut for two or more under-occupy bedrooms.
	LHA rates	LHA rates increased in line with CPI instead of market rents in each area (real loss in income).
2014	Universal Credit (UC)	UC will begin to replace existing means-tested benefits and TC for people of working age.
	JSA	Implementation of more conditionality measures. Extending waiting periods. Strengthening sanctions regime.
2014	IS	Work-focused interviews once your youngest child reaches the age of one. Mandatory Work-Related activity (WRA) once youngest child is aged three or four.

⁹ More detailed information of the sanctions regime in DWP (2013).

Finally, Figure 1.1 shows the real-terms cuts in government departments during the years of the Coalition government. It displays that they have been impacted differently by the retrenchment of their budgets. Accordingly, the worst affected departments were the Department of Work and Pensions and local governments. These two main departments experienced drastic reductions on their central funding which produced adverse effects on the most vulnerable groups of the UK population as they are more reliant on public services.

Figure 1.1 **Real-terms %cuts in departmental expenditure, 2010-2011 to 2015-16**



(Source: IFS, 2015)

1.4. THE 'GREAT RECESSION' AND AUSTERITY: MAIN EFFECTS

As mentioned in the introduction, the financial crisis and the credit crunch led to a deep economic recession¹⁰ which started to exhibit its effects in 2008. Figure 1.2 shows how the Gross Domestic Product (GDP) in the UK presented a steady growth until 2008, and then it exhibited a slow erratic growth with instable fluctuations until 2013. Accordingly, as a result of the 'great recession', there was a fall in tax revenues, a rise in expenditure on unemployment benefits, and a significant financial investment to rescue the banks which

¹⁰ Broadly speaking, a recession is defined as a continuous period of economic decline, defined by a fall in a national Gross Domestic Product in two consecutive quarters.

alongside the implementation of fiscal stimulus plans, increased public deficits and debts (Karamessini, 2014).

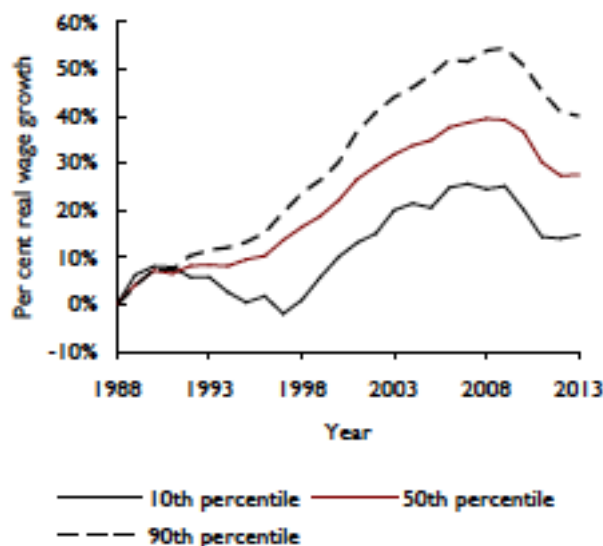
Figure 1.2 **GDP (£ billions) and quarter-on-quarter growth**



(Source: ONS, 2014)

One main effect concerning the economic downturn has to do with UK workers experiencing unprecedented falls in real wages and living standards (Gregg *et al.*, 2014). Gregg *et al.* identified a fall in median real wages of around 8 per cent since 2008. Accordingly, Figure 1.3 shows how the real wages for the typical earner (at the median) fell sharply since 2008.

Figure 1.3 Real wage growth at the 10th, 50th and 90th percentiles, weekly wages, 1988-2013



Source: Gregg *et al.*, 2014 (CPI deflator)

When analysing main economic and policy changes during the last period (2007-2010) of the New Labour government, Hills *et al.* (2013) identified that the worst affected by unemployment, pay and incomes were people in their twenties. Furthermore, they also pinpointed an increase on the gap between lowest and higher earners, and an uneven impact depending on geographical differences: poor people living in the most deprived neighbourhoods were hit the worst with a real decline in their incomes. Furthermore, Warren (2014, 2015) identified that since 2008 there has been an increase in involuntary short-time working, and this underemployment was particularly affecting workers in lower-level occupations, that is the working class. Additionally, Warren also ascertained that working class workers are reporting more financial difficulties and wanting to work more hours. Thus, the effects of the economic recession were showing its classed nature: “Work-time underemployment is far more likely to impact on the economic worlds of workers with labour contracts who are paid by unit of time than on the middle class with a salary contract” (Warren, 2015: 207).

Rubery and Rafferty (2013) argue that the outcomes of the economic crisis and austerity measures on women are dependent on sectors, gender segregation and types of

occupation. Accordingly, they identified that at the beginning of the recession women's employment in the public sector was protected. Nevertheless, later on, women experienced public sector pay freeze and loss in jobs, both in the public and the private sector. Focusing on the impact of the cuts proposed by the Coalition government, the Women's Budget Group (WBG, 2011) pinpointed that female single pensioners and lone mothers will be hit the hardest. Accordingly, the WBG estimated that lone mothers will lose by 2014/15 an equivalent of 18.5% of their income, compared with 6.8% of income in the average household; this as a result of public services and policy changes. Levitas (2012) identified that families with children whether in paid work or not will be adversely affected by the reforms, particularly because the changes in WTC, CB and the reduction of the childcare element. Similarly, Lister and Bennett (2010) argue that one of the groups to be worse affected will be families with children.

Horton and Reed (2010) estimated the impact of spending cuts combined with the reforms in the welfare and tax systems announced by the Coalition government. Their estimations identified that the larger adverse impact concerning income will be for the poorer households. Hence, the Coalition measures are extremely regressive: "the combined impact [...] is equivalent to around 38% of net income for household in the poor decile, whereas the equivalent figure for households in the richest decile is only around 5%" (Horton and Reed, 2010: 22). Similarly, Hills (2015) argues that the general impact of the changes are bearing more heavily on people who are located in the poorest households. De Agostini *et al.* (2014) emphasised that lone parent families, large families, *inter alia*, were the groups which lost the most by the changes implemented by the Coalition. Similarly, Brown and Levell (2010) argue that the groups most disproportionately affected are the ones who are more reliant on benefits, hence they identified lone parents as one of those groups: "lone parents are a group that loses a particularly large amount from tax and benefit changes to be introduced after 2012–13" (Browne, 2011: 4). Furthermore, Aldridge and Macinnes (2014) acknowledged that 780,000 of the poorest families were experiencing a loss in their HB as a result of the Coalition government's reforms on housing. Thus, the effects presented in this section indicates the uneven impact of the economic recession and austerity in the UK households based on gender, class, *inter alia*.

1.5. MY POSITION AS A FEMINIST RESEARCHER

Before developing the main arguments of the thesis, I should position myself within the research project. I am a Peruvian woman who has a bachelor degree in Social

Anthropology. Recognising since my childhood that many people in my country experience multiple inequalities based on gender, race, class, geography, language, *inter alia*, led me to study an undergraduate degree which provided me with theoretical underpinnings to understand those unjust circumstances. Despite not directly experiencing various of those multiple disadvantageous situations, I lived various dimensions of gender inequality related with division of labour, symbolic violence, *inter alia*. The conscious experience of being a Latin-American woman, continuously facing unequal gender relations, allowed me to identify myself as a feminist researcher since my bachelor studies. Smith (1997) argues that women's standpoints allows an understanding of our actual lives as how we contextually experience them and that was my starting point in my early anthropological fieldwork work. At the same time, identifying my social class privilege within Peruvian society, allowed me to recognise that my experiences as a woman differ from other women's experiences located in other disadvantageous positions, many of them experiencing extreme poverty in different regions of Peru. As a result, I recognised that women not only face unequal gender relations, but depending on their social locations in other dimensions of disadvantage, they experience diverse forms of oppression:

“If gender as a principle of social organization cannot be fully understood without an examination of the interaction between social structures, and if women are structurally disadvantaged as women in class-and-race-specific ways, then a structural approach to gender analysis requires some account of this structural interaction.” (Weldon, 2008: 202).

For some years, I was actively involved in various research projects which aimed to understand and explore various socioeconomic and cultural disadvantages in specific Peruvian vulnerable populations to potentially alleviate some of those oppressive circumstances. One of the main goals of those projects was to listen the voice of the groups which experienced those precarious living conditions and to recommend future policy directions based on their insights. Unknowingly at that time, I was using Harding's feminist standpoint approach (1992, 2004) which argues that to better understand and analyse oppression and injustice, we should start from the points of view and experiences of marginalised groups as they have an epistemological advantage point to unravel the hegemonic practices of the dominant groups and they can also provide insights on how hierarchical social structures work.

Some years later and already living in England, I decided to study a MA degree in Social Research Methods in Social Policy. I wanted to follow the same sociological interests to

further my understanding about multiple disadvantages and how by exploring people's experiences, better insights can be provided to inform social policies. Henceforth, I became interested in how British vulnerable groups were experiencing unequal effects as a result of wider socioeconomic changes such as the latest recession and government austerity which I have already conveyed earlier in this chapter. As shown previously, these wider macro changes have affected the population unevenly and their gendered and classed nature have already been identified. Thus, women have been recognised as a group adversely affected by these socioeconomic pressures. However, the Coalition government has not considered women as the gender most vulnerable to these new social risks because of their dual and potentially conflicting, roles in reproductive care and paid work. (MacLeavy, 2011: 365). Thus, in this thesis I am committed to a feminist standpoint approach as my initial general "logic of inquiry"¹¹ (Harding, 2009): "Feminist standpoint theory argues that women's historical situation of subordination within a system of gender hierarchy creates conditions for them to see the operations of the-male-as-norm." (Kronsell, 2005: 288).

Accordingly, I recognise that women's lives should be the starting point to produce knowledge about their current contextual circumstances: "feminist standpoint theories take into account the gendered differentiated perspective as a privileged grounding for scientific inquiry" (Vacchelli, 2013: 44). Accordingly, by taking a feminist standpoint initial approach, I am able to map the practices of power and the ways dominant institutions and their conceptual frameworks create and maintain oppressive social relations (Harding, 2004) within the context of government austerity and economic recession. In this way, this research is producing less partial and distorted accounts of women's lives and the social order they experience (Harding, 1992): "the daily activities and experiences of oppressed groups enable insights about how the society functions that are not available—or at least not easily available—from the perspective of dominant group activity." (Harding, 2009: 194). Accordingly, a main argument of the feminist standpoint approach that I am taking here is that important knowledge is produced through the struggle of the deprived and less privileged who are directly experiencing the dynamics of being oppressed (Kronsell, 2005).

¹¹ Without disregarding the various controversies surrounding standpoint theory and how it can serve feminist goals (Crasnow, 2009), in this thesis I agree with Harding's argument (2009) that there is a plurality of standpoint theories which cross disciplinary boundaries and diverse research projects goals. As such, Harding argues that standpoint theorising should be better understood as a general logic of inquiry which is aimed to produce a more nuanced understanding of social relations to elucidate how social powers work and as such it must be directed to emancipatory ends.

Within women, lone mothers as a group has been recognised as one of the groups experiencing the most precarious consequences of the context of austerity and economic recession. Harding (1992) points out that one of the advantages of standpoint theories is to recognise social locations, that is, who a problem belongs to in order to identify who can provide a better starting point for knowledge projects. This is my initial position as a feminist researcher when exploring lone mothers using a mixed method design, also recognising that standpoint approaches can be insightful even when they cannot access first-person reports of the people who are marginalised (Harding, 2004). Thus, producing accounts about the diverse paid employment and welfare outcomes of lone mothers, their economic circumstances and agential responses within the broader context of austerity and recession is one of the main aims of this thesis.

Finally, it is important to say that theoretically speaking, I was disappointed with some third wave feminist strands which exclusively endorsed relativist and postmodern views to explore and deconstruct women's experiences in order to account for women's diversity and also to question essentialist, homogenising and dominant views of gender roles. Collins (1997) identified that for many contemporary feminists bringing individual women's voices which identify oppression is sufficient, and changing institutional power relations seems for them less relevant. My interests in gender studies involved not only contesting essentialist foundations about what is being a 'woman', but for me it was equally important to identify the structural oppressive powers which influence disadvantageous outcomes in women's lives. Accordingly, a feminist standpoint logic of research (Wood, 2005) claims that women's lives are systematically different from men's lives and up to a significant extent their gendered social locations influence their social, symbolic and material conditions. Thus, I agree with Tepe-Belfrage and Steans (2016) who argue that:

“We do not refute the importance of the ideational and the discursive dimensions of gender, but we believe that there has been an overemphasis on ‘words’, language, representation and subjectivity in poststructuralist feminist analysis to the detriment of material ‘things’, such as women's productive and reproductive work and violence [...] globalisation generates greater cultural diversity within and across bounded communities, but global restructuring also produces new forms of social relations of inequality and entrenches others” (Tepe-Belfrage and Steans, 2016: 304).

Finally, Harding (2009) argues that feminist standpoint work must always be intersectional as we are always not only positioned within gendered practices and dynamics, but also in other social hierarchies. As mentioned earlier in this chapter one of the main aims of this

thesis is to identify lone mothers located in multiple structural positions which implies exploring their experiences not only as women (with their unequal gendered double role as sole earners and carers), but also identifying them in other categories of oppression and social divisions which influence outcomes on their lived experiences.

This is my initial feminist commitment throughout the thesis, from the theoretical framework proposed, the mixed-method research design and the research findings on differential impacts on lone mothers. Thus, when exploring their experiences, I also aim to provide insights on how the diverse neoliberal and austerity practices of power of various institutional domains work in order to elucidate how the embedded multiple inequalities they produce, influence on the paid employment, welfare and economic circumstances of lone mothers: “analyses of austerity must first make visible how specific social groups are concretely impacted and, second, explicate complex intersectionalities” (Tepe-Belfrage and Steans, 2016: 316). Finally, the findings shown in this thesis can inform that current social policies are not only pushing lone mothers to the labour market to be less reliant on the State, but they are also deepening their precarious circumstances as a result of unequal dynamics of gender, social class, disability, housing tenure and other categories of social divisions.

1.6. STRUCTURE OF THESIS

This thesis consists of eight chapters. This opening chapter introduced the main aspects of the study of lone mothers in the context of economic recession and austerity, including the rationale, the research aims and the research questions which underpin this thesis. It also displayed the empirics related with the policy and economic settings as the research on lone mothers is framed by those specific macro socioeconomic pressures. It finally conveyed my position as a feminist researcher. The following chapter outlines the innovative theoretical framework in which this study rests. Accordingly, underpinnings, concepts and debates on critical realism and intersectionality are conveyed. Then, this thesis provides the explanation of the innovative theoretical model used to explore lone mothers based on their structural and agential features.

Chapter 3 examines the institutional domains in which lone mothers are embedded: the economy, the state and the family. By theoretically discussing each of these domains, the understanding of the influence of neoliberalism and how it reinforces and elides multiple inequalities at various institutional levels are exhibited. Hence, the unregulated market

principles have permeated the following: the economy, the labour market and the Welfare State. Furthermore, neoliberalism has pervaded the principles which sustain the hegemonic narratives of the self-sufficient citizen and the normative family ideal. Chapter 3 also examines that as a result of the Coalition government conveying married couples as the desired family unit, lone mothers are facing more scrutiny.

Chapter 4 provides the innovative longitudinal mixed-method design to explore lone mothers during economic recession and austerity. Based on the original critical realist intersectional framework explained in Chapter 2, one of the main methodological considerations in this thesis is to explore multiple structural categories and also agential responses. Accordingly, the quantitative aspect of this mixed-methods design focuses on explaining the relevance of Latent Class Analysis to structurally identify sub-groups of lone mothers. The main characteristics of this statistical method is also explained in this chapter. Then, using the typology, the exploration of outcomes in paid employment and welfare take up are understood as part of the quantitative research design. Finally, the qualitative aspect of this study, which focuses on exploring lived experiences and agential responses to economic recession and austerity, is also explained. Thus, using retrospective semi-structure interviews, twenty-five lone mothers are interviewed in South Tyneside Metropolitan Borough.

Chapter 5 provides the quantitative findings of the thesis. Three sub-groups of lone mothers are identified in the LCA model constructed. These clusters are distinguished based on their multiple positioning using ten categories of social division. The three sub-groups are labelled as: 'least formally educated, lower occupational classes', 'young, never married' and 'middle-class, home owner' lone mothers. Accordingly, 'least formally educated, lower occupational classes' and 'young, never married' lone mothers, who are located in more intersecting positions of disadvantage, are the most negatively affected when exploring their paid employment and welfare entitlement outcomes. Thus, they are identified as experiencing more adverse effects concerning the wider context of economic recession and austerity when compared with 'middle-class' lone mothers.

Chapter 6 provides the first chapter of the qualitative findings. First, the twenty-five lone mothers interviewed are classified in the LCA model to identify them using the same intersectional quantitative categories. This is done to provide a comprehensive account considering different aspects of the same categories of differentiation (i.e. structural conditions and agential features), and also to link different dimensions of the same main themes explored (i.e. paid work and welfare entitlements). Furthermore, the retrospective

qualitative interviews allowed to identify more factors when exploring lived experiences such as spells of poverty, adverse-life changing events, *inter alia*. Those factors were also interpreted as proxies of intersectional categories of social class, education attainment, gender, *inter alia*. Accordingly, the findings presented in this chapter are lived experiences on paid employment and welfare during economic recession and austerity. These findings pinpoint the two sub-groups located in more intersecting social positions of disadvantage as experiencing the most adverse effects of welfare changes, and they also have more unstable and precarious working trajectories. Conversely, steadier working trajectories are related with biographical processes of 'middle-class' lone mothers. These biographical employment processes manifest intersections of upper occupational social classes, higher levels of formal education and less experiences of adverse life-changing events. Nevertheless, as a result of local contextual conditions of the labour market in South Tyneside, the three sub-groups of lone mothers are experiencing adverse effects of participating in public sector jobs, such as work intensification and insecurity.

Chapter 7 is the second chapter of qualitative findings. It explores how lone mothers experience differential impacts of recession and austerity on their household finances, and it also identifies diverse agential strategies to respond to it. Furthermore, it also provides more proxy features (e.g. regular external financial support) which provide a richer understanding when exploring the economic lived experiences and agential responses from lone mothers when coping with recession and austerity. Thus, three groups of practices to cope with the reduced value of their family budget are identified: shopping/consumer practices, budgeting/financial practices and support network strategies. The different agential practices are also experienced differently between the three sub-groups of lone mothers and the practices which are related with deeper precarious conditions of existence are related with the two sub-groups of lone mothers located in more intersecting positions of disadvantage.

Finally, chapter 8 provides concluding remarks focusing on summarising the key findings in regard to each of the four research questions of the thesis, theoretical and methodological critiques are also included in this chapter which ends with a policy implications section.

2. A CRITICAL REALIST INTERSECTIONAL APPROACH TO UNDERSTANDING THE UNEVEN EFFECTS OF AUSTERITY AND RECESSION ON LONE MOTHERS

2.1. INTRODUCTION

This chapter provides the analytical framework which guides the exploration of lone mothers in times of austerity. As mentioned in Chapter 1, austerity has already been identified as gendered (e.g. MacLeavy, 2011; Karamessini, 2014; Rubery 2015; Pearson and Elson, 2015) and classed in 'nature' (e.g. Atkinson *et al.*, 2012; Reay, 2012; Warren, 2014, 2015). Rubery (2013) demonstrates that the impact of the recession and of austerity programmes throughout Europe depend on the different institutional paths of gender relations in the job structure, in the family and in the welfare economy. Rubery (2013) asserts that the burden is falling disproportionately on women because they are more reliant on services and public sector jobs which are the areas who have experienced most of the cutbacks. Similarly, Walby (2015) argues that austerity is exacerbating class and gender inequalities which are causing gender regimes to follow a neoliberal trajectory. Using a social class approach informed by Bourdieu, Atkinson (2012) identifies that the economic crisis and political austerity have not been experienced evenly: those within the 'dominated' classes suffer the most from the economic and 'symbolic' violence exerted by the neoliberal capitalist system. Nunn (2016) identifies evidence of the increase levels of inequality based on class, gender and ethnicity. Additionally, there is a recent academic acknowledgement of the need for an intersectional perspective to understand the intensification of social and economic inequalities caused by economic crises and austerity policies (e.g. Tepe-Belfrage 2015; Tepe-Belfrage and Wallin, 2016; Bassel and Emejulu, 2014). However, there is currently an absence of empirical studies using such an approach.

More broadly, there are recent studies focusing on how the changes to taxes and benefits after the economic crisis of 2008 are regressive, not impacting evenly across the population, but bearing more heavily on lower income households (e.g. Hills, 2015). Furthermore, there is also evidence showing early adverse effects on specific vulnerable groups such as people with disabilities (e.g. Roulstone, 2015) and lone mothers (e.g. Ginn, 2013; Rafferty and Wiggan, 2016). Thus, as it was identified since the introductory chapter, there are a few recent studies analysing the unequal effects of austerity policies. These studies focused on

analysing a single social category such as gender or class, or they explored specific groups such as people with disabilities or lone mothers. However, this uneven impact has not yet been analysed using an encompassing framework which grapples with how the intersections of these multiple social categories can be examined simultaneously to shed light on their differential effects. Accordingly, this thesis aims to fill this gap by using an intersectional framework to explore the differentiated experiences of a specific marginalised group which has already been identified as the one of the worst affected by the various macro socioeconomic changes: lone mothers with dependent children. As mentioned in the previous chapter, the initial logic of inquiry of this thesis is feminist standpoint because it starts with the recognition that women are experiencing various unequal disadvantages as a result of these wider changes, and lone mothers in particular, are facing further marginalisation.

Thus, by starting this research on lone mothers as one of the most disadvantageously affected groups by the context of austerity and recession, a less partial and distorted account of their experiences can be achieved. Additionally, by recognising that they are not only located in unequal gender practices, but they are also located in other multiple categories of social divisions, the diversity of their experiences can be explored. Thus, by considering their multiple individual circumstances and the institutional dimensions in which their experiences are circumscribed, an explanatory account of differential effects of austerity can be achieved.

This chapter outlines the theoretical framework which underpins the exploration of lone mothers in the context of economic recession and government-imposed austerity. First, the ontological and epistemological stances of critical realism are conveyed, then its main tenets are presented within a broader theoretical context. Sections two and three introduce intersectionality, its relevance for feminist theorising and its relationship with critical realism concerning conceptualisations of structure and agency. The fourth section provides a critique of intersectionality based on its various approaches and philosophical debates. The following section conveys further concepts and terms of the theoretical framework based on a critical realist intersectional approach. The sixth section locates lone mothers within the theoretical framework proposed. Finally, I summarise the main theoretical arguments proposed for the exploration of lone mothers in times of austerity and recession.

2.2. CRITICAL REALISM: TENETS AND CRITIQUE

2.2.1. ONTOLOGICAL AND EPISTEMOLOGICAL UNDERPINNINGS OF CRITICAL REALISM

The main principles conveyed in the critical realist approach have been developed by Roy Bhaskar (1998a, 1998b, 1998c, 2008, 2009; Bhaskar and Collier, 1998). One of those foundational principles is a stratified ontological position. A critical realist ontology is characterised by the recognition that a social reality pre-exists individuals; nevertheless, it ultimately does not exist independently of human activity; which results in avoiding the error of reification. This stratified reality is the necessary condition for any human action: “Society is both the ever present *condition* (material cause) and the continually reproduced *outcome* of human agency” (Bhaskar, 1998a: 215, emphasis in original). Furthermore, this deep ontological view posits the existence of a reality which comprises not only events, state of affairs, experiences, impressions and discourses, but it also involves underlying structures, causal powers and tendencies which are real, regardless if they are known or detected through experience or discourse; that is, they are not necessarily manifested or realised empirically (Patomaki and Wight, 2000: 223). Therefore, through a complex realist lens; a social reality encompasses relatively autonomous and enduring complex generative structures, powers and hidden mechanisms which are characterised by being stratified, emergent, and which operate independently of the knowledge that their observation could produce (Sayer, 1992; Bhaskar, 1998b): “the world is composed of a complex array of material entities and causal processes which are not immediately available to everyday experience” (Harvey, 2002: 165). Furthermore, critical realism argues for the recognition of these underlying causal mechanisms and real structures because they are identified to influence outcomes (Brown, 2007). Accordingly, social structures are embedded in social actions and a social context offers the condition for the individual’s consciousness (Porter, 2003). Hence, the social stratified reality becomes evident when its perceivable effects are shown on patterns of behaviour:

“...people, in their conscious human activity, for the most part unconsciously reproduce (or occasionally, transform) the structures that govern their substantive activities of production. Thus, people do not marry to reproduce the nuclear family, or work to reproduce the capitalist economy. But it is nevertheless the unintended consequence (and inexorable result) of as it is also the necessary condition for, their activity” (Bhaskar, 1998a: 215).

For Bhaskar (2008), this complex stratified reality is not only layered, but it is also composed by three domains: the empirical, the actual and the real. The empirical domain is where observation and measurability are possible and it is the field which social actors experience the actual and real domains, the actual domain is where events and processes occur that are not necessarily immediately measurable nor observed; and the real domain is the sphere in which generative mechanisms and structures operate and they have significant powers on the other two fields. Moreover, it is not usually possible to observe directly the generative mechanisms because they are produced within complex stratified open systems which are historical and contextual in their realization; and they are also contingent on the complex interaction of various structures and powers (Yeung, 1997: 57; Fairclough, 2005: 926). Thus, the stratified social reality is composed of intransitive and transitive dimensions, the former identified as the enduring real structures and mechanisms which exist independently of human knowledge and the latter is what it is known empirically (Bhaskar, 2008). Furthermore, this stratified social ontology is understood as a nested reality composed of layered entities (Reed and Harvey, 1992: 358) because in that way a social phenomenon can be recognised as encompassing complex systems, trajectories and transformations that "...depend on all of the whole, the parts, the interactions among parts and whole, and the interactions of any system with other complex systems among which it is nested and with which it intersects" (Byrne, 2009: 2).

One important theoretical feature of critical realism is the relationship between the stratified social structures and the agency of the individuals. Archer (1995: 196) argues that this relationship entails an understanding of these social structures as relatively autonomous and enduring because they depend on human action to be reproduced or transformed; hence in the structure-agency interplay, people mediate and shape the situations in which they find themselves, recognising "the non-linearities that emerge from the interactive processes in structure and agency" (Byrne and Callaghan, 2014: 79). Accordingly, social actors are not only constrained by layered contextual conditions of their social reality, but they also, based on their multiple social, economic and cultural locations; have a potential power to transform the continuous process of reproduction of the stratified social structures through individual and collective actions; which also displays the open nature of any social reality. Thus, social structures can be possible objects of transformation and subject to change in its components and their interrelations (Bhaskar, 1998a):

"Structures (as emergent entities) are not only irreducible to people, they pre-exist them, and people are not puppets of structures because they have their own

emergent properties which mean they either reproduce or transform social structure, rather than creating it” (Archer, 1995: 71).

Another main foundational principle of critical realism is its relativistic epistemological position which is based on an understanding of knowledge as contextual, contingent, fallible and not immediate because it is a social product: “knowledge is expressed and informed by subjectivity [...] critical realism embraces the *fallibility* of knowledge” (Downward and Mearman, 2007: 88, emphasis in original). This epistemological stance acknowledges the ‘epistemic fallacy’ principle of empiricist standpoints which is based on reducing questions of what exists to what is known (Bhaskar, 2008: 36; Bhaskar 2009: 4). Contrary to this empiricist principle, the epistemic relativity of critical realism asserts that “all knowledge is transient and neither truth-values nor criteria of rationality exist outside historical time” (Bhaskar, 1998a: 236). Accordingly, critical realism recognises that knowledge is shaped by pre-understandings, sociocultural contexts and language, and thus it avoids “the trap of objectivism” (Smirthwaite and Swahnberg, 2016: 481).

As a result of the provisional character of knowledge, the quest of the social science is not prediction, but the production of explanatory critiques which identify and elucidate enduring deep structures, causal powers and underlying mechanisms which could expose false beliefs by which oppression and injustice are maintained and perpetuated, whether deliberately or not (Bhaskar and Collier, 1998: 389). By ensuring these kinds of explanatory practices, the social sciences are conferred with an ‘emancipatory impulse’ which dissipate inflexible “dichotomies – between fact and value, theory and practice, explanation and emancipation, science and critique – structuring traditional normative discourse” (Bhaskar, 1998c: 409-410). This relativist epistemological stance is attuned with the position taken by Byrne and Callaghan (2014) who understand knowledge production as incomplete because of the fundamental and random indeterminacy of reality. Knowledge production, they argue, is also contextual and it aims to reflect continuously on explanations about the range of possibilities within specific contexts concerning overarching generative mechanisms emerging from processes, structures and agency. Thus, critical realists emphasise that as part of the explanations not only competing explanations are necessary to achieve the ‘best’ current interpretation of the data, but there should always be space for continuous revision of the explanatory accounts (Easton, 2010: 122). Furthermore, the ‘best’ explanatory account is identified by applying the critical realist principle of ‘judgmental rationality’ which is based on the idea that it is possible to make rational choices between competing theories, hence avoiding judgmental relativism which claims that all beliefs are equally valid (Smirthwaite and Swahnberg, 2016: 480): “all knowledge is fallible, but not equally fallible.

The adequacy of social knowledge, for example, can be established by practice through an immanent critique and human emancipation.” (Yeung, 1997: 54).

2.2.2. LOCATING CRITICAL REALISM IN A BROADER THEORETICAL DEBATE

Broadly speaking, positivism is an empiricist approach aimed at creating scientific descriptions of reality by generating universal generalisations based on following strict objective methodological rules which allow scientists to decontextualise themselves from subjective values (Collins, 2003: 51). On the other hand, post-positivism is the cumulative and incisive critique from various philosophical strands concerning the shortcomings of positivist assumptions regarding the complexities of human experience (Lather, 1986: 63). Accordingly, there has been a widespread picture of binary opposites between many post-positivists arguing that positivism/empiricism is ontologically and epistemologically flawed, and many positivists claiming that post-positivists advocate for subjectivism, irresponsible relativism and lack of research standards (Patomaki and Wight, 2000). It is in this context that critical realism has been perceived as a middle way “between positivist’s fading path and the unchecked caprices of hermeneutic analysis” (Harvey, 2002: 163). Furthermore, Denzin and Lincoln (2011: 11) argue that some scholars identify critical realism as the alternative position between oppositional philosophical perspectives such as naïve positivism and post-structuralism. This is mainly because critical realism, as explained above, states that there is a stratified reality independent of human consciousness which can be known, and that the knowledge of that stratified reality is contingent, non-universal and socially constructed: “critical realism claims to be able to combine and reconcile *ontological realism, epistemological relativism and judgmental rationality*” (Bhaskar, 1998d: xi, emphasis in original).

Hence, as Yeung (1997: 54) emphasises critical realism is against totalisation and relativism. In the case of contesting post-positivist stances characterised by relativistic views, Brown (2007: 414) argues that critical realism can be perceived as a philosophical standpoint aimed at opposing the idealist tendencies of 1960s radicalism. Accordingly, Bhaskar (2008) rejects idealism because it does not accept real structures or generative mechanisms as it assumes that they are irreducible to the imagination of individuals. Thus, critical realists argue that the world is not “*entirely* constituted by the discursive acts of people: unobservable social structures (mechanisms, relations, powers, rules, resources, institutions, technology) must also be taken into account” (Wilson and Greenhill, 2004: 669, emphasis in original). In regard to contesting the totalising positivist approach, critical realists

argue that positivism mistakenly presupposes the world based on empirical realism, conflating epistemology with ontology by assuming that experiences are only what exist. Furthermore, critical realism is also against searching of universal regularities as they are impossible to occur as a result of the open, layered and dynamic nature of the social world characterised by the interplay of multiple entities (Harvey, 2002: 165-166):

“The great inconsistency in the positivist account of science that *RTS* [A Realist Theory of Science] fastens on is that between its denial of ontology in theory but its generation of an implicit ontology in practice [...] the positivist account presupposes an ontology of empirical realism, whereby the world consists of ‘experience and atomistic events constantly conjoined’, hence of closed systems and undifferentiated depthlessness, a view underpinned by an atomistic model of the human subject as a passive spectator of given phenomena” (Hartwig, 2008: xiv, emphasis in original).

Various authors (Danemark *et al.*, 2002; Pawson, 2006; Easton, 2007; Sims- Schouten *et al.*, 2007; Patomaki and Wight, 2000; Yeung, 1997; Peter, 2003; Harvey, 2002) then consider critical realism as the philosophical approach for research that overcomes binary dualisms such as empiricism and constructivism, quantitative and qualitative; and universalism and particularism. Thus, critical realism is a philosophical standpoint which has been used to surmount not only historical philosophical and methodological oppositions, but it also offers a plausible explanatory ontological perspective which acknowledges the existence of a multidimensional social reality in which social agents are embedded.

Nevertheless, some of the features contested to critical realism concerns with the lack of methodological contribution regarding the application of its ontological and epistemological underpinnings on empirical research. For instance, Savage (2009: 157, 172) claims that critical realism offers remarkable arguments of the importance of causal analysis in non-positivist terms, but its ideas have not been linked with tangible practices of social research and it has not generated significant research outcomes. Similarly, Yeung (1997) argues that critical realism is still a philosophy in pursuit of a method because it leaves each social scientist to take decisions about methodological and theoretical approaches. However, Yeung also conveys methodological strategies to apply when using a critical realist perspective in research such as iterative abstraction, grounded theory and triangulation. Furthermore, Olsen (2010) review various contributions made from critical realists to methodology: from data collection techniques, to data analysis and interpretative strategies.

Accordingly, Olsen argues that critical realism is applied to a variety of methods from qualitative and participatory ones to quantitative and mixed-methods designs¹².

Focusing on the relationship between critical realist and feminist theory, Gunnarsson *et al.* (2016) recognise parallels between them; particularly their critical-emancipatory nature. Similarly, New (2005, 2003) argues for the use of critical realism in feminism and gender theorising as it provides theoretical concepts such as stratification, intransitivity, emergence, causal powers and explanatory critiques which allow the recognition of the effects of oppressive structures such as gender, class, ethnicity, *inter alia*. New also argues for a critical realist approach as it allows an understanding of human agency. Furthermore, critical realism offers a relativist epistemological position which can be related with the feminist standpoint critique against the idea of a disembodied scientific universal knowledge and the recognition of the production of situated knowledges argued by Donna Haraway (1988): “When comparing critical realism and the situated knowledges approach it is clear, therefore, that they have in common the fact that both reject naïve objectivism and relativism” (Smirthwaite and Swahnberg 2016: 482). These situated and partial knowledges embraced by feminist standpoint approaches aim to respond to location and critical positioning, recognising knowledge production as embedded in historical contexts in order to avoid choosing between the dichotomy of radical constructivism in one side or feminist critical empiricism on the other: “I am arguing for politics and epistemologies of location, positioning, and situating, where partiality and not universality is the condition of being heard to make rational knowledge claims” (Haraway, 1988: 589).

Critical realism then shows epistemological commonalities with feminist standpoint theorising in the sense that both recognise the situated character of knowledge production, and in the case of standpoint feminist theorising; there is an emphasis on challenging the male dominated notions of objectivity and universal scientific truth (Gunnarsson *et al.*, 2016): “Standpoint represents the initial epistemological position, providing the opportunity for feminists to formulate counter-hegemonic ideas.” (Vacchelli, 2013: 45). Thus, one of the main aims of feminist standpoint approaches is to contest assumptions within dominant scientific modes of enquiry “to undermine social science’s embedding of the standpoint of white men as hidden agent and subject” (Smith, 1997: 394). Accordingly, a feminist standpoint’s epistemological position critically challenges the traditional hegemonic universalist methods and approaches of the sciences to uncover how they have met the

¹² Methodological aspects when applying a critical realist approach will be further conveyed in the chapter which explains the mixed-methods design used in this thesis.

sexist and androcentric agendas of dominant groups, obscuring the diverse ways women have been historically oppressed and marginalised (Harding, 2004):

“...feminists aimed to change scientific practice, to produce empirically and theoretically more successful research. The new research was needed for public-agenda feminist struggles for equal pay and legal protection at work, for an end to violence against women, for more informed attention to women’s health and reproductive issues, for state support for homemakers, for equitable treatment of women and their children after divorce, and for many other desired social changes.” (Harding, 2004: 31).

As previously mentioned then, feminist standpoint argues to start knowledge projects from the experiences of marginalised and oppressed groups because some social situations are epistemologically more advantageous than others: “some kinds of social locations and political struggles *advance* the growth of knowledge” (Harding, 2004: 26, emphasis in the original). Thus, from a feminist standpoint logic, social relations are power-laden and social disadvantage translates into epistemological advantage (Geerts and Van der Tuin, 2013). Nevertheless, feminist standpoint theorising does not settle for conventional ethnographic accounts of the oppressed groups because it aims to produce knowledge to see beneath the ideological surface of social relations that most people accept as ‘natural’ (Harding, 2009). Furthermore, this production of situated knowledge is not relativist in the sense that they accept equal validity of any knowledge claims, rather it advocates for starting off research by exploring the lives of the oppressed as they have the epistemic advantage to question the hegemonic social order, problematizing for instance how gender practices shape behaviours, norms and beliefs (Harding, 1992): “The adequacy of standpoint projects is to be judged by the success of the practices they legitimate rather than the truth or verisimilitude of representations of nature and social relations” (Harding, 2009: 195). Consequently, critical realism and feminist standpoint build on a kind of epistemological relativism, but arguing that normative judgments are important for the advancement of knowledge (Flatschart, 2017).

Nevertheless, Smirthwaite and Swahnberg (2016) pinpoint possible contradictions between epistemological relativism and the principle of judgmental rationality if they both are giving the same degree of importance when carrying out research with a critical realist and a situated knowledge approach. As Smirthwaite and Swahnberg argue though, this potential incongruity can be solved by recognising if the emphasis of the research is more inclined towards the search of ‘true-like generalisable forms of knowledge’ or most post-modernist

feminist views in which any production of knowledge is understood as equally valid, and also by providing a clear identification of the situatedness of the researcher:

"Provided that claims concerning judgmental rationality are regarded as situated, the various strengths of both situated knowledges and critical realism could arguably be combined. The key strengths of such a combined approach would be a capacity to produce useful, liberating and truth-like knowledge while, at the same time, being able to recognize the situatedness of knowledge claims. Instead of proposing the adoption of an abstract form of judgmental rationality — that is, a form of judgmental rationality that transcends its specific embodied location in the brain/mind of a human being who has been influenced by his or her culture — we would therefore like to propose the notion of situated judgmental rationality" (Smirthwaite and Swahnberg, 2016: 492).

Accordingly, this thesis is recognised as providing a provisional and contextualised explanatory account initially underpinned by a feminist standpoint logic. It acknowledges my subjective choices as a feminist researcher concerning the research design, the topics explored and the theoretical position taken, and hence this study follows what Olsen (2004) argues that knowledge is embedded in social practices and researchers do not exist outside the phenomena being researched. Accordingly, I have the following assumptions since the start of this exploration: multiple structural inequalities reproduce institutionalised forms of disadvantage and privilege, austerity affects unevenly the population, and those outcomes can be better explored by operationalising multiple inequalities and social divisions in one marginalised group which is positioned as experiencing some of the most adverse consequences of austerity. Thus, the exploration of lone mothers is based on locating them in various positions of social divisions to identify the logics of the dominant institutional assumptions and practices. Concurrently, with the explanation offered in this thesis, it is also acknowledged the emancipatory promise of elucidating complex, multiple and intersectional dimensions in which lone mothers are located when experiencing austerity, and thus it disrupts oppressive hegemonic powers to offer alternative worldviews (Dhamoon, 2011). Furthermore, the explanation offered in this thesis is fundamentally committed to the production of knowledge which "women want and need in their struggles to survive and to flourish" (Harding, 2009: 193).

Critical realism then offers epistemological foundations similar to feminist standpoint theorising. It also provides an understanding of social reality as open, stratified, contextual, emergent and historically contingent. Additionally, it offers an explanation of the interplay

between layered oppressive structures and agency which help to understand lone mothers within the context of austerity considering them as active agents responding to macro-changes. In order to grasp this stratified social reality and the agential practices of lone mothers, a further theoretical framework is needed. Accordingly, some scholars (Walby *et al.*, 2012b; Martinez *et al.*, 2014; Gunnarsson, 2015; Clegg, 2016) argue for the use of critical realism within an intersectional framework in order to overcome debates around ontological and epistemological underpinnings within intersectionality theorising. Hence, the following section conveys intersectionality as a framework for the understanding of location in multiple inequalities.

2.3. INTERSECTIONALITY: TOWARDS A CRITICAL REALIST STANCE

2.3.1. THE RELEVANCE OF THE INTERSECTIONAL APPROACH FOR FEMINIST THEORY AND PRACTICE

The term intersectionality was introduced by Kimberlé Crenshaw (1989, 1991) as part of her feminist critical race theory to oppose to the invisibility of the overlapping discriminatory forces of race and gender which American black women experience. Using the metaphor of roads crossing, her main purpose was the analytical and political recognition of the intersectional identities of marginalised groups. As Conaghan (2009) indicates, Crenshaw argues that black women are situated at the intersection of racism and sexism, and those experiences are the result of both, and the equivalence of neither of them. Thus, Crenshaw coined the term intersectionality as an analytical tool to explore various structural dimensions of discrimination and exclusion to identify the diverse experiences of misrepresented groups: “A unidimensional understanding of inequality thus breaks down with an intersectional lens” (Browne and Misra, 2003: 489).

Nevertheless, the process to draw attention to the interplay of various categories to attend different forms of exclusion and privilege was not something new. Accordingly, various authors (e.g. Lykke, 2010; Hancock, 2007a; Manuel, 2006; Geerts and Van del Tuin, 2013) recognise that the concurrent analysis of race, ethnicity, gender, class and geopolitical position was already explored long before the concept of intersectionality came to light by: postcolonial and antiracist feminists, black feminist and feminist standpoint theorists, and also activists. Along these lines, Brah and Phoenix (2004) indicate how as early as 1977 the black feminist lesbian organisation Combahee River Collective produced its manifesto which acknowledged how feminist analysis should not privilege a single dimension but integrate

gender, race, class and sexuality as interlocking major systems of domination. Within the UK, Yuval-Davis (2006) and Anthias (2012a) mention that since the early eighties, they argued the importance of articulating various dynamic social divisions in order to understand multiple identities and oppressions. Thus, terms that have been used to pinpoint similar type of enquiry and processes around multiple categories of differentiation are triple oppression, interconnections, interlocking systems of oppression, overlapping systems, *inter alia* (Anthias, 2012b). As Davis (2008) points out what is original about intersectionality is not that it addresses how the experiences of black women have been marginalised within feminism, but its novelty and appeal lie in the ability to encompass common theoretical and normative concerns around diversity and difference between feminist scholars from distinctive and opposing perspectives and political influences.

As a result of its appeal, intersectionality frameworks have been applied in several domains which aim to identify and explore the interplay of various sociocultural categories of difference and unequal relations. These fields are not only part of theoretical or methodological approaches around gender studies, but also part of political and policy interventions. Accordingly, Cho *et al.* (2013) argue that it is the praxis¹³ of the concept which has been the key for its extensive use not only in many academic disciplines, but also in a wide range of political movements and policy-relevant spheres. For instance, concerning its empirical applications, Walby *et al.* (2012a) assess how intersectionality has been theorised and put in practice as part of the restructuring of the equality architecture in Britain, arguing for the need to focus on the various ways in which multiple inequalities can be treated alongside the recognition of the complexity of the institutions involved to assess outcomes of specific equality goals. In the health policy field, Hankivsky *et al.* (2014) provide an innovative Intersectionality Based Policy Analysis framework which acknowledges and captures multi-level interacting social locations, factors and power structures within the analysis of and solutions to policies to reduce inequity and promote social justice. Thus, intersectionality also shows its salience in empirical fields such as politics, law and policy, which indicate its relevance and wide scope.

Therefore, many feminist perspectives recognise the importance of examining the intersections of various features which produce multiple inequalities to avoid the limitations and generalisations of focusing only on the gender dimension to depict unequal social relations and subject formations (Mohanty, 1988; Walby *et al.*, 2012b; Grabham *et al.*, 2009;

¹³ The authors (Cho *et al.*, 2013) understand praxis as including various phenomena such as movements aimed to fight for specific demands around discrimination and social justice, to legal and policy advocacy which seeks to overcome gender and racial exclusion.

Mehrotra, 2010). Accordingly, intersectionality regards social relations and individual lived experiences as produced by the interrelation of social divisions (Anthias, 2012a). It is along these lines that McCall (2005) argues that intersectionality is a major contribution to feminist theory because it is able to deal with complexity and multi-dimensions to analyse social phenomena. Furthermore, Lykke (2010) asserts that feminist theorising should always be concerned about the interplay of gender with other sociocultural categories such as race, ethnicity, class, sexuality, age, disability, nationality, *inter alia*. Intersectionality, *ergo*, becomes an important analytical device to interrogate complex unequal diverse locations of social actors:

“...intersectionality can, first of all, be considered as a theoretical and methodological tool to analyze how historically specific kinds of power differentials and/or constraining normativities, based on discursively, institutionally and/or structurally constructed sociocultural categorizations such as gender, ethnicity, race, class, sexuality, age/generation, dis/ability, nationality, mother tongue and so on, interact, and in doing so produce different kinds of societal inequalities and unjust social relations” (Lykke, 2010: 50).

An intersectional framework then is fundamental to explore the uneven effects of austerity and economic recession on lone mothers which starts with the assumptions that they share some oppressive gendered experiences (e.g. care work, unpaid social reproduction), but they are also not a homogeneous group (Rowlingson and McKay, 2005; Duncan and Edwards, 1999; Hobson, 1994; May, 2010). Thus, this thesis considers Crenshaw's argument around identity politics (1991) which argues for intersectionality as an alternative perspective not only to analyse differences between groups, but also within groups. Similarly, Phoenix (2006) emphasises an analysis of differences and commonalities within groups as part of a broader understanding of individuals simultaneously positioned within social categories which is the stance taken here to explore lone mothers. It is also relevant to indicate that the intersectional framework proposed here is attuned with my feminist standpoint approach conveyed in Chapter 1. My initial position then acknowledged that women and men are always located in other positions of social divisions and as such feminist standpoint research should always consider an intersectional perspective (Harding, 2009). Accordingly, Collins (1997) argues that contemporary standpoint theories explore inequality with greater degree of complexity, involving the acknowledgment that social groups are always located in multiple power relations of gender, social class, race and other hierarchical markers of difference:

“...the subject/agent of feminist knowledge is multiple, heterogeneous [...] since lesbian, poor, and racially marginalized women are all women, all feminists will have to grasp how gender, race, class, and sexuality are used to construct each other. It will have to do so if feminism is to be liberatory for marginalized women” (Harding, 1992: 454, 56).

2.3.2. CONCEPTUALISING STRUCTURE AND AGENCY: CRITICAL REALISM AND INTERSECTIONALITY

One of the focuses of feminist theorising concerns the debate around structure versus agential capacity of women to achieve emancipation. Mann and Huffman (2005) identify the third wave feminism as focusing on difference, deconstruction and decentring to contest essentialist, unified and homogenising views which second wave feminism purports concerning women’s experiences. Mann and Huffman also identify the more individualistic strands of the third wave feminism with an understanding of human agency as boundless which implies the ability of social actors to fully transform their lives: “these strands of the third wave have a facile view of resistance that assumes an almost infinite ability to transform one’s life” (Mann and Huffman, 2005: 75). Nevertheless, those strands also conceal social hierarchies and structures of oppression. For Clegg (2006, 2016) post-structuralism, which is identified as part of the third wave, has emphasised the unfixed, non-unified and fragmented subject, producing powerful ways of thinking about the continuous processes of the constitution of the ‘self’. However, Clegg (2016) also argues that post-structuralism underplays theorisations of agency and voice, which are necessary for a feminist emancipatory project, as it reduces them to subjectification. Similar argument is found in New (1998) who argues that post-structuralist feminism focuses on the deconstruction of hierarchical naturalist assumptions to disrupt certainties of gender and to contest gendered social relations, but at the expense of finding points of collective, yet contested, interests between women. Within intersectionality, there have also been diverse views regarding (under) theorisations of the relationship between agency and structures when analysing women occupying various social positions (e.g. Phoenix, 2006; Nash, 2008; Martinez *et al.*, 2014; Choo and Ferree, 2010). Furthermore, Clegg (2016: 495) argues that intersectional analysis has elided analytical distinctions between structure and agency, equivocating “between experiences of oppression and the structures that produce them”. Thus, in order to respond the main research questions of this thesis, it is necessary to clarify the theoretical ideas concerning agency and structures, and their relationship.

One of the main critical realist theoretical underpinnings mentioned in the previous section concerns with the relationship between stratified social structures and human agency. The main critical realist author who has theorised these structures and agency is Margaret Archer (1995, 1998a, 1998b, 2000a) who as part of her morphogenetic approach identifies that “historical configurations and courses taken by social structures are *morphogenetic* in nature [...] being shaped and re-shaped by the interplay between their constituents, parts and persons” (Archer, 2007: 37, emphasis in original). This morphogenetic model has three analytical phases: structural conditioning which is prior to agency, social interaction which is contextualised by the structures; and structural elaboration which is the outcome between the interplay of agency and structural conditions (Byrne and Callaghan, 2014: 119). For Archer (Archer and Elver-Vass, 2012) there is also an important distinction between the cultural system which is identified as the full corpus of ideas, known or available to be known at any time regardless if they are expressed or not (intelligibilia) whereas the socio-cultural level refers to how the ideas are manifested during social relations; and the interplay between both is understood as cultural elaboration which can result in either morphostasis (reproduction) or morphogenesis (transformation).

Archer argues for an analytical dualism in which structural conditioning and agential mediation have a close inter-relationship and they are activity dependent, but they also have distinctive emergent and irreducible properties. Thus, they are separated analytically to examine their interplay; that separation being possible because “structure necessarily pre-dates the actions which transform it and that structural elaboration necessarily post-dates these actions” (Archer, 2000b: 465). Another characteristic of her approach is the temporal dimension in which the relationship between structure and agency can be explored through space and time. In this relational model, structures are products of past human agency which influence individuals in the present and those individuals reproduce or transform those pre-existent structures. Accordingly, those structures influence social actors’ life-chances and they are mediated by individuals through a process of reflexive internal conversation, which then produces chosen courses of action (Martinez *et al.*, 2014: 458-459). Following Byrne and Callaghan (2014) action here is understood as meaning both the reflexivity of agency and the non-reflexive, reproductive structural features; namely action emerges from the interplay between habitus and the internal conversation, considering what social actors do “as a contingent outcome of structural and contextual elements working in interaction with conscious, rational and affective interpretations of meaning” (Byrne and Callaghan, 2014: 111):

“We are simultaneously free and constrained and we also have some awareness of it. The former derives from the nature of social reality; the latter from human nature’s

reflexivity. Together they generate an authentic (if imperfect) reflection upon the human condition in society” (Archer, 1995: 2).

Thus, agential reflexivity and choice are important features within the intersectional approach taken in this thesis “in which agents at times rely on those dispositions but are also always liable to reject, innovate and create” (Byrne and Callaghan, 2014: 114). Accordingly, people are considered as having unique properties and powers irreducible to structural or cultural conditions, being the ‘inner conversation’ about how the personal emergent powers are exercised in the natural, practical and social world and where human beings are confronted with three unavoidable concerns: physical wellbeing, performative competence and self-worth (Archer, 2000a:318). Furthermore, individual and collective agents possess “the resources to act creatively in the world, thus creating conditions for transformation and change as well as social stasis” (Clegg, 2016: 502). Thus, for Sue Clegg the analytical dualism strategy offers a valuable resource to explore intersections leaving the relationship between structures and agency open for analysis as it does not reduce society to individual experience, nor experience to society, thus avoiding the conflation between the two and allowing the separate analysis of useful categories:

“This ability to hold structure and agency analytically separate is essential to address the multiple forms of oppression and exploitation that Crenshaw identified, since although at the level of lived experience the concrete realities of race, class and gender co-exist, we need to be able to separate structure and agency to account for stasis and change over time.” (Clegg, 2016: 501)

Thereby, the main characteristics of the approach offered by Archer are: “historicity, emergence and mediation based on the real powers of structurally emergent properties (SEPs), culturally emergent properties (CEPs) and the emergent properties of people (PEPs).” (Clegg, 2016: 500). These emergent properties are relational and have the generative capacity to modify the powers of its constituents and to exercise causal influences. Structural emergent properties generically shape and conditioned situations which agents confront at three levels, the positional, that of roles and that of institutions: “institutional contradictions influence role clashes, just as the role array available affects positional life chances - whilst agential activities work upwards for change” (Archer, 2000b: 466-467). Related with intersectionality, the distinction between the emergent properties from social and cultural structures and agency allows the recognition of some positions conditioned by structural and cultural forms of inequality within a space and time. This can be related with Anthias’ argument (2008, 2012b) regarding understanding multiple positions

as context, meaning and time specific, being located within social hierarchies which relate to differences and unequal distribution of resources. Similarly, Winker and Degele (2011) describe how the intersections of social structures, symbolic representations and identity constructions are context specific, topic orientated and linked to social practices.

Importantly at this point is the consideration of an intersectional concept which is positionality. Focusing on the study of multiple identities, Anthias (2008) argues we should understand identity formation based on what she calls 'translocational positionality' as that concept addresses social locations and processes as opposed to fixed forms of social identities which homogenize social categories. Furthermore, by exploring translocational subject positionings, there is an acknowledgment of the complexity and heterogeneity of the self and the others in which people can negotiate, contest and challenge identity markers (Anthias, 2013). Similarly, Hulko (2009) argues for the use of the concept of social location as variable, temporal and context dependent to understand the processes and dynamics in which individuals experience privilege and oppression based on multiple identity categories such as race, ethnicity, social class, gender, sexual orientations, age, disability and faith. Nonetheless, by following a critical realist approach, positionality can be related with social positions based on the analytical dualism between multiple structures and agency in order to explore their emergent powers. Accordingly, Martinez *et al.* (2014) argue that critical realism allows one to evaluate how an individual located in a specific social position is enabled and constrained by generative structural mechanisms, and how those mechanisms operate in specific intersections of categories such as race, class and gender. Furthermore, this positional approach developed by Martinez, Martin and Marlow asserts that generative mechanisms of oppression and privilege emerge from the durable and dynamic intersections of categories and that those mechanisms position social actors in distinctive social locations in which their agency is enabled or constrained. Similarly, Lena Gunnarsson (2011) identifies social positions as structures which enable, constrain and motivate certain powers in social actors and which make them able and inclined to act in certain ways, with a likelihood of undergoing certain experiences. Nevertheless, these actions and experiences are not predetermined by or reducible to those social positions as actors have certain freedoms based on their agential reflexivity and as such responses and experiences can have diverse complex responses, hence, "structural forms do not determine the way individual post-holders behave, since they can only provide a set of conditions for action" (Scott, 2007a: 148):

"We exist only by virtue of our positions in an array of overlapping structures on different levels of reality. It is through these multiple determinations that we become

unique and complex individuals [...] multiple positioning is not the same as no positioning. Although women and men are more than women and men, they are still women and men.” (Gunnarsson, 2011.: 33).

Accordingly, positionality affects life-chances, access to material, economic, cultural, political, symbolic and cognitive resources which condition agential action (Martinez *et al.*, 2014: 462), but it does not fully determine it as the reflexivity and the internal conversation of individual or collective agents not only reproduce, but also transform oppressive features of intersecting structural positions over time. Clegg (2016) identifies this ability to transform structural conditions by using Crenshaw’s legal example in which black women were previously corporately unrecognised by a company, but as a result of their corporate agency¹⁴, changes in the law and other institutions were achieved which recognised them as experiencing multiple discrimination based on their multiple social positioning. Furthermore, Clegg argues that is not only important to identify those transformative agential properties which led to historical changes, but also how intersecting structural constraints operate and what has not changed over time: hence the aims of a critical realist intersectional analysis is the identification of multiple underlying mechanisms, causal powers, the entities that possess them; and how by the production of that contingent knowledge, the different forms of oppression which create various patterns of inequality can be mapped (Clegg, 2016: 505).

Thus, if the focus is to explore the diversity of lone mothers and their differential realities within the macro context of austerity, it is important to acknowledge that a critical realist positional approach which recognises an analytical separation between structures and agential mediation allows the identification of multiple positions when using various categories to identify lone mothers located in simultaneous structural dimensions of difference. Additionally, the concept of multiple positioning is particularly relevant to understanding processes and dynamics of social divisions manifested through the diverse agency of lone mothers through their lived experiences.

2.4. INTERSECTIONALITY: A CRITIQUE

2.4.1. THE CONTINUOUS DEBATE AROUND INTERSECTIONALITY

¹⁴ Clegg (2016) identifies corporate agency as collective agency in the form of social movements or alliances which are against specific forms of oppression and they are committed to social justice. Corporate agents then “include self-conscious vested interest groups, promotive interest groups, social movements and defensive associations” (Archer, 2000a: 265).

As a result of its wide influence and scope, intersectionality theory has not been exempt from various and diverse critiques (e.g. Jordan-Zachery, 2007; Chang and Culp, 2002; Bowleg, 2008; Ken, 2007; Salem, 2016). Davis (2008) points out that its vagueness and inherent open-endedness features have resulted in the approach being so popular with feminist scholars from different philosophical, methodological and practical perspectives. Nevertheless, it is exactly that theoretical and political inclusivity which Nash (2008) argues as problematic, particularly because the lack of clarity concerning an intersectional methodology, who should be studied as intersectional subjects, *inter alia*. Along the same lines, Carbin and Edenheim (2013) argue that in the quest to overcome divisions between feminist approaches, intersectionality does not offer an appropriate ontology for the study of either structures or subjectivities. As Cho *et al.* (2013) state, there are various aspects, including philosophical positions; which have been contested as part of the intersectional approach:

“As intersectionality has traveled, questions have been raised regarding a number of issues: the utility and limitations of its various metaphors, including the road intersection, the matrix, and the interlocked vision of oppression; the additive and autonomous versus interactive and mutually constituting nature of the race/gender/class/sexuality/nation nexus; the eponymous “et cetera” problem— that is, the number of categories and kinds of subjects (e.g., privileged or subordinate?) stipulated or implied by an intersectional approach; and the static and fixed versus the dynamic and contextual orientation of intersectional research.” (Cho *et al.*, 2013.: 787)

The meaning and the practice of the term intersectionality has also been subject to continuous contestation. For instance, Davis (2008) identifies it as a buzzword for feminist scholars which does not provide a concrete set of guidelines for doing feminist enquiry. Hancock (2007a, 2007b) suggests an understanding of intersectionality as a research paradigm in order to expand its use beyond a normative theoretical argument. Thus, intersectionality can be used as a problem-driven research paradigm which provides empirical utility. Dhamoon (2011) prefers the term intersectional-type to identify the disagreements within feminism while also offering a recognisable framework. Lutz (2014) and Anthias (2012a) consider intersectionality as a heuristic device which not only helps to detect overlapping invisible strands of inequality, but it also allows an understanding of hierarchies in social life. As these examples shown, as a result of its use by diverse practices, disciplines and methodologies; there has not been a consensus about how to conceptualise intersectionality. Based on this, Cho *et al.* (2013) prefer to frame it as an

analytic sensibility which focuses on the problem of sameness and difference and its relation to power; highlighting what it does as opposed of what it is. Furthermore, Lykke (2010, 2011) understands intersectionality as a nodal point which provides an open-ended space for a variety of ongoing feminist debates and investigations. Finally, Collins (2015) prefers to conceptualise intersectionality “as an overarching knowledge project whose changing contours grow from and respond to social formations of complex inequalities” (Collins, 2015.: 15). Collins also pinpoints that intersectionality is applied to three independent, but not exclusive areas: as a field of study, as an analytical strategy and as a form of critical practice.

What it is relevant to bear in mind when exploring the different concepts and ideas which articulate different positions around intersectionality, is that they should be understood as historically contextualised and temporal. Accordingly, Nash (2011) indicates that as intersectionality has been institutionalised, it should be recognised as a product of black feminism but its meaning and practices have been historically changing. As such they have moved into spaces and discourses which are also constituted by power relations (Cho *et al.*, 2013: 789). This is clear in the analysis by Lewis (2013) who considers the institutional politics of knowledge production to convey how the study of race and racialisation has been displaced in the feminist intersectional scholarship of the European context. Similarly, Bilge (2013) identifies how, in accordance with the economic and cultural logics of the neoliberal context, there are contemporary prescriptive feminist academic arguments around intersectionality which are counteracting its political potential for social justice. Equally, Salem (2016) argues that the context of neoliberal academy has threatened the radical promise of intersectionality to acknowledge power relations and relations of domination. Evans (2015) also emphasises that the neoliberal context which intensifies individualism, is prone to use an intersectional analysis only at the level of the individual. Thus, considerations of its historical contingencies alongside the specific contexts and the rationale of particular arguments about intersectionality are relevant to avoid neoliberal disciplinary uses of it (Bilge, 2013: 420).

It is relevant then to emphasise that the conceptual articulations around intersectionality conveyed in this thesis should be understood as contingent and context specific to avoid suggesting a unique intersectional approach as part of the explanatory account. Furthermore, for the exploration of lone mothers in times of austerity intersectionality is considered mainly as an analytical strategy as part of an ‘overarching knowledge project’ or as a ‘nodal point’ as these conceptualisations allow new forms of understanding multiple inequalities and divisions without delimiting the different ways in which an intersectional

framework should be conceptualised or applied. By taking this position, lone mothers can be theoretically explored as being located in diverse concurrent dimensions of difference; and it also allows using a methodology which also responds to an intersectional perspective aligned with a feminist standpoint logic of inquiry.

2.4.2. THE VARIETY OF INTERSECTIONAL PERSPECTIVES FOR THE ANALYSIS OF DIFFERENCES AND HIERARCHIES

As expected by the discussion presented above, there are a variety of positions to intersectional theorising and research. McCall (2005) acknowledges new methodological problems for its application due to the inclusion of multiple complex dimensions and categories to research in a social phenomenon. Consequently, McCall proposes the identification of three main methodological approaches which are distinguished by their standpoint toward categories of differentiation "...that is, how they understand and use analytical categories to explore the complexity of intersectionality in social life" (McCall, 2005: 1773). Thus, McCall recognises an anti-categorical approach which aims to deconstruct analytical categories in order to avoid reifying social relations and subject formations attributable to the assumption that they are 'irreducible complex'. Likewise, the intra-categorical approach endeavours to explore particular social groups at "neglected points of intersection" to expose "the complexity of lived experience within such groups" (McCall, 2005: 1774). Furthermore, the third approach, the inter-categorical one; temporarily embraces "existing analytical categories to document relationships of inequality among social groups and changing configurations of inequality along multiple and conflicting dimensions." (McCall, 2005: 1774).

The anti-categorical approach then is a direct critique around essentialising identity categories because they are reductive and unstable. This approach is related to the idea of deconstructing analytical categories through a narrative approach. As a result of the instability of categories and their inability to represent adequately lived realities, the study of difference is more relevant than the exploration of identity (Walby, 2007). As Winker and Degele (2011) indicate, an anti-categorical approach seems relevant when the focus is on the reconstruction of meaning of terms, concepts and categories. Butler (1988) is associated with this methodology as her focus is on deploying a deconstructionist approach to show how gender as a category is performed and compelled by social sanction and taboo; to oppose to the idea that the category gender should be reified, universalised and naturalised as category. Furthermore, Butler (1990) argues that gender is inseparable from other identity markers such as class and race, and also that feminist identity studies are unable to mention

all the social divisions able to signify a subject formation as that process is limitless. Gunnarsson (2015) interprets Butler's position as a performative contradiction because she is using the same term (gender) she is contesting, arguing that categories can be understood as relatively separate and co-constituting each other at the same time. Furthermore, Yuval-Davis (2006) argues for thinking about the importance of social divisions in specific historical contexts and concerning specific people so that some divisions can be identified as more relevant than others for the construction of specific positionings. The latter views are relevant for this thesis as the focus is not on deconstructing meanings of identity markers on lone mothers, but on identifying multiple positions of division and difference within the group of lone mothers which can make visible the uneven impact of austerity and economic recession.

The intra-categorical approach as previously stated focuses on exploring neglected points of intersections, revealing the complexity of the lived experience in a specific group. As a result of using this approach, previously marginalised groups are given 'voice' and their perspectives are addressed by political movements, law or policy (Choo and Ferree, 2010). This approach can be associated with Crenshaw's calls for a focus on the understanding of multiple locations of discrimination of women in marginalised positions around gender, race and ethnicity (Lykke, 2010). McCall (2005) identifies this approach with the use of 'single group-studies' and 'personal narratives', indicating that those narratives can be historical, discursive or autobiographical. For instance, Ludvig (2006) uses an autobiographical narrative approach to make visible self-presentations of a female migrant in Austria to make the case that when experiences are concrete in a determined space and time, the interrelations between categories such as gender, class and nationality are understood as dynamic and changing; showing negotiations between agentic strategies and certain structural conditions. Furthermore, Prins (2006) using a constructionist perspective, argues for the exploration of identity formations based on narratives as they provide more insights beyond the naming of intersecting categories, which are commonly unable to explain how the process of belonging are enacted. For McCall (2005) one research strategy within this approach can be to focus equally on identifying a new or an invisible group at the intersection of various traditional categories, or on revealing more diversity and difference within the group to be studied. Nonetheless, Walby *et al.* (2012b) mention that the shortcoming of this approach is that the focus moves away from the larger social processes and structures which may be causing disadvantages. Furthermore, Walby (2007) argues that not only there is a tendency to cultural reductionism within this approach, but there are also always infinite differences which can be found within the group being researched.

The last approach identified by McCall (2005) is the inter-categorical approach which aims to analyse the complex structural relationships of inequality among multiple social groups as opposed to a single group. The focus is on the various set of dimensions of multiple categories and the comparisons of advantages and disadvantages based on the effects of the various interactions. Identifying this approach as focusing on process-centred analysis, Choo and Ferree (2010) indicate that its main attention is on the context and the comparison at the intersections to uncover structural processes organising power. McCall (2001a) uses her own macro-quantitative research to make the case for this approach. Accordingly, by exploring different intersections of race, gender and class, she identifies different configurations of wage inequality depending on the underlying local economic conditions of various cities in the United States. As a result, McCall (2001a: 9) argues for the identification of the most extreme divisions in a particular context to tailor anti-equality policies and politics to improve local conditions. Yuval-Davis (2011) criticises this approach as reductionist because it assumes an additive instead of a mutually constitutive approach to the relationships between social categories, and thus it does not fully explain the diversity of people's positions and attitudes. Similarly, Walby (2007) identifies this approach as 'segregatory reductionist' as each category in the analysis is presented as having different ontological base; "class is grounded in the economy; gender is a discourse about sexual and biological differences; ethnicity relates to discourses about exclusion and inclusion" (Walby, 2007: 453). Furthermore, focusing only on structures underplays the agency of social actors (Choo and Ferree, 2010) and it does not allow an exploration of how different social categories are diversely enacted and performed within lived experiences (e.g. Prins, 2006; Staunæs, 2003). Thus, similar to the other two approaches mentioned above, there are also limitations on only applying an inter-categorical perspective. Yuval-Davis (2011) argues for the combination of the intra-categorical and inter-categorical approaches to combine the understanding of situated contexts of the former with the socio-economic perspective of the latter. Similarly, Knapp (2005) asserts that by applying concurrently those two approaches, better results are achieved as not only are questions of differences within identity analysis answered, but explorations of structural relations between categories are also considered.

In addition to the three approaches identified by McCall, various authors have provided diverse typologies to understand the various applications and perspectives found in applications of intersectionality. Accordingly, for Choo and Ferree (2010) there are three types of intersectional approaches: the group-centred one which commonly focuses on intersecting identities, the process-centred type which explores the interactions of different categories, and the system-centred one which focuses on the dynamics of historically

constructed complex systems in which all intersecting stratification processes are mutually embedded and all effects are equally relevant. Similarly, but focusing on the subject of analysis, Dhamoon (2011) identifies the study of: intersecting identities, categories of difference, processes of differentiation and systems of domination. Dhamoon asserts that by exploring processes and systems there is a better understanding of the power relations which create differences and subordination, as opposed to the focus on identities and categories which not only essentialises and conflates identities, but also over-determines and reifies categories. Furthermore, for Hancock (2007a) there are three approaches to the study of categories of difference: the 'unitary' approach which addresses one primary category considered as stable and uniform; the 'multiple' approach which focuses on exploring various categories which are conceptually independent, matter equally and have predetermined relationships; and the intersectional approach which also addresses more than one category but their relationships are open, mutually constitutive and not predetermined.

More wide-ranging distinctions between different intersectional approaches have also been identified by some authors. For instance, Crenshaw (1991) pinpoints structural and political intersectionalities. The former type of intersectionality mentioned by Crenshaw focuses on groups that are marginalised based on multiple structural barriers; and the latter one is based on political movements which marginalise women who are located in multiple positions of disadvantage and thus are not appropriately represented because those political groups usually pursue conflicting agendas (e.g. feminists and antiracist groups). Prins (2006) distinguishes between systemic and constructionist intersectional approaches. The former focuses on structures or systems of domination exerting unilateral power of social representations; whereas the latter focuses on relational and dynamic perspectives of power in the formation of social identity. Similarly, Walby (2007) identifies two types of intersectional approaches, one type that recognises the concept of systems and the other one which refuses it, the latter adopting a postmodernist position "toward discourse, deconstruction and identity" (Walby, 2007: 453). Accordingly, there are a wide variety of perspectives regarding the use of an intersectional framework to explore differences, power relations and multiple inequalities. Nevertheless, one aspect that has been commonly absent is identifying clear philosophical underpinnings when applying and designing intersectional frameworks. As a result, many authors (e.g. Carbin and Edenheim, 2013; Walby, 2007; Bilge, 2010) argue that the lack of clearly conveyed epistemological and ontological positions when developing intersectional approaches has resulted in confusion and limitations for feminist theorising. The following section focuses on those philosophical issues.

2.4.3. PHILOSOPHICAL DEBATES WITHIN INTERSECTIONALITY

Similar to the various philosophical strands of feminist theorising, which have as one overarching aim to contest the masculinist positivist production of knowledge, the intersectionality field has been associated with various epistemological positions such as feminist empiricism, postmodernism/poststructuralism, *inter alia*. As a result, Mehrotra (2010) used the typology created by McCall to classify inter-categorical approaches as usually grounded on quantitative post-positivist epistemologies, intra-categorical approaches as related with feminist standpoint theories and anti-categorical perspectives as commonly associated with poststructuralist epistemological positions. Similarly, Martinez *et al.* (2014) link anti-categorical approaches with hermeneutic underpinnings based on constructivist and poststructuralist views which focus on the analysis of discourse and the meaning-making processes of the individual; disregarding notions of positionality or structural discrimination. Additionally, they indicate that inter-categorical approaches can be associated with positivist and post-positivist philosophical influences. Martinez *et al.* (2014) also identify intra-categorical approaches related not only with hermeneutic positions, but they also recognise that some of these approaches implicitly assume positivistic stances. Accordingly, for them (Martinez *et al.*, 2014) some intersectional approaches, which have the theoretical aim of identifying the nature and the causes of structures of domination, have treated categories as fixed, discrete and with measurable effects.

Another conceptual aspect which reflects the diversity of epistemological and theoretical assumptions within feminist theorising concerns with the use of metaphors and imagery (Ken, 2007; Mehrotra, 2010). Accordingly, many intersectional approaches have used mathematical metaphors such as axes of power, matrices of oppression and vectors of difference which depict categories of difference as separable and prone to be understood by mathematical calculations (Mehrotra, 2010). Furthermore, Martinez *et al.* (2014) mention that those mathematical tropes are associated with positivist assumptions which makes difficult to imagine other ways to understand the interplay between structures. Based on social constructionist approaches, West and Fenstermaker (1995) suggest using an ethno-methodological approach to understand the relationships between gender, race and class within feminist scholarship and to reflect their ongoing and situated dynamics, as opposed to rely on mathematical metaphors. Similarly, Prins (2006) argues for a recognition of intersectionality as involving fluid, complex processes of identity formation and social inequality to make the case that categories like gender, ethnicity and class co-construct each other in countless ways depending on contextual and temporal situations. Furthermore,

Lykke (2010) recognises that there are different ways to theorise intersectionalities between power differentials and normativities. Nevertheless, following a poststructural feminism position; Lykke argues for an understanding of intersectionality opposed to structural positions of multiple inequalities, and instead aimed to explore processes of identity formation and lived experience through discourses. Therefore, within intersectional scholars there are distinctive positions which reflect the epistemological heterogeneity in which the field is grounded.

Regarding ontological underpinnings on intersectionality theorising, Carbin and Edenheim (2013) criticise that as a result of a lack of ontological discussions around contrasting feminist approaches, intersectionality has been unable to provide an appropriate theoretical ground to truly engage with specific anti-foundationalist ontologies such as the postcolonial and poststructural ones. Furthermore, Martinez *et al.* (2014) argue that positivist and hermeneutic positions implicitly assume a flat ontology as the former infers that only what it is observable exists; and the latter only considers what is registered within the subjective perception or sense-making processes of a social actor as being part of the social world. Conversely, Phoenix and Pattynama (2006:187) highlight intersectionality as a richer and more complex ontology when compared with other theories which focus only on the analysis of one social category at a time, and they argue that intersectionality should consider a multitude of various epistemologies which “must treat social positions as relational”. Similarly, Phoenix (2006) suggests an ontological position of intersectionality based on an understanding of social categories and social relations as intersecting in complex ways and which are to be explored through different epistemological views. Furthermore, Phoenix argues that those divergent epistemological standpoints have produced criticisms in which some intersectional frameworks have been interpreted as only focusing on agency to the detriment of structural positioning and other intersectional approaches have been treating structural positions as fixed. Nevertheless, Phoenix (2006) highlights that postmodernist approaches to intersectionality seem more productive in identifying social categories and their related positions as fluid and multiple, and those postmodern foundations also understand structure and culture as mutually constitutive. On the other hand, Martinez *et al.* (2014) challenge those positions as they focus on micro realities of identity constructions but without explaining structural conditions in which those realities are manifested; and in which “resource inequalities of various kinds produce complex experiences of discrimination and privilege” (Martinez *et al.* 2014: 454). Similarly, Moore (2009) argues that postmodern perspectives emphasise identity diversity at the expense of ignoring realities of discrimination and inequality. Furthermore, Yuval-Davis (2006), Gunnarsson (2015), Martinez *et al.* (2014) and Anthias (2012a) argue for an understanding of social divisions

and categories as having diverse ontological base. Thus, debates around ontological views have also been part of intersectional theorising.

Appropriately, Collins (2015) emphasises that intersectionality can be better understood as a multitude of epistemological projects which reveal a lack of consensus in various aspects concerning its history, current organisation and future aims. A suggestion then is to understand that the knowledge produced by intersectional scholarship does not stand outside power relations; and most importantly there should be a recognition that failing to consider epistemological assumptions when using an intersectional framework may reproduce the same complex inequalities which it aims to analyse (Collins, 2015). Broadly speaking, Dhamoon (2011: 230) refers to intersectionality as producing new theories of discrimination and epistemological insights as a result of contesting “hegemonic disciplinary, epistemological, theoretical, and conceptual boundaries”. Mehrotra (2010) argues to understand intersectional theoretical approaches as falling along an ‘epistemological continuum’ to highlight not only the diversity of ways to explore the multiplicity in women’s lives, identities and experiences; but to argue for the strategic use of the range of approaches depending on the goals of scholars or the needs of a specific population. Furthermore, Clegg (2016: 498) understands the debates on intersectionality as operating “across different times, at different analytical levels and amenable to different normative conclusions”.

Considering these arguments for a clear displaying of philosophical foundations when using an intersectional framework, but also the strategic use of an approach depending on the aims of a study, critical realist philosophical underpinnings conveyed earlier are the ontological and epistemological foundations of the intersectional framework used in this thesis. Thus, if two main theoretical assumptions are that lone mothers are not a homogeneous group and that there are differentiated effects regarding the context of austerity and recession; there is an understanding that multiple structural dimensions of social divisions can distinguish different social positions of lone mothers and that macro structural conditions have also diverse effects on lone mothers within a specific space and time. These assumptions should also be understood within my initial feminist standpoint position which recognises lone mothers as one of the most marginalised groups as a result of these wider contextual circumstances. Furthermore, this thesis has a consideration of agential strategies taken by lone mothers to cope with the macro context and as such the interplay between structural historic conditions and agency is theoretically relevant. As a result, critical realism becomes the philosophical approach in which those structural dimensions and individual agency are to be recognised and understood. It is also pertinent

to mention here that feminist standpoint theory has been argued as a perspective which considers agency and structure because it focuses on the relationships between socioeconomic and political institutions and experiential practices (see Weeks, 1998). The following section conveys further theoretical aspects based on understanding intersectionality through a critical realism lens which is the framework that sustains the exploration of the diversity of lone mothers and the differential effects of austerity.

2.5. A CRITICAL REALIST INTERSECTIONAL APPROACH

2.5.1. INTERSECTIONAL CATEGORIES

As it has already been explained, there are various ways to conceptualise, select and explore multiple social categories. Categories fundamentally sort people based on differences and commonalities which can be done in diverse ways, involving boundary-making and hierarchy-making processes (Anthias, 2012a). By emphasising the simultaneous study of various categories, there is a move away of simple additive models based on “adding a dichotomous variable such as race or gender to a regression model and controlling for its effects statistically” (Simien, 2007: 265-266). One relevant aspect widely debated in intersectional research is about which categories are relevant to explore. As mentioned before in this chapter, Butler (1990) claims that the number of social divisions are unlimited. This is identified by Ludvig (2006) as the Achilles heel of intersectional approaches as the list of categories of difference used to identify groups in intersections can be endless. Other scholars (e.g. Dhamoon, 2011; Anthias, 2012a; Yuval-Davis, 2006) refer to the ‘trinity’, namely the focus only on gender, ethnicity/race, class, to argue for the use of intersectional categories which are more significant within a specific time and space. Similarly, Lykke (2010) argues for reflection upon the prioritisation, inclusion and delineation of categories which are relevant for the intersectional framework to account for the ‘blind spots’ within the analysis and to move beyond the exploration of the most obvious social categories. Accordingly, there have also been studies which highlight non ‘traditional’ social categories as relevant for understanding identity formation, agency and subjectivities. For instance, Staunæs (2003) explores the intersections of three categories, ‘pupilness’ (how to be a proper pupil), ethnicity and gender; in students of two schools in Denmark to identify how those categories are enacted diversely in lived experiences. Furthermore, Berger (2004) creates a theoretical framework called ‘intersectional stigma’ to explore women at the intersections of carrying the HIV virus, gender, race and class, to argue that women can be marginalized beyond traditional categories of differentiation: “intersectional stigma represents the total synchronistic influence of various forms of oppression, which combine

and overlap to form a distinct positionality” (Berger, 2004: 4, emphasis in original). Thus, these examples allow a broader understanding of social categories as tools of inclusion and exclusion which identify positions and create hierarchies (Staunæs, 2003). This understanding around categories of difference coincides with Mehrotra’s view (2010) which argues for a theoretical pluralism in the development and application of intersectional conceptual frameworks, focusing strategically on the aims of particular inquiries or practices to deepen understanding of complex social phenomena, particularly with multiple marginalized groups of women. In order to achieve the latter, Mehrotra indicates that theorizing intersectionality should include further categorisations of structural inequalities beyond race, class and gender. The intersectional approach used to explore lone mothers in this study takes into account these views on extending the use of ‘non-traditional’ categories which are relevant within specific social phenomena for a better understanding of diverse social locations of women within a particular context. Furthermore, this intersectional approach echoes the feminist standpoint commitment to explore and identify the diverse and multiple social locations in which oppression and disadvantage is experienced.

Based on a critical realist approach there are particular aspects to be considered when conceptualising social categories. Gunnarsson (2011) for instance argues that to understand a category such as ‘woman’, as an abstract concept, it has to be recognised as involving concrete aspects of being a woman. These concrete aspects can be grasped without presuming that they encompass the totality of women’s experiences. Hence, categories can be understood as qualitatively different from lived reality in order “to use them effectively without any expectation that they correspond to this lived reality in any clear-cut sense.” (Gunnarsson, 2011: 32). Therefore, some pervading real features alongside certain conditions of the material reality of being a woman can be acknowledged without reifying, essentialising or homogenising the category. Along these lines, Tepe-Belfrage and Steans (2016: 305) argue that poverty and suffering can be understood as the systematic insecurity of women. This systematic insecurity is interpreted by these authors as an embedded dimension of states in which gender specific structures of dependency form the underpinnings of norms, being expressed “in the form of structural and physical violence including poverty, insecurity and sexual violence”. Within a critical realist position then non-deterministic abstract categories such as gender, class, race and others are understood as part of an explanatory account which aims to theorise material structures of oppression which do not reduce to the level of the lived reality of social actors, but which are significant in terms of explanation and emergent causal powers in a particular time, space and location. (Clegg, 2016). Accordingly, intersecting categories can be understood as constructions without negating that they have significant social meaning alongside having real material

and social implications within a particular spatial and temporal context, mediated by social positionality and which are tangible in the lived experiences of social actors (Martinez *et al.*, 2014: 458).

Focusing on the intersections between these abstract categories of difference, it is relevant to mention the position of Karen Barad (2003) who argues for the understanding of entities and agents as becoming determinate and materialised through a process of 'intra-action' as opposed to the concept of 'interaction' which implies an understanding of entities and agents as having a prior existence. Lykke (2010) indicates that by understanding categories such as gender, class, ethnicity, *inter alia* as 'intra-acting'; the focus is on the interwoven and mutual 'nature' of these categories as opposed to understanding them as separate phenomena which interact. Conversely and within a critical realist position, the concept of intra-action is understood as the relationship between related internal elements (Holland, 2013: 209) that can be both a product and have a relatively prior existence; and which intra-act by: "(1) existential constitution, in which one element is essential and intrinsic to another; (2) permeation, in which one element contains another; and (3) connection, in which one element is merely causally efficacious on the other" (Bhaskar: 1993: 399). Accordingly, Gunnarsson (2015) recognises the concept of intra-action as part of an understanding of entities being both a product of intra-actions and also preceding new inter- and intra-actions without the need to substitute 'thingification' with 'processification'; and seeing "entities in the world as multifaceted in character, being simultaneously products, producer and process" (Gunnarsson, 2015: 7). Furthermore, what it is also relevant is the critical realist understanding that intra-action is one type of interplay between phenomena, the term 'inter-act' possibly being more suitable when the interplay has little internal impact between phenomena; and hence recognising the multifaceted modes and degrees in which entities can be interrelated depending on a spatial-temporal setting and for different social actors (Gunnarsson, 2015). Furthermore, Weldon (2008) proposes an 'intersectional-plus' approach which argues for recognising not only effects at the points of multiple intersections, but also considering the potential autonomous effects of social structures, understanding all these different effects as prone to vary because they are dependent on space and time. Accordingly, this thesis takes the critical realist position of Gunnarsson (2015) which challenges the common debate regarding the separability or inseparability of intersectional categories of social division such as gender, race and class to argue for an understanding of categories as abstracts, continuously co-constituting one another, unified in concrete individuals and processes; but also relatively ontologically autonomous because their characteristics and effects cannot be explained solely by the properties of the other categories, having then their own irreducible properties. This is also suggested by Yuval-

Davis (2006) who maintains that social divisions are intermeshed, but they are not reducible to each other. Along these lines, Walby *et al.* (2012b) argue for the idea of mutual adaptation or mutual shaping of inequalities to make visible their distinct components at the points of intersection while also simultaneously acknowledging that they affect each other when they intersect; but without becoming something totally different:

“From a critical realist perspective, something’s existence as separate from something else is premised neither on the possibility of distinguishing it as a tangible unit, nor on the kind of absolute autonomy that precludes co-constitution and intra-connection” (Gunnarsson, 2015: 5).

Correspondingly, Walby *et al.* (2012b) argue to acknowledge the historic and temporary stability of social categories by identifying them as having some permanency as result of their institutionalisation in addition to recognise them as contingent to change; and thus, solving the tension between opposing views of the fluidity or stability of categories of difference. Despite contending the use of the term categories because they can be interpreted as conceptualising a unitary object, Walby *et al.* (2012b) also provide an important argument to recognise the set of unequal social relations within each category of social division in order to focus not only on disadvantaged groups within a category, but also the privileged groups when carrying out intersectional analysis. This is central as part of the study of lone mothers located in multiple material positions within categories of social divisions which “serve real relationships of power from which causal mechanisms emerge” (Martinez *et al.*, 2014: 465). Thus, social categories in this thesis are simultaneously understood as relatively autonomous and mutually shaping each other when intersecting; being acknowledged as abstract concepts to be able to analyse them separately, but also recognising them as social constructs which are amenable to change over time and place; and as such being contingent to contextual conditions in regard to their meanings and the criteria in which they are used to sort people (Anthias, 2012a). Accordingly, lone mothers are identified in non-deterministic multiple structural positions displayed through categories of social divisions which constrain or enable them to act within a specific context characterised by economic recession and austerity.

2.5.2. STRATIFIED ONTOLOGY, EMERGENCE AND TRANSFACTUALITY

Walby *et al.* (2012) asserts the importance of systematically addressing the ontological depth of each of the categories of social divisions to bring to the fore their unequal social relations; considering also the development of greater sophistication in the analysis in which

these intersectional categories affect each other. As explained earlier regarding the underpinnings of critical realism, Bhaskar argues for an understanding of reality as stratified and composed by three domains: the empirical, the actual and the real in which generative mechanisms emerge. Martinez, Martin and Marlow (2014) develop a parallel to understand these domains within an intersectional approach in which the empirical may display tendencies, privileges and disadvantages of individual agents and social institutions; the actual may convey the effects of individual multiple positionality specifically in regards to enabling or constraining opportunities and choices; and the real is understood as the domain in which complex generative dynamic mechanisms emerge from intersecting multiple structures of domination which locate groups and individuals within social hierarchies; conditioning agents in regards to their material, political, social, cultural and economic resources. This interpretation of reality as composed of open multiple layered entities is characterised by being emergent, interpenetrated and multidirectional which implies the impossibility of describing causal emergent processes in one direction as there are multiple possible states depending on the configurations of the internal characteristics of these entities and the interplay with their environment in a specific time and space (Byrne and Callaghan, 2014). Accordingly, this emergentist approach is one of the main features of the layered social reality and it entails a rejection to a reductionist understanding of social phenomena along with a refusal to conflate explanations to a systemic level in which individuals are ignored (Walby, 2007):

“To talk about emergent properties is simply to refer to those entities which come into being through social combination. They exist by virtue of interrelations (although not usually interpersonal ones) and not all social relations give rise to them [...] ‘internally related structures’ may have powers remaining unexercised due to contingent interventions, ineradicably from open systems...” (Archer, 1998a: 191)

Another important aspect to understand this stratified social reality then has to do with the principle of transfactuality (Bhaskar, 2008). Transfactuality refers to the enduring causal powers of the emergent generative mechanisms which exist regardless of any knowledge of them or of them being actually manifested. Martinez *et al.* (2014) relate this concept with the effects of casual mechanisms emerging from structural categories and the diversity of social positions to understand the relationship between agency and structures within an intersectional approach. Furthermore, they suggest that by incorporating this concept; the exploration of not only oppression but also of privilege can be addressed when exploring how individuals can be oppressed by some mechanisms whilst also privileged by others. The importance of the relationship between oppression and privilege has already been

highlighted by Chang and Culp (2002) who argue for an understanding of multiple categories such as race as gender as manifesting privilege and subordination in various different directions. Furthermore, Nash (2008) questioned the lack of intersectional theorising regarding multiple, complex and simultaneous experiences of privilege and oppression within intersecting social positions. Conversely, Lutz *et al.* (2011) argue that intersectionality can be a tool in which the complex interplay between disadvantages and privilege can be understood. Similarly, Weldon (2008:196) argues for an understanding that within intersectionality theorising, groups can be marginalised, privileged or a combination of both. Thus, the notion of transfactuality allows us to understand that despite social actors or institutions neither recognising nor acknowledging privileged positions by gender, social class or race, this does not mean they do not exert powers or do they not exist (Martinez *et al.*, 2014). This feature can be linked with the standpoint logic argued by Harding (1992) who asserts that dominant groups commonly fail to critically interrogate their advantaged social situations and the influence of those advantages on their beliefs. For Harding, the social positions of dominant groups not only usually legitimate exploitative practices¹⁵, but they also locate them in a disadvantage to generate emancipatory knowledge. Another critical realist concept which Martinez, Martin and Marlow pinpoint to understand privilege is the concept of absence. Absence is conceptualised as having real effects within the stratified social reality: “privilege could mean the absence of additional obstacles to success as a result of belonging to the dominant race, class or gender” (Martinez *et al.*, 2014: 457). Thus, the understanding of a stratified open social reality, their emergent generative mechanisms, regardless if they are acknowledged by social actors or actually manifested, are relevant theoretical ideas considered within the critical intersectional approach used to explore lone mothers within the context of austerity and recession.

2.6. UNDERSTANDING LONE MOTHERS WITHIN A CRITICAL REALIST INTERSECTIONAL FRAMEWORK

2.6.1. LONE MOTHERS AND THEIR DIVERSITY

Before presenting how lone mothers are explored using the analytical framework proposed in this thesis, it is relevant to pinpoint theoretical aspects around the gendered categorisation

¹⁵ Nevertheless, Harding (1992: 458) also argues that it is possible for members of dominant groups to learn to think from the lives of marginalized people and to act on what they have learned by firstly following a critical self-examination to discover how one unwittingly participates in generating various disadvantages, and secondly to listen carefully to people experiencing disadvantage: “it requires educating oneself about their histories, achievements, preferred social relations, hopes for the future; it requires putting one's body on the line for “their” causes until they feel like “our” causes”.

of lone motherhood which should be firstly acknowledged as a not static family status. Furthermore, the use of 'lone mother' as a category has been questioned, particularly because of the danger of homogenising and stigmatising women classified in this parental form. Additionally, these traditional uniformed views have not recognised lone mothers as simultaneously located in other categories of differentiation which can explain the diversity of their experiences. Accordingly, Duncan and Edwards (1999) emphasise an understanding of lone mothers as situated in various social and material contexts based on social class, ethnicity and geographical location to identify distinctions on decision-making processes around paid employment and motherhood. They termed those distinctions as 'gendered moral rationalities' to highlight that lone mothers do not respond using an individualistic economic rationality, which is assumed by WTW policies, but on the contrary, they decide to take up paid jobs by collective assumptions of what is 'good' within particular cultural and neighbourhood settings:

"The combination of lone motherhood and paid work is not easily understood, therefore, through seeing individual economic rationality as the primary basis for human action. Fundamental are lone mothers' social and cultural understandings, and rationalisings, about what is best and morally right for themselves as mothers in relation to the uptake of paid work. These understandings and rationalisings are collectively created as well as individually held" (Duncan and Edwards, 1999: 119).

Similarly, Rowlingson and McKay (2005) pinpoint that lone mothers are not a homogeneous group but various other categories beyond gender, such as social class, ethnicity and disability should be considered when studying them. They also highlight that previous research focused on distinctions between experiences on lone motherhood based on marital status (e.g. never married, separated, divorced and widowed), but there is an absence of researching lone mothers based on their different social classes. Thus, as part of a mixed-method approach, Rowlingson and McKay (2005) identify that women from poor or working-class backgrounds are more likely to become lone mothers than women from middle class backgrounds, and that their income levels and economic activity also differ according to their social class background. Furthermore, May (2006) suggests exploring the experiences of lone mothers considering their everyday lives, the complexity of their experiences when intersecting with other categories such as class, gender and ethnicity. May also argues to identify how 'lone mother' as a social constructed category is manifested in lived experiences. In this way, May (2006) suggests, women's experiences are not reduced to one-dimensional identity marker such as 'lone mother', but their experiences are recognised as multiple within a broader personal, local, social and historical settings in which the social

structural and unequal gendered positions of being a sole earner/carer are also recognised: “Even if the stigma attached to lone motherhood were eradicated, certain material and structural realities would continue to persist for many lone mothers” (May, 2006: 8). May (2010) explores additional issues concerning the categorisation of lone mothers particularly in regard to avoid reifying, homogenising and stigmatising their experiences. Accordingly, May argues to adopt a narrative biographical approach to explore women’s experiences around lone motherhood to relate them with their broader personal, social, historical and normative contexts. Furthermore, May (2010) emphasises an understanding of lone mothers as a category of practice which is experienced within structural conditions which women negotiate and thus showing agency, but at the same time, lone mothers should also be recognised as experiencing structural social and economic inequalities as result of their type of family unit. Finally, some scholars who focus on acknowledging the diverse experiences of lone mothers (e.g. Duncan and Edwards, 1999; May, 2010; Rowlingson and McKay, 2005: 43) also contest an understanding of women who are lone mothers only based on that single analytical category within social policy and sociological fields. Markedly, Duncan and Edwards (1999) and Dermott and Pomati (2016) even cast doubt on using lone mothers as a target group for social policies: “It may be that social policy needs to dispense with the chaotic concept ‘lone mothers’ altogether” (Duncan and Edwards, 1999: 6).

Contrary to the latter argument of disregarding the category of ‘lone mother’ as a target group for policies, this study argues for understanding lone mothers as a non-homogenous group to recognise, as May (2006, 2010) argues, the gendered structural economic and social inequalities which they experience as a result of being the sole earner/carer of their family unit. Lone mothers then are acknowledged as a non-static group who have concrete material and social gendered experiences as a result of their double role as carers and breadwinners. As mentioned earlier, I start this research project focusing on them because that is my initial feminist standpoint logic of inquiry as lone mothers are identified as one of the groups facing the most uneven impacts of the wider changing conditions. Accordingly, by exploring lone mothers; better insights of the current hegemonic dominant institutional practices of government austerity and economic recession can be achieved. However, their experiences are also diverse and they should be further explained by identifying the multiple positions in which lone mothers are located. Accordingly, this thesis proposes exploring their diversity using the critical realist intersectional theoretical approach explained earlier to capture multi-dimensions of inequality and social divisions based on a mixed method design. The quantitative aspect is based on the construction of a typology which focuses on exploring multiple structural categories of social division in which lone mothers are located and then the application of the model to identify paid and welfare outcomes; and the

qualitative aspect explores the agential experiences of lone mothers when facing austerity and economic recession. In this way, structural and agential characteristics of the multiple positions of lone mothers are acknowledged in this study. The following sub-section focuses on explaining how the theoretical approach is related to the exploration of lone mothers.

2.6.2. LONE MOTHERS AND THEIR MULTIPLE INEQUALITIES: APPLYING A CRITICAL INTERSECTIONAL FRAMEWORK

The quantitative aspect of the explanatory critique is based on an innovative typology which explores the structural diversity of lone mothers in times of austerity using secondary datasets. Harding (2004) argues that feminist standpoint research projects can be achieved using secondary data (such as historical records or census data) because they can provide information of groups which are oppressed or marginalised. For instance, using a feminist standpoint approach, Vacchelli, (2013) uses participant observations, semi-structure interviews and various sources of secondary data from archival records to study feminist spatial practices in Milan. Before explaining the innovative typology, it should be acknowledged that a few scholars have developed typologies mainly to understand lone mothers' decisions around paid work and caring responsibilities. For instance, Duncan and Edwards (1999) explore a qualitative sample of a variety of lone mothers based on some social divisions such as class, ethnicity, cultural values and neighbourhood to identify them within three ideal types of gendered moral rationalities: primarily mother, mother/worker integral and primarily worker. Thus, they found certain patterns such as most 'conventional, white working class' lone mothers from a social housing state gave primacy to their caring role, 'conventional, white middle class' lone mothers living in a suburb area were prone to combine their mother/worker roles, while 'alternative' lone mothers from urban areas tended to have identities as workers, and lone mothers from ethnic minorities were identified as having more diverse views on their mother/worker roles. Bell *et al.* (2005) also used a qualitative sample designed to increase understanding of lone parents in regards to paid work and parental care, categorising them in four types: parents with high paid work orientation and strong disposition to provide childcare, parents who had a high paid work orientation and a lower disposition towards parental care, parents who had a lower paid work orientation and a high disposition towards parental care, and parents who were identified as having lower paid work orientation and a lower disposition towards parental care. Factors which shape those orientations are derived from past and current circumstances alongside specific biographical events such as age when becoming a parent and relationship break-up. Focusing on paid employment trajectories using a qualitative research design, Millar (2007) identifies three sub-groups of lone mothers: those who have

always or mostly been in paid work, those who were long-term recipients of income support, thus having limited experience of paid work, and lone mothers with more complex patterns of movements in and out of work.

Quantitative oriented studies carrying out secondary analysis with advanced statistical methods have also been the focus for the construction of typologies of lone mothers, particularly to deep the understanding of their decisions, constraints or trajectories concerning paid employment. Accordingly, Tomaszewski *et al.* (2010) applies structural equation modelling to explore longitudinally three models: 'work-entry', 'work-retention' and 'changing in attitudes', and mainly aiming to identify sub-groups of factors which explain employment outcomes based on attitudinal and background variables. For instance, they found that in the 'work-entry' model there is a likelihood of pro-work attitudes in older lone mothers and less pro-work attitudes in lone mothers who are young or have more children. In the 'work-retention' model it was identified a mix of informal and formal childcare as positive factor to retain paid employment. Finally, they found that in the 'changes in attitudes' model, there was a direct effect of moving into paid work and the increase in motivation towards combining parenting and paid employment. Focusing on creating a typology of paid employment trajectories of lone mothers, Stewart (2009) identified three broader groups: 'steady workers', 'at home' and 'mixed histories' lone mothers. Some factors which distinguish the three sub-groups are educational attainment, housing tenure, characteristics of first job and occupational class. Similarly, Zagel (2014) uses a comparative design of single mothers in Britain and West Germany to construct a typology based also on their paid work trajectories. Zagel identified that British single mothers have higher instability in their trajectories and the women who experience single motherhood at younger age experience negative labour market outcomes. Finally, using a sample of couple and lone mothers, D'Souza *et al.* (2008) created a typology using Latent Class Analysis to identify different sub-groups considering factors which influence decisions on paid work and their association with socioeconomic and attitudinal factors. They found ten groups, and the ones related with lone mothers were: 'job concerns', 'many constraints', 'health problems' groups of non-working mothers and the 'concerns for children' and 'many constraints' groups from working mothers.

What the quantitative model proposed in this thesis has in common with the typologies presented above are the assumption of lone mothers understood as being a non-homogeneous group and the use of certain categories of social divisions to explain patterns, nevertheless in this study they are explored in different ways. Accordingly, the starting point of the intersectional framework of this thesis offers an innovative typology aimed to locate

lone mothers simultaneously in various structural categories of social divisions to understand differences and commonalities of women based on their multiple positions of disadvantage and privilege. It favours the theoretical pluralism in intersectional conceptual frameworks (Mehrotra, 2010), which allows further categorisations. Accordingly, there is a consideration on selecting categories to move beyond the most obvious categories of social division, hence accounting for 'blind spots' (Lykke, 2010) within the intersectional analysis. However, it is also relevant to bear in mind that the initial position of the exploration of this thesis is based on a standpoint feminist approach and as such the relevance of the gender intersectional category is on the fore. As mentioned earlier, this is because it has already been identified the gendered oppressive effects of the economic recession and austerity¹⁶, and because lone mothers have also been recognised as being impacted disproportionately by the wider changes.

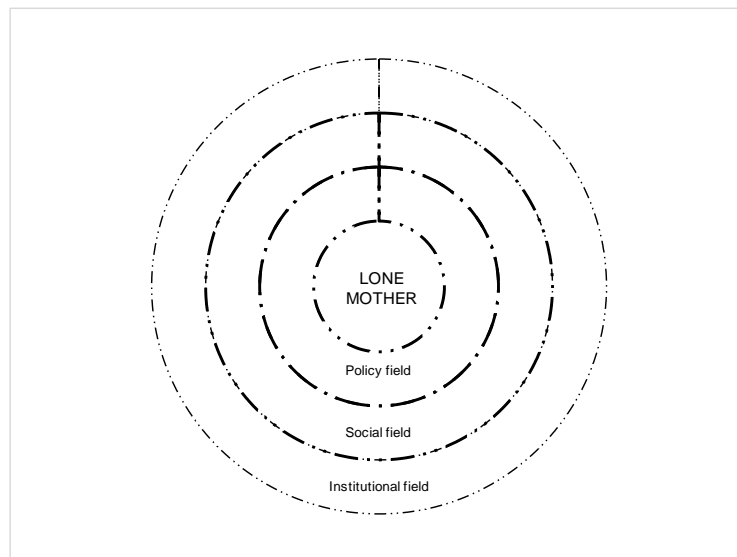
Diagram 2.1 then exhibits the innovative quantitative model proposed to explore the multiple positioning of lone mothers, identifying three dimensions in which categories of social divisions are embedded. The institutional field¹⁷ is understood as the domains of the macro-structures of the economy, the state and the family. The social field comprises traditional categories of inequality such as social class, ethnicity and disability. Finally, the policy field encompasses categories of social division which are relevant for the understanding of differentiated disadvantageous outcomes of lone mothers, particularly concerning paid employment and vulnerability to experience poverty. The application of categories within the policy field is an innovative approach within intersectionality and it is appropriate for the focus in this study which is not about exploring categories understood as identity markers, but the exploration of multiple unequal positions to understand the uneven effects of austerity, and to exhibit unjust social relations. The dotted areas display the open nature of the constructed model at different levels and it also implies the recognition of the interplay between the agency of lone mothers and the structural categories which show not only the contingent and contextual character of the model, but it also recognises the overlapping and complex nature of the categories when exploring the multiple positions of lone mothers. Thus, lone mothers are firstly classified in specific social positions characterised by multiple structural categories which are explored in the quantitative typology. Secondly, based on the

¹⁶ The gendered effects of institutional domains are further conveyed in the following chapter.

¹⁷ A parallel can be drawn with Bourdieu's notion of field which as Wacquant (1998) explains is based on a structured space of positions characterised by being an arena of struggle in which agents and institutions seek to preserve or overturn the existing distribution of capital, it is also historical amenable to change and it sometimes perishes, having also a certain degree of autonomy. Byrne and Callaghan (2014) argue that Bourdieu's notion of field expresses a relationship between structure and agency as in the field there is an interaction between reflexivity, habitus and field.

sub-groups of lone mothers; the causal powers of multiple categories grounded on the typology are identified when exploring the paid employment and welfare entitlement patterns of lone mothers in times of austerity.

Diagram 2.1: A model to explore lone mothers within a critical realist intersectional approach



The second aspect of this thesis, the qualitative one, provides an exploration of twenty-five lone mothers based on their individual lived experiences when facing the context of economic recession and austerity. They are also classified in one of the sub-groups identified in the typology. Their lived experiences focus in particular on their personal accounts on paid employment, welfare and economic practices, which not only show their multiple agential responses, but also how categories of social division and disadvantage are manifested in their individual experiences. Hence, not only structural categories are explored in this thesis, but also the agential strategies of lone mothers. Accordingly, there is also an understanding of lone mothers as individual agential actors responding to structural constraints. Those constraints are exhibited by the various categories of social division manifested in their multiple positioning, their gendered sole carer/earner role and the macro institutional domains. The causal powers of those multiple categories are also identified in their strategic practices to cope with austerity and economic recession.

Furthermore, following a critical realist perspective which understands reality as complex and stratified, parallels can be drawn between the three domains explained earlier in this chapter and the intersectional exploration of lone mothers. Accordingly, the empirical domain shows the main effects identified in the introductory chapter which conveys the main

characteristics of the policy and economic settings, and the early gendered and classed effects of austerity and the economic recession on the UK population, including vulnerable groups such as people living in poor households and lone mothers. The actual domain can be understood as the features on paid employment, welfare entitlements and agential practices on lone mothers as a result of their multiple positionality within the context of austerity. Finally, the real domain encompasses the generative mechanisms which operate through the categories of social division identified in the typology and in the individual accounts of lone mothers. Those generative causal powers can be manifested in autonomous effects of the categories, and also at the points of their intersections, understanding the interplay of various categories of difference and unequal relations as multifaceted.

To summarise, the explanatory critique in this thesis explores the uneven effects of austerity on lone mothers grounded on two methodological aspects. First, a quantitative typology of lone mothers is constructed which identifies the interplay of several categories within multiple fields (Diagram 2.1), and then a quantitative exploration of the causal mechanisms of those multiple categories are exhibited when identifying paid employment and welfare outcomes. Secondly, a qualitative exploration of individual life experiences concerning paid employment, welfare and agential strategic practices is shown, which also manifest categories of differentiation, particularly those resulting in conditioning coping responses. Accordingly, the multiple positions of lone mothers are broadly understood as exhibiting unequal access of economic, social, cultural and symbolic resources which affect their life-chances, making visible the uneven impact of austerity and economic recession. Hence, what encompasses the two methodological aspects of this innovative explanatory account is firstly the initial feminist standpoint logic of enquiry and secondly the critical realist intersectional understanding of the effects of austerity which shows unjust experiences of disadvantage and oppression based on the distinctive multiple positionality of lone mothers. This explanatory critique is then making multiple inequalities visible and thus an emancipatory practice is achieved as hegemonic neoliberal discourses are being challenged. Thus, understanding lone mothers within a critical realist and intersectional lens allows an acknowledgement of structural unequal constraints in which they are located based on multiple categories of social division, the institutionalised conditions of the macro context, but also concurrently recognising the multiple ways their agency respond to those structural conditions. The following chapter focuses on conveying the institutional field which is shown in the quantitative model, and which is understood as embedding lone mothers' paid employment and welfare outcomes, alongside their agential strategies.

2.7. CONCLUSIONS

Earlier in this chapter it was argued that the importance of intersectionality as a theoretical framework lies in the tools it provides to identify and explore simultaneously categories of social division and their interplay in order to acknowledge complex unequal locations, power relations and multiple inequalities. An intersectional approach which acknowledges multiple positioning has also been argued by feminist standpoint theorists (e.g. Harding, 2009, Collins, 1997). Accordingly, the use of an intersectional approach was considered relevant to understand not only the heterogeneity between lone mothers, but also the uneven effects of austerity and recession. Despite the relevance of intersectionality in feminist theorising, policy and political interventions, it has not been exempt from various critiques ranging from distinctive and opposing conceptual and philosophical positions to its methodological and practical uses. Important then is the understanding of intersectionality as encompassing a multitude of diverse academic, political and policy endeavours with different methodological, epistemological views based on diverse aims and purposes.

Building on the suggestions of Collins (2015) and Mehrotra (2010) which recognise this diversity within intersectionality and its strategic use; the theoretical positions taken in this thesis are based on the twofold aims of this study: exploring the diversity of social locations of lone mothers and the uneven effects of the context of austerity and recession. Accordingly, a critical realist approach to intersectionality is taken which is based on a stratified, contextual, transfactual and emergent social reality based on the interplay between layered structures and the agency of social actors. Exploring the diversity of lone mothers then is based on identifying them in overlapping structural contextual positions which produce the unequal distribution of resources but in which they are not exempt to act upon through their non-reflexive and reflexive agency. Furthermore, intersectional categories are understood as non-deterministic abstractions with real material and social implications within a specific context and time and mediated by social actors. Additionally, this thesis also stands for the epistemic relativism proposed by critical realism, and supported by feminist standpoint, which recognises the contingency and partiality of knowledge production. This new situated knowledge aims to produce explanatory accounts which elucidate generative emergent mechanisms along with causal powers to inform emancipatory practices as a result of questioning and challenging accounts of the status quo and which also aims to deconstruct dominant ideologies (Wilson and Greenwill, 2004:670).

In this thesis then is not only relevant to explore the unequal gendered effects of the context of austerity and recession, but also to analyse those effects with an innovative approach that aims to understand lone mothers not as a homogenous group, but located in multiple social positions of disadvantage and privilege. Accordingly, based on the analytical framework, lone mothers are explored using a mixed method design. Concerning the quantitative aspect, a typology is constructed which focuses on acknowledging multiple structural conditions by identifying sub-groups of lone mothers, then the constructed typology is further used to explore the effects of austerity and recession in paid employment and welfare take-up. In regard to the qualitative aspect, the accounts of twenty-five lone mothers are elicited to explore their individual agential experiences when facing the macro context.

3. THE INSTITUTIONAL DIMENSIONS OF MULTIPLE INEQUALITIES: LOCATING LONE MOTHERS WITHIN AN INSTITUTIONAL FIELD

3.1. INTRODUCTION

The previous chapter deployed the main theoretical ideas of the critical realist intersectional framework which is applied to explore lone mothers in times of economic recession and austerity. It focused on understanding lone mothers as located in multiple positions displayed through categories of social divisions which constrain or enable them to act in a given context and within a determined space and time. Furthermore, these categories are understood as embedded in social structures, interpersonal interactions and institutions. Thus, a specific context encompasses the institutional field as shown in Figure 2.1. in the previous chapter. Accordingly, this institutional field informs political and normative discourses, explains policy directions and shape the formal and informal relationships which lone mothers experience. It is relevant then to theorise the main institutional contextual elements which constrained lone mothers when facing the latest macro socioeconomic pressures. Accordingly, the aim of this chapter is twofold: to theorise the institutional domains in which the experiences of lone mothers are circumscribed and to review the application of an intersectional approach to explore the multi-dimensional aspects within that institutional field.

Some scholars acknowledge the institutional dimensions within intersectional theorising (e.g. Choo and Ferree, 2010; Anthias, 2013; Winker and Degele, 2011; Ferree, 2009). For instance, Walby (2007) suggests a consideration of multiple complex inequalities as encompassing two kinds of overlapping, non-nested, intertwined systems, namely institutional and relational structures: the former include institutional domains such as the economy, polity and civil society, and the latter comprise the set of social relations such as gender, class and ethnicity. For Walby the institutional systems are structures related to normative, cultural, economic, political and violent patterns of action, and the set of social relations are constituted in the institutional domains. Furthermore, Browne and Misra (2003: 490) highlight that the inherent power differences of categories of social divisions should be understood as pervading “every aspect of social life—from identities and self-concepts, to interpersonal interactions, the operation of firms, to the organization of economic and legal systems”. Similarly, Yuval-Davis (2006: 205) argues to acknowledge that social divisions

function at different levels namely, in the representational, subjective, intersubjective and institutional domains.

Departing then from the recognition of the permeating influence of multiple categories of social divisions, but also recognising that the impact of multidimensional categories is context dependent within each institutional domain and as such there are variations in those effects, this chapter consists in analysing the institutional field based on three domains: the economy, the state and the family. Accordingly, the first sub-section below examines the economic domain, focusing on the tenets which sustains the hegemonic paradigm of neoliberalism, the features of austerity and the implications of these economic features in the labour market. The subsequent sub-section theorises the state domain based on normative notions of citizenship and the welfare state to finally analyse the effects of neoliberalism in current conceptions of the ideal citizen. Then a sub-section which examines the family domain is presented, focusing on previous and current ideals around the normative family and how lone mothers are perceived within them. Finally, a conclusion providing a summary to understand lone mothers within these multiple institutional domains is provided.

3.2. THE ECONOMY DOMAIN: THE ALL-ENCOMPASSING NEOLIBERALIST IDEOLOGY

3.2.1. THE DYNAMICS OF NEOLIBERALISM AND AUSTERITY

To understand the institutional economic domain which encompasses lone mothers' experiences, it is essential to convey the ideological foundations of neoliberalism, particularly because it remains the hegemonic institutional paradigm despite the global financial economic crisis of 2008 (Duroy, 2016; Adaman and Madra, 2014; Hermann, 2014; Fraser *et al.*, 2013). There is a recognition of the diversity of neoliberalism within states based on specific historical, contextual and institutional arrangements (Peck and Tickell, 2002; Schmidt and Thatcher, 2014; Hall, 2011). Harvey's early definition (2007) recognises neoliberalism as a political economic theory which aims the advancement of human well-being by freeing individual entrepreneurial activities and qualities within an institutional framework grounded on free markets, property rights, deregulation, privatisation, free trade and a minimum state intervention to let market principles thrive. The fundamental duty of the state is then to safeguard and enhance this framework when necessary, particularly by enhancing the rules of free market. Accordingly, theoretically speaking, neoliberalism is

based on the idea of a free possessive individual which conceives the state as tyrannical and oppressive, and thus it should never govern society, regulate a free-market economy nor interfere in the right to make profit and accrue personal wealth (Hall, 2011: 706).

When exploring the latest financial capitalist crises, Harvey (2010: 10) provides a later conceptualisation of neoliberalism as a class power project which was legitimised by draconian policies but it is “masked by a lot of rhetoric about individual freedom, liberty, personal responsibility and the virtues of privatisation, the free market and free trade”. Similarly, Stark (2010) describes neoliberalism as an economic project for the capitalist elite: “Businesses and corporations not only collaborate intimately with state actors but even acquire a strong role in writing legislation, determining public policies, and setting regulatory frameworks (which are mainly advantageous to themselves)” (Harvey, 2007: 76-77). Furthermore, Heyes *et al.* (2012) argue that neoliberalism is identified as encompassing the policy measures allegedly intended not only to resolve various economic crises since the 1970s, but they are also designed to dwindle the position of labour and shift social forces in favour of the capitalist class. Harvey (2003, 2007) understands these global neoliberal policy measures as producing “accumulation by dispossession” which is characterised by dispossessing the public of collective land and assets to concentrate economic and political power to the capitalist powerful elite. The concept of accumulation by dispossession comprises four characteristics: privatisation and commodification of public assets, financialisation characterised by the preponderance of the world of finance in detriment to that of production, the management and manipulation of crises, and state redistribution which is characterised by reversing the flow from redistributive policies from upper to lower classes to regressive ones.

Neoliberalism then is not exempt of including contradictory and complex theoretical elements and practices (Jessop, 2015; Shamir, 2008; Brown, 2016) such as state authoritarianism in market enforcement with notions of individual freedoms (Harvey, 2007: 79). Furthermore, as Peck (2013) argues, neoliberalisation is always an incomplete and contradictory process which is commonly manifested in hybrid forms depending on contextual circumstances. Nevertheless, for Hall (2011) these contradictory elements are what make ideologies such as neoliberalism effective. Accordingly, Hall argues that neoliberalism has been able to evolve and settle during different historical times because its main core ideas are inscribed in social practices, embedded in the popular consciousness and in daily life activities; and thus:

“Few strategies are so successful at winning consent as those which root themselves in the contradictory elements of common-sense, popular life and consciousness. Even today, the market/free enterprise/private property discourse persists cheek by jowl with older conservative attachments to nation, racial homogeneity, Empire and tradition. ‘Market forces’ is good for restoring the power of capital and destroying the re-distributivist illusion.” (Hall, 2011: 713)

Broadly speaking Atkinson, Roberts and Savage (2012: 6) argue that neoliberalism succeeded as a result of three interlinked strategies: mathematicisation, vulgarisation and internationalisation. In the UK, neoliberalism has been widely studied (e.g. Prasad, 2006; Hay, 2004; Harvey, 2007; Peck and Tickell, 2007) and its dominance is recognised in the political economic field since the government of Margaret Thatcher, followed by the significant continuities led by the New Labour and strengthened by the Conservative-Liberal Democrat Coalition Government: “Neoliberalism as a form of social, political and economic regulation was (unevenly) developed under the Thatcher and Major governments of the 1980s and 90s and later triangulated with social democratic principles in the “Third Way’ approach of New Labour” (MacLeavy, 2011: 358). Hall (2011) argues that the main target of neoliberalism in the UK has been the social-democratic Keynesian Welfare State. Consequently, Atkinson *et al.* (2012) emphasise that since Thatcher economic growth has been valued over economic equality.

Neoliberalism has been associated with aggressive forms of state downsizing, austerity financing and public service restructuring; combining a commitment to the logics of market and competitiveness with an aversion to collective strategies (Peck and Tickell, 2002). Furthermore, Jessop (2015: 18) provides parallels with the institutionalisation of neoliberalism in Thatcher’s era and the Coalition Government, identifying that in both periods the privatisation of profit, the socialisation of losses and the protection of private wealth were achieved. Similarly, Harvey (2010) identifies that since the late 1970s the state power has privatised profits and socialised risks by protecting financial institutions which again can be interpreted as sitting against the non-interventionist feature that neoliberalism theory prescribed. Furthermore, various authors (e.g. Green and Lavery, 2013; Hills, 2015; De Agostini *et al.*, 2014; De Agostini *et al.*, 2015) have already emphasised how austerity measures are strengthening regressive redistribution which as a result is further entrenching and deepening wealth and income inequality. Relevant at this point is the position argued by Eisenstein (2014) who emphasises that the capital system should be acknowledged as intersectional as the reproduction of class inequality is embedded in racialised and gendered structural configurations. Accordingly, Tepe-Belfrage (2015) points out that since the 1970s

income and wealth inequality has increased and it should be acknowledged as embedded in hidden and well-established structures of gendered inequality between paid and unpaid labour alongside the gendered structures of inherited wealth: “gendered analyses have revealed how austerity entrenches gender bias in economic policy, especially in terms of the failure to recognise the value of investing in care and social infrastructure” (Tepe-Belfrage and Wallin, 2016: 391). Thus, Eisenstein claims that economic inequality is enhanced by the historic unequal value of labour based on sex, gender and race which not only allow the unequal accumulation of capital, but they also perpetuate unequal social relations. It can be argued then that neoliberalism is not only strengthening economic inequalities, but it is also reinforcing other inequalities based on gender and race, for instance. Locating lone mothers within this neoliberal institutional context then, it is argued in this thesis that they are experiencing deeper multiple structures of inequality as a result not only of their particular social positionality when facing the neoliberal economy, but also because their double role: their participation in paid work depends on their caring labour, however parental caring is not valued as work¹⁸ in the neoliberal hegemonic system and thus is undervalued as a social contribution.

Focusing on austerity, Walby (2015:86) argues that austerity is the condition in which restrictions “in state social expenditure are legitimated by a perceived need to reduce government deficits”. Nevertheless, Walby emphasises that the government deficit should be understood as a consequence rather than the result of the crisis in the economy, which itself was the consequence of the financial crisis. Accordingly, the financial crisis led to the increase of public debt not because of excessive public spending, but largely due to recession-induced decline in income from tax employment receipts, increased expenditure in unemployment benefits, substantial state funds to bailout the banks and the rise in the interest rate charged on government debt by financial markets (Walby, 2015: 87). Thus, austerity should be understood as part of a series of adverse events which have as starting point the removal of financial regulation in the 1980s: “finance grew in ways that exacerbated its inherent instability while it also became several times larger than the real economy” (Walby, 2015: 161). Similar point is made by Karamessini (2014: 8) who pinpoints that capital mobility, financial deregulation, the globalisation of financial markets, the emergence of a non-regulated shadow banking system, and the oversupply of funds and liquidity as part of a broader financial sector are at the centre of the latest economic crisis which is considered the most global, the largest and the deepest: “Global financial markets

18 Gingrich (2008) argues that mothering work only counts in the market when is commodified labour to be bought or sold.

and international capital flows have been responsible for currency and financial crises all over the world since the 1980s” (Karamessini, 2014: 8).

Nevertheless, the narrative conveyed by the Coalition government did not point out the reckless behaviour by the finance sector as the cause of the economic problems, but the reckless spending by the New Labour government (Pearson and Elson, 2015). Historically speaking, Blyth (2013) traces the ideological underpinnings of austerity and how with the rise of neoliberal ideas, the implementation of austerity policies became the common-sense rationality to follow when facing an economic crisis, being that the perception of an early generation of policy makers, politicians and economists who long before the financial crisis of 2007-08 asserted that other alternative policies would fail if implemented at times of slumps. Likewise, Blyth analyses how by arguing to restrain state intervention and based on common fear of government debt, classical liberal theorists¹⁹ paved the way to the ideological origins to austerity:

“Austerity as we know it today, as an active policy of budget cutting and deflation, may not be readily apparent in the history of early economic thought. But the conditions of its appearance - parsimony, frugality, morality, and a pathological fear of the consequences of government debt - lie deep within economic liberalism’s fossil record from its very inception.” (Blyth, 2013: 115)

Thus, despite the fact that the latest economic crisis was produced by the financial markets, the neoliberal discourse which presents the market as the univalent solution has maintained its ideological, political and economic power. Then, the successive events of the financial crash, ‘great recession’ and age of austerity did not sign the end of neoliberalism but on the contrary its supporters have succeeded in their plans of social retrenchment and enforced austerity (Peck, 2013): “hegemonic grip of neoliberal ideology continues to be manifest in the form of unrelenting political pressure for market-oriented and voluntarist modes of governance based on the principles of devolved and outsourced responsibility” (Peck, 2013: 147). Similarly, Levitas (2012) argues that austerity is a neoliberal shock doctrine which provides a justification for further appropriation of social resources by the rich. Thus, Brown (2016) argues that the combined effect of the elimination of various public goods and social security provisions, the hegemony of corporate and finance capital power and the erosion of collective solidarities leaves individuals unprotected and vulnerable to capital’s variations.

¹⁹ There are classical liberal ideas which are relevant to explain further to understand the institutional domains in which lone mothers are located. They are analysed further later in this chapter.

Accordingly, some authors (e.g. Hills, 2015; MacLeavy, 2011; Ginn, 2013) argue that the impact of all these neoliberal oriented changes in the UK has been unequally distributed, being lower income families more broadly, and lone mothers in particular the groups most affected by them.

Schmidt and Thatcher (2014) suggest that the resilience of neoliberalism can be explained by considering five analytical ideas: the generality and flexibility of its core principles which allow neoliberalism to be highly adaptable to diverse contexts, the gaps and contradictions between the neoliberal rhetoric and reality which can create an ideal to be accomplished, the successful endorsement of neoliberal ideas in policy and political context when compared with other ideological alternatives, the powerful coalitions of interests who support neoliberal policies and the strength of diverse institutions to embed neoliberal principles, thus institutionalising them in rules and regulations. Furthermore, Hermann (2014) explores evidence of eleven European countries to emphasise that the neoliberal ideological agenda of austerity policies which aim for a lean welfare state, low wages, flexible working hours, flexible labour markets and decentralised collective bargaining to purportedly create competitiveness and economic growth is leading those countries to a process of neoliberal convergence which may not end institutional diversity, but it may be better interpreted as exhibiting different varieties of neoliberalism. Thus, as it expected neoliberalism has become the strongest political economic paradigm from the last few decades; despite endorsing austerity policies which affect the most vulnerable groups such as lone mothers, and also exacerbating multiple inequalities: “the ‘New Politics’ of austerity not only fails to take account of the inherent link between the issues of economic redistribution and gender inequality, it also risks further embedding and exacerbating that linkage” (MacLeavy, 2011: 365).

3.2.2. THE MULTIPLE INEQUALITIES WITHIN THE LABOUR MARKET FIELD

The recognition of the reproduction of not only class inequality, but also gender inequality within work organisations was mainly achieved through the theoretical ideas drawn by Joan Acker (1990). Acker argues that the structure of the labour market, workplace relations, the control of the work process and the wage system are not only classed but also gendered. Additionally, Fudge and Vosko (2001) argue that standard employment was shaped by a specific gender division of paid and unpaid labour since its institutionalisation. Thus, Acker (1990) argues that the gendered structures in the traditional labour domain are manifested in

five processes: the division of labour, the construction of symbols and images which reinforce those divisions, work interactions, individual identity manifested in the labour environment and the organisational logic of work firms. Nevertheless, the last decades of neoliberalist hegemony have transformed the traditional dynamics of the labour market in which Acker's argument is sustained. Accordingly, Williams (2013) identifies the main changes between traditional and neoliberal work organisations: the former was characterised by the expectation of stable employment with benefits, bureaucratic hierarchies and extensive support for public institutions whereas the latter is characterised by the flexibility of jobs which are commonly project-based and temporary. Furthermore, Harvey (2007) recognises that the implementation of flexibility²⁰ in the capitalist system has resulted in lower wages, the increase of job insecurity, the loss of benefits and job protections and it has also created individualised and powerless disposable workers who commonly enter the labour market on short-term contracts. Similarly, Hermann (2014) points out that the flexibilisation of labour markets are weakening job security and promoting atypical and precarious employment²¹. Thus, there has been a growth in precarious work since the 1970s as a result of the process of a neoliberal globalisation which is characterised by transnational economic integration, increase of competition, opportunities to outsource lower-wage work, union decline, layoffs as basic component of employer's restructuring strategies, and deregulation which shifted the power away from workers and towards employers (Kalleberg, 2009):

“In the past thirty years or so, organizations have undergone downsizing, restructuring, globalization, and computerization [...] Workers today expect to switch employers frequently in search of better opportunities, and in response to outsourcing, mergers, and downsizing. Employers increasingly turn to part-time or temporary workers—or “consultants”—to perform tasks that were previously carried out by workers in-house, in full-time, permanent positions.” (Williams, 2013: 619)

Notwithstanding these changes in the labour market, it is pivotal to acknowledge that gender inequality is still embedded in the neoliberal models of work organisation (Williams, 2013: 621). For instance, Williams *et al.* (2012) used qualitative data from women geoscientists in the oil and gas industry to identify that labour dynamics, such as teamwork in male-

20 Flexibility encompasses economic policies aimed to: make flexible (upward and downward) wage rates, flexible labour markets (based on lenient rules for hiring and firing within the labour contract), and lower employment benefits (Overbeek, 2003 :27).

21 Precarious employment involves some or all of the following: “atypical employment contracts, limited social benefits and statutory entitlements, job insecurity, low job tenure, low earnings, poor working conditions and high risks of ill health” (Cranford *et al.*, 2003: 455).

dominated environments, discretionary power of supervisors to allocate work reward and the preservation of networks to identify job opportunities; exhibit the persistence of gender disparities in working dynamics of the new economy. Furthermore, Williams (2013) also identifies gender inequality throughout the retail industry. More broadly, Harvey (2007) acknowledges the gendered and racialised nature of flexible labour markets, short-term contracts and chronic job insecurities: “The lower classes are highly racialized and the increasing feminization of poverty has been a notable feature of neoliberalization”. (Harvey, 2007: 202). Additionally, Kalleberg (2009) highlights that precarious work extended by neoliberal globalization produces greater economic inequality and differential vulnerability depending on ethnicity, levels of education, age, family responsibilities, type of occupation, degree of welfare and labour market protection. Accordingly, precarious employment is related with women, immigrants and people from ethnic minorities: “Analyses that fail to focus on the growth of precarious employment in relation to continuing gender inequalities may conceal important aspects of the contemporary labour market.” (Cranford *et al.*, 2003: 456). Focusing on lone mothers, Evans (2007) argues that the labour market which is available to them is commonly characterised by being low-paid and insecure, providing few or no benefits, and it is also characterised by irregular hours; thus, they are usually facing a precarious labour market: “the disadvantage position of women in the labour market is seen most clearly among lone mothers” (Evans, 2007: 32). Therefore, the labour market in the hegemonic neoliberal context does not only perpetuate multiple inequalities which were already experienced within the capitalist system, but it intensifies them. Nevertheless, it is also relevant to mention that as a result of these negative changes in the labour market and the consequential inability of the formal labour market to provide income protection through wages, there was also an expansion of social insurance and public service provision²² to guarantee a certain level of social cohesion (MacLeavy, 2011: 356), nevertheless they have been drastically withdrawn as a result of austerity policies.

Focusing on the application of an intersectional approach, Browne and Misra (2003) reviewed the scholarship on the intersection of race and gender to understand economic inequality within the labour market, based on the literature in three fields: wage inequality, discrimination and stereotyping; and domestic labour. In regard to wage inequality, they found a consistent and strong pattern of the interplay between race, gender and social class; although the interplay was shown in diverse ways depending on different wage measurements, groups which are being compared and how the relationships were modelled:

²² This social security provision and the continuous welfare reforms implemented by New Labour may be also interpreted as reinforcing the low-wage labour market (McLeavy, 2011: 362).

“If gender and race intersect, then this could take different forms depending on social class. Intersections might occur along some parts of the wage distribution but not others.” (Browne and Misra: 498). Similarly, McCall (2001a, 2001b) identified variations of wage inequality based on intersections of race, ethnicity and gender. Browne and Misra (2003) also found in the literature evidence of discrimination and stereotyping regarding race and gender within the labour market, nevertheless there is a lack of theoretical models concerning if those factors are the result of a single category or different forms of intersections. Hence, Browne and Misra (2003) show how power and privilege based on multiple positionality matters to understand inequalities in labour market outcomes which challenges the prevalent neoclassical economic theory which argues for labour market outcomes resulted from differences in human capital: “Focusing on the intersection of gender leads to research that enriches our understanding of economic inequality and provides the most accurate conceptualizations of labour market” (Browne and Misra, 2003: 507). Similarly, Moore (2009) emphasises that the assumptions of human capital theory to explain differential value of labour determined by education, skills and training; ignores not only the wider structural conditions which underpins specific discriminations, but also inequality buttressed by wider power relations. Accordingly, Moore identifies how work experiences of discrimination of older women are based on explanations which interwoven age, class, race and gender; and how those experiences on the labour market are conditioned by the domestic division of labour and by occupational and sector segregation: “Intersectionality enables a capturing of the ways that older workers are variously situated across a number of social locations at one or more points in their life courses. Yet it can also abstract from the material relations within which ageing takes place”. (Moore, 2009: 667). Thus, this intersectional evidence regarding differentiated labour market outcomes defies the discourse of contemporary neoliberalism which conceive everyone as human capital able to overcome labour market outcomes only by improving individual skills, education and training.

Finally, in her latest analysis of work organisations, Acker (2006) argues for understanding the work environment as reproducing simultaneously complex inequalities mainly based on class, gender and race. Acker understands inequality in organisations as systematic disparities between individuals in the control over goals, resources, outcomes, workplace decisions, opportunities for promotion, security in employment and benefits, wages, *inter alia*. Similarly, Williams (2013) asserts that an intersectionality framework is needed to explore workplace inequality. Thus, the different aspects of the current labour market should be recognised as perpetuating multiple inequalities and hence an intersectionality approach to explore relations of power within it becomes relevant to explore lone mothers and their experiences of paid work during economic recession and austerity.

3.3. THE STATE DOMAIN: CITIZENSHIP AND THE WELFARE STATE

3.3.1. THE DYNAMICS OF CITIZENSHIP: THEORISING THE RELATIONSHIP BETWEEN THE INDIVIDUAL AND THE STATE

To explore the current scenario of lone mothers, it is necessary to refer to several multi-dimensional aspects which configure their experience in relation to the State. Citizenship becomes a central theoretical concept to acknowledge the complex structural and contingent status of lone mothers regarding the government. Yuval-Davis (1997) highlights that citizenship as an overall concept encapsulates the relationship between the individual, state and society. Furthermore, Taylor-Gooby (1991: 94) argues that “citizenship is one of the convenient but slippery concepts whose usage bridges the gap between the normative and the empirical”. Focusing on social citizenship²³, Dwyer (2004b) argues that it encompasses a conjunction of ideas, elements, practices and dynamics which offers the ability to explore the dynamics of social divisions in important dimensions such as class, gender, race, disability and age in order to assess the levels and causes of inequality. Accordingly, Dwyer asserts to use social citizenship as an analytical tool to assess social exclusion and multiple disadvantages. Furthermore, Lister (2003) proposes a feminist approach to citizenship which recognises structural constraints which produce inequalities and also women’s agency, and thus, it focuses on understanding citizenship as status and also as practice. Therefore, citizenship is a useful concept to understand how lone mothers are located within the institutional domain of the State: “The treatment of lone parents can be taken as a lens for gendered policy assumptions” (Skevik, 2005: 44).

Broadly speaking, a membership of a citizenship community involves rights, responsibilities, and belonging and participation (Lister *et al.*, 2007). Lombardo and Verloo (2011: 42) consider that the conceptualisation of citizenship is difficult because it encompasses drawing divisions of inclusion and exclusion to determine “which rights, duties, and opportunities will be reserved for those in the citizenship position”. Accordingly, it is important to recognise ‘the janus-faced nature of citizenship’ (Lister, 2003: 4); which unavoidably brings negative

23 Social citizenship was theoretically developed by T.H. Marshall (1950) who proposed three types of universal rights for any citizen: civil, political and social rights. Accordingly, the right to an acceptable level of economic welfare and security is a fundamental part of the social rights element which he argues for. According to Marshall, the status of citizenship is not aiming at achieving absolute equality, however it challenges economic inequality which is not regarded as legitimate. Thus, Marshall’s influential analysis allowed to reshape the notion of citizenship and laid the foundation of social policy which does not solve the tension between the free market economy and socioeconomic inequality; nevertheless, it tries to alleviate its effects (Lister *et al.*, 2007: 23).

and positive connotations when defining it. Furthermore, Lister with other authors (Lister *et al.*, 2007: 4) also argue that there are various regimes such as welfare, care, gender, migration which merge to constitute the normative citizenship within specific contexts, and those regimes also frame the lived experience of gendered (and racialised) citizenship in diverse ways. Accordingly, and using an intersectional framework to compare nation states such as USA and Germany, Ferree (2009) identifies that institutionalised relations in regard to gender, class and race allow or inhibit specific social demands over rights and citizenship, and they also shape how the interplay with other forms of inequalities such as age, sexuality and religion are framed across multiple individuals and institutions in different nation states. Similarly, Yuval-Davis (1997) argues to understand citizenship not only in gender terms, but also concerning affiliation to dominant or subordinate groups based on various dimensions such as ethnicity, class, origin, *inter alia*, and which determine access of social, political and civil rights. Furthermore, Yuval-Davis and Werbner (1999: 5) emphasise that the particular multiple social locations of individuals in society based on categories of social divisions such as race, gender, life stages stages, etc.; mediates their citizenship, their access to entitlements and their capacity to exercise agency. Additionally, Lister (2003) argues that citizenship as a lived experience should acknowledge material circumstances alongside social and cultural backgrounds which affect people's lives as citizens. Thus, an intersectional perspective to citizenship allows an understanding of lone mothers as part of a stratified and unequal membership status of individuals when facing the state and society more broadly.

By considering these aspects, it is evident that the citizenship concept should be recognised as contested and contextual (Siim, 2000; Bussemaker and Voet, 1998), and also construed within specific social, political and national contexts. Additionally, from a historical perspective some authors (Turner, 1990; Bussemaker and Voet, 1998) have been able to acknowledge that vocabularies of citizenship are dependent upon historical legacies alongside the social and political contexts in which they have been shaped. Accordingly, these meanings and applications reflect institutional arrangements, historical traditions and cultural complexes (Lister *et al.*, 2007: 1, 17): "Context matters in the sense that different historical trajectories, legal traditions, political institutions and cultures make up systems of welfare, citizenship and democracy, with implications for gender equality" (Hobson *et al.*, 2002: 17). Therefore, the recognition of this contested and contextualised nature of citizenship allows the identification of its gendered character: "Citizenship is fundamentally gendered, and although a supposedly gender-neutral category [it] incorporates essentially masculine attributes and characteristics" (Crompton, 1998: 180). Moreover, through the

historical and theoretical exploration of the key elements of citizenship; the historical exclusion of women from obtaining full citizenship in western societies can be made explicit.

For instance, Britain is recognised as predominantly following liberal traditional ideas when conceptualising citizenship, although it has historically incorporated few elements of other citizenship regimes (Lister *et al.*, 2007). The liberal tradition is associated with the social, economic and political changes related to the development of the nation state, capitalism and modernity in general. The classical liberal school of thought, previously mentioned by Blyth (2013) earlier in this chapter, praises the notion of individual freedom and the right of rational individuals to lead their lives based on the promotion and protection of civil and political rights by a minimal legal state, and based on a state – individual citizen relationship (Dwyer, 2004b: 22; Heater, 1999: 4). Despite acknowledging the variations within the liberal thought which includes an extensive range of ideas and authors (Dwyer, 2004b: 24; Faulks, 1998: 10; Bussemaker and Voet, 1998: 286), it is recognised that there are certain common theoretical features such as individualism, egalitarianism and universalism, alongside a commitment to private property, free market and to a normative and contractual role of the state, centred on guaranteeing highest levels of personal autonomy and individual liberty²⁴. Nonetheless, these features are highly contentious because they are based on many assumptions about the individual, the relation between individuals and society, the nature of social power and the public and private divide. Accordingly, several authors (e.g. Lister *et al.*, 2007; Hobson and Lister, 2002; Pateman, 1989; Siim, 2000; Bussemaker and Voet, 1998; Walby, 1997; Satka, 1995; Fraser, 1989) have shown how women were defined with strict gender roles both based on upon the public/private dichotomy which resulted in essentialist and exclusionary categories of qualities of men and women. Furthermore, a citizen is portrayed as a gender 'neutral', abstract disembodied individual but actually it is historically characterised with all the male qualities, and hence the historic experience of citizenship has been part of the masculine domain (Lister, 2003)²⁵. Thus, these theoretical features obscure unequal patriarchal, class and 'race' relations "within an apparently universal, egalitarian and individualist order" (Pateman, 1989: 120), and they also assume

24 There are clear ideological similarities between classic liberalism and neoliberalism. Nevertheless, Foucault (Lemke, 2001: 200) suggests that they differ in two aspects: for neoliberals it is the market which is "the organizing and regulative principle underlying the state" and not the state which monitors market freedom. The second aspect is that whereas classical liberals understand that the state should not endanger individual freedom, neoliberals link the rationality of the government to the economic rational action of individuals which is characterized by "entrepreneurial and competitive behaviour".

25 Despite this clear historical exclusion of women in traditional western citizenship discourses, these ideas also allowed the re-articulation of the concept of citizenship "by many groups to fight for rights, participation and inclusion" (Lister *et al.*, 2007: 73).

that individuals are equally free to live and to participate in the capitalist market to satisfy their needs:

“Because of the assumption that individuals can be understood outside of, and prior to, the formation of political community, liberals largely ignore the constraints that social structures, such as class, gender and ‘race’ place on individual agents. Liberalism is an agency – based approach because it stresses the importance of the individual actions and freedom of choice as explanations of social change. It therefore fails to explain adequately inequalities of social power and the distribution of resources necessary to the practice of citizenship. Because of this flawed assumption the failure of individuals to make use of their citizenship in liberal society is often blamed upon individual weaknesses, rather than structural inequality”.
(Faulks, 1998: 28)

Thus, citizenship as a concept allows the understanding of the multiple aspects of the relationship between individuals and the state. Furthermore, considering the multiple locations of individuals in regard to various social categories of division allow the recognition of a contextual stratified and unequal access to the citizenship membership status. Furthermore, it is also relevant to understand the historic underpinnings in which the British normative citizenship is sustained as they influence the experiences of lone mothers within their macro socioeconomic context.

3.3.2. THEORISING THE WELFARE STATE AND ITS CURRENT STRUCTURAL DYNAMICS

The various gendered effects by Welfare States have been widely studied using feminist perspectives (e.g. Gordon, 1988; Sainsbury, 1994a, 1994b, 1996; Lewis, 1992, 2006, 2009; Fraser, 1989; Fraser and Gordon, 1994; Orloff, 1993). Accordingly, Sainsbury (1994a, 1994b, 1996) explains the contribution of feminist scholarship in exploring the complexity and multiplicity in the women – state relations, identifying how those relations shape women’s lives and also how welfare institutions normatively conceive women; that is whether they are considered objects of policy, claimants, workers, citizens, clients or consumers. Fraser (1989: 9) acknowledges the gendered character of many welfare programmes, characterised by providing binary ideological views on “normative, differentially valued gender roles and gendered needs”. Furthermore, Fraser (1989: 145) also pinpoints that those welfare programmes have helped to institutionalise the feminisation of poverty as they “reinforce rather than challenge basic structural inequalities”. Along these lines, Orloff

(1993) focuses on displaying the gendered effects of social provision and social rights to uncover assumptions of the sexual division of labour of paid and unpaid work to conclusively suggest that welfare states should encourage “access to paid work” and “the capacity to form and maintain an autonomous household” in order to prevent women experiencing economic vulnerability. Additionally, feminist scholars have also highlighted the interplay between the family, the state and the market in the formation of the welfare state (Sainsbury, 1996: 36).

Through another lens and using deconstructive and genealogical methodological techniques, Fraser and Gordon (1994) explain how the stigmatised and deviant conceptualisation of dependency within the Welfare State has been the result of the rise of industrial capitalism. They also suggest that there should be a social reconceptualisation of the concept to help to acknowledge our human interdependence within society as opposed to the assumption of independence as the normalised human condition. Relatedly, Lister (2003) argues for a ‘gender-inclusive’ model of citizenship which is characterised by a synthesis of the ethics of care and justice²⁶, founded by a notion of relational autonomy²⁷ which acknowledges human interdependence. Thus, feminist scholars have explored various gendered aspects of the welfare state such as how the basis of welfare entitlement influence women’s dependency or autonomy, how social programmes and social rights have been gendered, classed and racialised, theoretical suggestions to improve the normative position of women and how welfare states are based not only on a male model, but also based on the interplay between the division of public and the private spheres²⁸: “The Welfare State [...] was from its creation, based upon a set of assumptions that discriminated against women” (Faulks, 1998: 46).

Focusing on the use of an intersectional perspective (implicitly or explicitly) to analyse the welfare state, Misra and Akins (1998) emphasise that women may be both agents in welfare state transformation and also constrained by welfare policies. Thus, they suggest that research on the welfare state should emphasise the diversity of women’s experiences to

26 Lister (2003) argues that the binary distinction between of “ethics of care” (or responsibility) and “ethics of justice” (or rights) has its origins in the difference vs equality dilemma. The former is commonly understood as contextual and addressing responsibilities depending on particular relations, focusing on specific and differential needs through a process of empathy. The latter is commonly related with abstract, universal, equal individual rights.

27 Lister (2003) emphasises that it should be acknowledged that during the life-course individuals experience different mixes of autonomy and dependency. Using the concept of relational autonomy, Lister argues that human agency depends on human relationships and a social infrastructure which supports it.

28 The public and private division are further explained later in this chapter when analysing the family institutional domain.

acknowledge the complexity of structural conditions and their “varying effects on women and their agency based on a variety of statuses, including class and race/ethnicity” (Misra and Akins, 1998: 260). Furthermore, welfare-ideological distinctions have also been recognised between women based on ethnicity, socio-economic conditions and personal circumstances. Accordingly, Gordon (1991) identifies different views between black and white activists concerning welfare related policies during the early decades of the twenty century: whereas black women emphasised universal provision, middle class white women encouraged means-tested, moral-based welfare support. Arguing for the use of an intersectional approach, Weldon (2008) proposes to understand gender, class and race and their relationship with welfare states not only by discovering if there are autonomous effects in the interplay, but also by examining groups located within specific intersections of those categories and the particular relationships when confronted with social policies. An intersectional perspective then allows to understand the diversity in the formation of welfare states and in the differential effects of welfare policies to policy groups such as lone mothers.

Focusing on the latest contextual dynamics of the British Welfare State, it is relevant to emphasise its historical transformation, particularly as a result of the substantial reduction in public spending and the dramatic decrease of state protection by the implementation of tax and welfare reform policies set by the Coalition Government. Accordingly, some authors (Taylor – Gooby, 2012; Taylor – Gooby and Stoker, 2011; Timmins 2011) emphasise that this strong commitment to a fiscal austerity agenda is leading not only to a drastic reduction of the British public spending trajectory of social provision (not experienced since the end of the second world war), but it also deploys a long term commitment to systemic welfare restructuring, resulting in shrinking the state and freeing up market: “Systemic reform moves beyond immediate cost-saving and seeks to modify the context in which future struggles over welfare provision take place, so that pressures for future spending are stifled”. (Taylor – Gooby, 2012: 63). Furthermore, Edmiston (2016) argue that the welfare reform and fiscal consolidation policies became interwoven and are being politically legitimised by each other. Important at this point is the contribution of Gingrich (2008) who argues for an understanding of the market and the state as a fused field based on a market-oriented system when delivering workfare policies which is clearly manifested by the commodification of welfare rights and citizenship entitlements. Accordingly, workfare policies are aimed to self-reinforce and self-perpetuate hierarchically-ordered positions in which many citizens experience a double jeopardy: “those who are excluded from the *primary distribution* of resources are also necessarily excluded from the *secondary distribution* of resources” (Gingrich, 2008: 391, emphasis in original). Thus, the aim of the age of welfare austerity implemented by the Coalition government was to implement more stringent workfare policies to strengthen the

flexible labour market and to reduce social insurance and protection which was established by the post-war welfare state (MacLeavy, 2011). Focusing on locating lone mothers within a welfare state characterised by market values and workfare policies, Gingrich (2008) argues that their regulated dependency and the perpetuation of their precarious lives produce two complementary outcomes:

“...maintaining a steady supply of flexible workers to meet expanding demands for precarious employment; while shifting female dependency from the state to the family, and ultimately discouraging women from competing for full-time, upwardly mobile positions in the labour market. This is the very essence of social exclusion: through a residualized and commodified welfare system, the state reproduces and promotes the paired ideological principles of market neo-liberalism and conservative family values as the universally approved perspective...” (Gingrich, 2008: 391)

Hence, several authors (Yeates *et al*, 2011; Rafferty and Wiggan, 2011; Mooney and Neal, 2010;) assert that the current scenario of austerity produce more highly neoliberal, unequal and privatised residual welfare structures which are based exclusively on “individual responsibility” and enforced insertion to the labour market while ignoring central aspects of social and financial exclusion, structural unemployment and an in-work poverty. Accordingly, the UK Coalition government has appealed to frugality, self-sufficiency and fiscal prudence for the reduction and withdrawal of welfare entitlements and the implementation of more stringent conditionality²⁹ which poses particular difficulties to specific sections of the population, such as families with small children, who are more vulnerable to emergent socio-economic changes (MacLeavy, 2011). Furthermore, Hall (2011) identifies the neoliberal logic behind the policy strategies implemented by the Coalition government as affecting directly women, black and minority ethnic people and the poorest and most vulnerable populations:

“A hostile environment is slowly being constructed for all those who find they need to rely on social security, whilst the principle of solidarity that underpins support for more expansive public expenditure and service delivery is eroded in favour of a market orientated system of punitive welfare.” (Wiggan, 2012: 391)

29 The conditionality feature has been a trend in many welfare states regardless of welfare regime type (Lister, 2011). Accordingly, there has been a recast of the work/welfare relationship and implementation of activation policies in most Western European countries since the 1990s (Lewis, 2003).

In parallel, the neoliberal UK Coalition government has conveyed an intense and strong narrative which pinpoints the causes of poverty located in the realm of individual responsibility which not only results in the poor being blamed for their own poverty likewise responsible for Britain's structural economic and social crisis, but also "enables poverty and inequality to be attributed to individual failure rather than to government policy or socio-economic structures" (Cameron *et al*, 2016). Thus, as various authors argue (e.g. McKenzie, 2015; Tyler, 2013; Evans, 2016) to be poor is not only to be demonised and scorned, but also a person who is responsible of his/her own situation³⁰: poverty then is perceived as the result of refusing to work and the inability to sell one's work effectively on the labour market (Stark, 2010: 11). Furthermore, Cameron, Smith and Tepe-Belfrage (2016) point out how the economic crisis and politics of austerity have been located as part of the social responsibility realm in which national economic imperatives are articulated in the language of social responsibility and in which the social is defined in individualistic terms: "it is not structural inequalities but rather the lifestyles of the poor that were deemed responsible for social problems" (Nunn and Tepe-Belfrage, 2017: 122). Nevertheless, as Lister (2011) argues this responsibility culture is asymmetrical as it falls on the most vulnerable leaving those who are the most better off in society behaving irresponsibly by: driving high risk reckless capitalism (which led to the financial crisis), being ecologically careless, and avoiding paying taxes. These normative values enhanced by the Coalition government are further developed in the following sub-section which conveys the current hegemonic principles in regard to the ideal citizenship in times of austerity.

3.3.3. CITIZENSHIP DURING THE NEOLIBERAL TIMES OF AUSTERITY

The global economic changes experienced since the 1970s mentioned earlier became part of the explanatory context to argue for normative changes in the underpinnings sustaining the ideal British citizenship model, specifically concerning the welfare state: labour market changes and family developments produced the end of full employment and sustained economic growth which resulted in questioning the principles on which the welfare state was founded (MacLeavy, 2011: 361). Accordingly, several scholars (e.g. Roche, 1992; Mead, 1986, 1997; Giddens, 1994; Selbourne, 1994) emphasised that citizenship should involve disciplinary practices encompassing notions of 'individual responsibility', 'principle or duty' or 'principle of conditionality' to make citizens more accountable to their commitment to work.

30 The hostile discourse conveyed by the Coalition government and the popular media focused on emphasising welfare dependency, family breakdown and an intergenerational culture of worklessness, providing explanations of poverty on behavioural and individual terms (Patrick, 2012; Jensen and Tyler, 2015, Pemberton *et al.*, 2016).

For instance, Roche (1992) questioned the structural and ideological challenges which the Marshallian social citizenship paradigm faced as a result of its inability to fit in the new post-industrial and post-nation context. Additionally, Roche (1992) challenged the preponderance of rights over duties within the social citizenship model and how it has resulted in the formation of dependency among welfare recipients. Murray (1984, 1996) goes further when referring to welfare dependency, arguing that the state funded welfare rights have created a British underclass. Giddens (1994, 1998) proposed a social citizen model not linked to unconditional welfare claims, but a citizen who is also engaged by obligations and mutual responsibilities: "As an ethical principle 'no rights without responsibilities'" (Giddens, 1998: 66). Consequently, Dwyer (1998) argues that these ideological changes in the notions of the social citizenship, which concentrate on 'individual responsibility', duties and conditionality features; have undermined the social rights of the poorest members of society. Similarly, Lister (2011) identifies that the Coalition government followed the same path in which not only responsibility was emphasised alongside duty and obligation, but there has also been an absence of talk around social rights:

"A new welfare 'consensus' now dominates the thinking of both the Conservative and Labour Parties [...] these changes have the greatest negative impact on those most in need of a set of extensive, guaranteed social and economic rights [...] some individuals in receipt of social welfare must perform additional duties to prove that they are citizens who 'deserve' publicly financed welfare" (Dwyer, 1998: 513,514).

Thus, social citizenship has become an increasingly conditional, exclusive and selective disciplinary tool within a more hostile stance towards the welfare state conveyed by the Coalition government, and in which the responsibility has been unevenly directed to the poorest and least powerful people (Lister, 2011)³¹ such as lone mothers. Accordingly, Cameron *et al.* (2016) argue that a market citizenship regime supported by the Coalition government provides the ideological principle to a drastic cutback of benefit levels and an increase of workfare practices in which some individuals are considered undeserving and as a result their lifestyles open to criticism and disciplining. It is argued then that many lone mothers are experiencing these workfare practices characterised by demonstrating absolute destitution and unconditional subjugation to be eligible to any sort of social provision, and they also have to show fully availability to take any type of paid employment, as it has

31 This by no means implies that the hegemonic constructions of current citizenship have not been uncontested. For instance, Lister (2011) highlights how notions of responsibility and obligation have been challenged by feminists, environmentalists and poverty activists who have provided alternative views to approach citizenship such as ethics of care, ecological responsibility and human rights respectively.

already been evidenced on lone mothers in Canada (see for example Gingrich, 2008 and Evans, 2007). Furthermore, these normative ideas which reconfigured the interplay between citizens and the welfare state are better understood as part of wider socioeconomic changes which reinforced neoliberalism as the predominant ideological and normative paradigm mentioned earlier.

Focusing on the interplay between neoliberalism and ideal values underpinning British society, one of its core principles concerns with its hostility to any type of social solidarity which restrict capital accumulation (Harvey, 2007). Accordingly, the discourse conveyed by Thatcher aimed to diminish all forms of social solidarity to support individualism, private property, personal responsibility and family values (Harvey, 2007: 23): “Demands for social justice limit the right to unlimited private property” (Stark, 2010: 11). Correspondingly, various authors (e.g. Stark, 2010; Davies, 2014; Adaman and Madra, 2014; Brown, 2016, 2015; Duroy, 2016) argue that neoliberalism is to be understood as the hegemonic normative drive towards the economisation³² of all dimensions of life, including social relations and institutional domains; and which involve, when necessary, prescriptive state involvement: “Everything can in principle be treated as commodity [...] the market is presumed to work as an appropriate guide – an ethic – for all human action” (Harvey, 2007: 165). Accordingly, Shamir (2008) argues that, grounded in a neoliberal epistemology which postulates the rationality of the market as the structural principle for the state and society as a whole; a model of entrepreneurial governance which uses responsabilisation as its mode of practice is extended: “There are never structural problems of poorly paid jobs, just individual workers who could be paid more if only they gained skills and worked harder” (Sayer, 2017: 157). This responsabilisation is based on the construction of a moral agency characterised by attributes such as autonomy, personal risk management, self-determination, self-sufficiency, self-regulation and self-management which are related with features of the economic-rational actor. Brown (2016: 3) interprets this neoliberal governance as understanding the self as an individual firm in which consumption, education, training and even mate selection are practices of self-investment. Furthermore, Ong (2016) argues that the market-driven logic emphasises a citizen subject characterised by being a self-manager and a self-entrepreneur of each aspect of everyday life: “Increasingly, citizenship is defined as the civic duty of the individual to reduce his or her burden on society, and instead to build up his or her own human capital” (Ong, 2006: 12).

32 The term economization (Çalışkan and Callon, 2009: 370) conveys complex processes which constitute behaviours, organisations, institutions and elements in a given society as economic, being the economy understood as an achievement rather than a starting point or a pre-existent reality. Focusing on neoliberalism, economization involves the propagation of the model of the market to all domains and activities, configuring human beings exclusively as market actors (Brown, 2015: 31).

Furthermore, Shamir (2008) also identifies this responsabilisation practice as a technique used in the reconfiguration of the relationship between welfare entitlements and claimants in order to make the latter accountable for the enhancement of their capabilities, being activated through their attributed moral agency. Responsibilisation then, encompasses the notions of individual responsibility and conditionality which are some of the main characteristics of the new welfare consensus mentioned earlier (e.g. Dwyer, 1998; Lister, 2011; Cameron *et al.*, 2016): it can be argued here that lone mothers are the clear example of experiencing this responsabilisation practice, particularly since the implementation of LPO in 2008. Thus, Ong (2006) asserts that as a result of the hegemony of neoliberalism and its principles of market rationality there is also a recasting of the relationship between governing and the governed. Brown (2016) pinpoints that this all-encompassing commodification principle can be understood as every component of society construed as a business model in which the promise of individual autonomy and freedom is diminished as each citizen has to potentially sacrifice himself/herself for the economic growth of the whole when it is necessary. This echoed the uneven share of responsibility mentioned earlier (Lister, 2011) as neoliberal citizens are freed to take care for themselves but they are also normatively compelled to sacrifice themselves, tolerating insecurity and deprivation to allegedly maintain national productivity, economic growth, fiscal stability and credit rating (Brown, 2016). Furthermore, Brown argues that the entrepreneurial governance within the state enables the practice and the legitimacy of responsabilisation, which departs from the individual agency of being responsible to morally govern the citizen; and thus, it becomes “a mode of administering subjects” in which individuals are doubly responsabilised as “agents wholly responsible and blameable for their lives and the life of the nation” (Brown, 2016: 10). Paradoxically then as Brown emphasises, neoliberalism frees individuals of one kind of state regulation and social solidarity to constrain them by another set of political and economic principles:

“If citizen virtue is reworked as responsabilized entrepreneurialism, it is also reworked as the “shared sacrifice” potentially required for a healthy or troubled but above all a flexible economy. Such sacrifice may range from suffering the direct effects of job outsourcing, furloughs or pay and benefits cuts, to suffering the indirect effects of stagflation, credit crunches, liquidity or currency crises. It may be shared widely as the curtailed state investment in education; it may be suffered individually as a “last-hired, first-fired” phenomenon; or, as is most often the case, it may be suffered disproportionately by a weak group or class, as is the case with furloughs or reduced government services. Whatever the case, active citizenship is slimmed to tending

oneself as responsabilized human capital, while sacrificial citizenship expands to include anything related to the health of a firm or nation, or again, the health of the nation as firm³³.” (Brown, 2016: 9)

Thus, the hegemony of neoliberalism in times of governmental austerity has reconfigured the normative notions in which the relationship with citizens are sustained by imposing specific politics of disciplining based on individual responsibility, self-management and market principles. Furthermore, this paradigm also demands citizen responsibilities for the sake of national economic growth and fiscal constraints, thus having to tolerate and suffer economic recessions, credit crunches or housing market collapses: “We live, therefore, in a society in which the inalienable rights of individuals (and, recall, corporations are defined as individuals before the law) to private property and the profit rate trump any other conception of inalienable rights you can think of.” (Harvey: 2007: 181). Lone mothers then, find themselves facing a market-driven citizen model when interacting with state institutions and trying to access social provision.

3.4. THE FAMILY DOMAIN: THE INDIVIDUALISED AND GENDERED NEOLIBERAL FAMILY

3.4.1. TRACING HISTORICALLY THE FAMILY IDEAL: THE ADULT-WORKER FAMILY MODEL, LONE MOTHERHOOD AND UNPAID CARING WORK

Another domain which is relevant to understanding lone mothers within an intersectional approach is the family. There is a growing interest in family relationships and family practices in the public policy field and in the public discourse, and correspondingly there is a greater intervention in family life, ideals about good family life and good parenting (Daly and Kelly, 2015: 4). Furthermore, Ferree (2010) argues that the gender analysis of families should consider them as part of institutional circuits and intersectional inequalities, thus considering their analysis with two main principles: the family as a contested and historic institutional site which is in continuous interplay with other institutional domains such as the

33 There have been alternative discourses conveyed by feminist anti-austerity movements such as Sisters Uncut and the Focus E15 mothers (Cain, 2016). Hall and O’Shea (2013:14) also highlight that there are many signs of resistance such as occupy, UK uncut or 38 degrees, nonetheless they do not constitute a single social force. Accordingly, Brown argues that there have been anti-austerity protests and anti-austerity movements such as Occupy Wall Street challenging the current hegemonic citizenship model, nevertheless sustaining those movements seems very difficult: “Neoliberalization poses other unique challenges for large-scale resistance politics”. (Brown, 2016: 12).

state and the market; and the family as located in intersections of relations of inequalities such as gender, race and age. Accordingly, there should be a recognition of enduring aspects in the normative sphere and structural unit of the family: “one should not be blind to the extent to which structural functional notions and the idealised vision of family that flows from them – the heterosexual, nuclear, two-parent family – continue to inform policy” (Daly and Kelly, 2015: 6).

As mentioned earlier, the classical liberal citizenship model assumed dichotomies, being the private and public divide one of the most studied due to its scope to strengthen socioeconomic, racial and gender inequalities which resulted in historically developing an uneven access to full citizenship in western societies (Pateman, 1988, 1989; Voet, 1998; Hobson and Lister, 2002; Faulks, 1998; Lister et al., 2007; Lister, 2003; Yuval – Davies, 1997; Walby, 1997; Fraser, 1989; Satka, 1996). Broadly speaking, the public/private dichotomy has been widely identified as producing various barriers for women because it emphasised a gender-specific division of labour which pertained gender relations of power, particularly through the capitalist nuclear family which has been historically articulated to dominate women at the legal, physical and economic levels. Thus, feminist scholars highlight that responsibilities of unpaid work were identified as part of the feminine private sphere where the state was not involved: “consideration of the private/domestic is crucial to any understanding of women’s position [...] strong male-breadwinner states have tended to draw a firm dividing line between public and private responsibility” (Lewis, 1992: 161, 164).

Accordingly, Fraser (1989: 113- 143) emphasises how in classical capitalist societies women were located in a subordinate domestic labour role within the family which reaffirmed their unequal position in the normative citizen model. Importantly, the nuclear family was identified as embedded in the capitalist economy (Fraser, 1989) and thus it can be argued that lone parent families have historically been understood as deviant. Accordingly, these normative ideas encouraged a perception of lone mothers as a social problem due to the lack of a male breadwinner within the family unit and yet their need to support their children (Kiernan *et al.*, 1998; Lewis, 1997a; Lewis, 1992). Thus, lone mothers have been stigmatised as a social problem because of their ‘non-traditional’ family composition; and they have also been stigmatised as a social threat because their reliance on welfare entitlements due to financial difficulties in combining paid work and care commitments (Kiernan *et al.*, 1998; Lewis, 1997a, 1997b; Fraser, 1989). Furthermore, they have also been historically excluded of appropriate social rights because they were constructed exclusively as ‘failed’ mothers who do not fulfil their caring needs in the private sphere of the family (Fraser, 1989). Hence, the classical liberal standpoint alongside traditional male-

breadwinner model reaffirms inequalities, marginalising disadvantaged groups who lack resources to assert their 'equal' rights in the private sphere such as lone mothers, valuing only individuals who are economically independent and who effectively participate in the market system.

Nevertheless, as a result of the substantial erosion of the male breadwinner model family and the various socioeconomic changes of the last decades such as the increase in female labour participation and large-scale family transformation (Lewis and Giullari, 2005: 77), beliefs around lone motherhood have undergone substantial change in the last decades and they are currently defined by most states as workers rather than mothers (Kiernan *et al.*, 1998; Dermott and Pomati, 2016): "there has been a shift away from policy assumptions based on the existence of a male breadwinner/female carer model family towards the promotion of an adult worker model family" (Lewis, 2009: 119). Thus, the normative hegemony of the adult-worker model family formally supported by policy and many western governments is characterised by understanding adults, women and men, as capable of engaging in paid work, the latter being their primary obligation.

The move towards centring paid work as the main duty is not free of various assumptions and contradictions involving ideas around individualisation in the form of self-sufficiency, autonomy and independence (Lewis and Giullari, 2005: 77; Daly, 2011: 2). Thus, the adult worker family model does not necessarily reflect social reality; and consequently, there should be an acknowledgement of the diversity of experiences in regard to the division of labour: "there are still profound gender divisions in both paid and unpaid work, albeit that these vary between countries and within countries, between regions, social classes and between people of different ethnicities" (Lewis, 2009: 9). Accordingly, Daly (2011) argues then that the adult worker model implies an autonomous individual without considerations of the division of labour at home, family arrangements and broader institutional arrangements: "family life is still characterized by a web of dependencies organized in part anyway according to a gender hierarchy" (Daly, 2011: 18). Concerning the application of an intersectional analysis between the family and the labour market, there has been some research concerning domestic and caring work, and unequal relations based on class, gender, race, ethnicity and nationality. Accordingly, Browne and Misra (2003) indicate that domestic and caring work is related not only with women, but it can also be perceived as inferior, unskilled chores and thus it is less valued in economic terms. Furthermore, sometimes it creates an international system of caretaking in which domestic workers are identified as poor immigrants from ethnic minorities and the employees are identified as

women with class advantage: “domestic work directly illustrates the links between privilege and disadvantage” (Browne and Misra, 2003: 503).

Focusing on Britain, Williams (2004: 29) highlights the gendered disparity between the adult worker model and people’s lived experiences such as: constraints in the majority of women with children to be financially self-sufficient, women’s relationship to paid work as being more complex than men’s because they are still taking the major responsibility for the unpaid care work at home, and the organisation of full-time paid work as commonly associated with a male working model with a linear career pattern. Furthermore, as Evans (2016) argues the majority of women with children in low-paid and part-time jobs seem unlikely to achieve an autonomous life. Thus, despite changes in the British Welfare State moving from a ‘male-breadwinner’ to an ‘adult-worker’ model - which focused on implementing policies to improve the work/family balance - the gendered division of unpaid work has altered little, resulting in a substantial negative impact on women’s participation in the labour market which predominantly affects lone mothers (Lewis, 1992, 1997a, 2003, 2006; Lewis and Campbell, 2007; Lister, 2003; Williams, 2004; Skevik, 2005). Accordingly, MacLeavy (2011: 363) highlights that the gendered segregation of the labour market and the imbalance division of unpaid work disadvantaged the labour market position of women and thus it gives rise to a work model of primary (male) fulltime employment, supported by a secondary (female) wage: “a dual earner, gender specialized, family model is an appropriate characterization of the trends in policy reform” (Daly, 2011: 19). Hence, there has been a recognition that in Britain is more common a one-and-a-half earner families given the inclination of mothers to work part-time (Williams, 2004: 30; Lister *et al.*, 2007: 58)³⁴: “As citizen-earners, mothers and fathers are becoming more equal; as citizen-carers, the inequality remains pronounced” (Lister *et al.* 2007: 134-35). Accordingly, women still work in the ‘double shift’, that is in paid work and domestic and caring work (Evans, 2016). As a result, the gendered division of unpaid labour deploys an unjust distribution of money, time and work (Lister, 2003) which results in a policy context that predominantly affect lone mothers due to their unavoidable struggle in combining paid and care work, being the latter mainly construed as an obstacle to paid employment (Lewis, 2009; Knijin and Kremer, 1997; Duncan and Edwards, 1999; Tronto, 2001). Furthermore, time becomes a gender commodity which has stronger effects on lone mothers because their time used on care obligations could undermine their time to participate in the labour market (Lister, 2003; Scheiwe, 1994).

34 This is the common trend in cohabitating and married mothers.

Feminist scholars have provided alternative theoretical ideas against the normative ones presented above which emphasise the socioeconomic relevance of unpaid work. For instance, Fraser (1989:116) provides an interpretation of the unpaid childbearing activities within nuclear families as not only providing symbolic reproduction through the formation of social identities in children, but also providing their biological survival which results in the material reproduction of members of society and as such it should be valued as paid work. Furthermore, Lister *et al.* (2007:50) identify how feminists focused on the demand for extension of social rights based on the acknowledgement of rights, duties, and also care work. Accordingly, the caring approach to citizenship argues to bring values such as care, nurturing and compassion to the public sphere (Lister *et al.*, 2007: 56): “An approach which employs a broad concept of citizenship makes it possible to place considerations regarding care firmly in the public domain...” (Sevenhuijsen, 1998: 129). Furthermore, some authors (Sevenhuijsen, 1998; Knijin and Kremer, 1997) have developed more ideas around the notions of ‘ethics of care’ and unpaid work as elements that should be considered for reconceptualising the normative citizen. These features become important when thinking of the recognition of social rights on lone mothers based on their contribution on caring work.

Lone mother families then have historically experienced negative perceptions based on institutional ideas around normative families and which encompass political discourses with policy implications. Despite normative policy changes which emphasised an adult-worker family model as the ‘desired’ family unit, the gendered, racial and economic inequality found by lone mothers in particular, and women more broadly is still perpetuated as a result of the unchanged division of unpaid domestic labour. Furthermore, the gendered unpaid care work also produces challenging dilemmas for the effective insertion and continuity in the paid labour market of lone mothers which is the broader aim of the current hostile policy and economic context. The following sub-section focuses on the situation of lone mothers as part of the wider normative assumptions from the latest British governments and the strengthening of punitive measures towards family forms which are not considered desirable.

3.4.2. THE FAMILY IN TIMES OF AUSTERITY: THE INDIVIDUALISED HARD-WORKING FAMILY, PARENTING FAILURE AND THE THREAT OF LONE MOTHERHOOD

For Evans (2016) the narrative of neoliberalism conveyed since Margaret Thatcher was Prime Minister encourages two agential features in women: consumption and domestic

management. Accordingly, Cain (2016) pinpoints the gendered imagery of practices of efficient and responsible household budgeting used by Thatcher and which was linked to the stability of the national economy: “Margaret Thatcher famously claimed that her knowledge of how to balance a household budget qualified her to take decisions about the British economy” (Jensen, 2012: 2). Furthermore, Hall and O’Shea (2013) identifies that since the 1970s the normative idea of ‘fairness’ has been modified to relate it with a quasi-market relation which reward personal effort, portraying at the centre the “hard-working family” ideal which have as its antithesis the out-of-work families relying on benefit entitlements. Moreover, these ideas have been identified as prevailing in austerity and post-austerity discourses, reinforcing these binary views around the ideal of the responsible hard-working family as opposed to reckless families that rely on the welfare state (Cain, 2016; Jensen, 2012; Jensen and Tyler, 2015; Hall and O’Shea, 2013). Furthermore, Evans (2016) highlights that the public rhetoric about ‘hardworking families’ assumes a fully efficient and internally democratic group without considerations of internal dynamics about care, availability for paid work and the ways adults have to maintain themselves and others. Additionally, Cameron *et al.* (2016) argue that the austerity regime as a mode of governance, reinforces the concept of household waste to explain and locate some families from others as deviant and dysfunctional, dehumanising them and blaming them for both public and private waste as opposed to hard-working families:

“the wasteful poor are constructed not only as wasteful individuals but specifically as wasteful families [...] These narratives of poor households not only as making waste but as being waste thus serve to naturalise the structural inequality (indeed, the structural violence) of neoliberal capitalism.” (Cameron *et al.*, 2016:409)

The market economy then interacts with the family domain in different ways and in diverse contexts. Accordingly, Tepe-Belfrage and Wallin (2016) argue that the construction of difference between households is not only an essential tool in austerity politics, but it also contributes to the reproduction of inequality. For instance, Evans (2016) argues that the market permeates the experiences of mothers concerning the (in)ability to provide basic provisions to their children, and for mothers who have limited or insecure incomes there is a constant concern and feelings of shame for not providing their children with basic needs as part of their lived practice of consumption. As Cameron *et al.* (2016) emphasise, poverty is recast as flawed consumption, ignoring that household debt is produced by legal and institutional frameworks within neoliberal states which have allowed various families not being able to cope with their household spending, which consequently has resulted in debt and credit-fuelled growth.

Ferree (2010: 427) points out how class discourses based on human capital are used in some family policies to distinguish policies aimed at middle class mothers as “family friendly” whereas policies aimed at poor families are framed with ideas of “work-discipline” and paternal engagement. Accordingly, Gillies (2012) identifies that in recent years, various governments have focused on the family as a disciplinary space for tackling social problems, particularly aiming to modify everyday parenting and commonly pathologising working-class parenting. One of the most extreme examples of this pattern of disciplining parenting is the Troubled Families Programme³⁵. Accordingly, Sayer (2017) identifies that in the discourse of the Coalition Government there is a relation between the families involved in the programme with ideas of moral condemnation alongside disciplinary measures: “parents, especially those who are vulnerable are rendered objects of social control and subject to particular value systems” (Daly and Bray, 2015: 641). Furthermore, Allen and Taylor (2012) argue that in the context of austerity distinctions and boundaries between good and bad parenting based on intersections of gender, class and race are likely to become accentuated: “The ‘ugliness’ of parenting intersects with these inequalities, identities and social normativities, with future-orientated ‘features’ represented in an unstated white, heterosexual middle-class family ‘face’” (Allen and Taylor, 2012: 2). Hence, the understanding of children’s outcomes is constructed around moralised behavioural explanations based on parenting skills, moving away from explanations based on competitive neoliberalism, inequality or socioeconomic structural constraints (Jensen, 2010, 2012): “‘good parenting’ is positioned in public, policy and popular culture as the principle means for securing good outcomes for children” (Jensen, 2012: 2). Similarly, Daly and Bray (2015) identify that there is a departure from policy structural interventions, which may include protection from stigma, discrimination, economic relief, unemployment and low wages; towards behavioural and individualising interventions and hence there is a “relative neglect of more structural issues and approaches that seek to counter inequality, including that arising from gender-and ethnicity-related factors” (Daly and Bray, 2015: 643). Accordingly, poverty and disadvantage have been attributed as the result of deficient parenting and a failure of working classes to provide the appropriate resources skills to their children as opposed to middle-class efficient family competence (Gillies, 2012: 90). ‘Good parenting’ then is the solution to a range of social and economic inequalities, having the capacity to compensate for economic disadvantages such as social fragmentation, stagnant social mobility and unemployment (Jensen and Tyler, 2012):

³⁵ It is relevant to indicate that within the programme, 49% of the families have been identified as living in lone parent households (DCLG, 2014: 10).

“While middle-class practices of shoring up and passing on their privilege are held to be the embodiment of ‘good parenting’, working-class parents’ resourceful actions in the context of material deprivation are identified as the cause of their disadvantage. In effect, the notion that the working classes are failing to raise appropriately individualized children has become a key mechanism in the reproduction of social advantage, allowing the privileged access to resources enjoyed by middle-class parents and their children to be legitimized in terms of moral choice and entitlement” (Gillies, 2005: 849).

Identifying lone mothers within the hegemonic normative values of family conveyed in neoliberal times, Cain (2016) argues that single low-paid mothers are perceived as a menace to the ideal of a stable ‘hard-working’ family, being the latter considered as the basis for order, prosperity and achievement. Accordingly, the Coalition Government has put at the centre ideas of broken Britain, family breakdown and marriage which stigmatise lone parent families. These ideas were germinated by Iain Duncan Smith through the think-tank he founded, the Centre for Social Justice which set the most influential social policy agenda for the Coalition government (Page, 2011: 36; Pemberton *et al*, 2016: 23; Jensen, 2012: 7). Accordingly, the Coalition government emphasised the relationship between worklessness, economic dependency and family breakdown as some interconnected ‘pathways’ into poverty. Additionally, the idea of “Broken Britain” underpins an understanding of poverty as a result of producing individual shortcomings as opposed to structural causes of poverty (McKee, 2015). One of the crucial factors related with poverty and the idea of “Broken Britain” has been family breakdown. Furthermore, the report “Fractured families. Why stability matters” (CSJ, 2013) stresses the rise of lone parent households in Britain and how those households increase economic and social multiple disadvantages outcomes for adults and children who live in that type of families. Thus, Cain (2016: 492-93) emphasises that within this austerity context, single mother epitomises family breakdown and her irresponsible ‘choice’ to reproduce is apparently proved by the multiple disadvantages experienced by their children: “single mothers have long been a moral and economic scapegoat class, and are thus targets for the cruelest strand of austerity ideology”. Thus, this negative perception about lone mothers, particularly single mothers, resonates the position of Murray (1984, 1996) who decades ago argued that unmarried mothers were part of an underclass which were not only reproducing welfare dependency³⁶, but they were also

36 Murray’s argument also argued for a causal relationship between welfare rights and increase in lone motherhood. This argument was severely criticised by various academics who pointed out that

producing dysfunctional socialisation on children as a result of producing fatherless families. Accordingly, Cain (2016) identifies the economic desirability of marriage conveyed in political discourses from the Coalition government: “Currently UK political discourse places the two-parent family firmly centre stage” (Dermott and Pomati, 2016: 3). Nevertheless, as Cain (2016) also argues the latest welfare reforms, such as the Universal Credit, are showing clear contradictions between punitive neoliberal workfare policies which are forcing parents to take up low paid and unsecure paid employment with conservative moralising parenting values of nuclear families, particularly because there is insufficient formal consideration of caring responsibilities. Finally, Daniel (2011) argues that in regard to family policy one important aspect which distinguish the New Labour government with the Coalition government policy agenda is that the latter supports marriage as a means of countering social problems. Thus, lone mothers are located in the negative spotlight when facing the normative family values conveyed by the hegemonic discourses of the last government and the popular media.

3.5. CONCLUSIONS

Neoliberalism has permeated the British institutional domains in various and multifaceted ways for the past few decades. Furthermore, it has exacerbated multiple inequalities already identified in the institutional domains of the economy, the state and the family. Accordingly, neoliberalism strengthens the multiple inequalities of the broader socioeconomic conditions which lone mothers are facing and which are relevant to consider when exploring their experiences on paid employment, welfare entitlements and financial circumstances.

In the case of the economic domain, the institutionalisation of the logics of the unregulated and unrelenting capitalist market have been identified in the labour market and also in the implementation of austerity policy measures. Concerning the welfare state, the dramatic retrenchment on the social provision are leading to a systemic change on welfare structures leaving the principles of the market and conditionality leading the policy path; and also producing a hostile atmosphere for people who are more reliant on social security such as women, black and minority ethnic people, *inter alia*. Additionally, the Coalition government policies implemented and the narratives which sustained them conveyed an understanding of poverty on individual terms and as flawed consumption, moving away from the recognition of the structural multiple inequalities which produce it. Furthermore, the current citizen ideal

the increase of lone mothers was mainly the result of the decline of two parent families, rather than the entitlements of benefits, which actually declined when numbers of lone parent families were rising (Kiernan *et al.*, 1998: 14).

is characterised by being a responsible entrepreneur whose moral agency should lead him/her to invest and manage his/her own human capital to achieve self-sufficiency, autonomy and less reliance to the State. Simultaneously, this neoliberal citizen should also sacrifice himself/herself when the economy of the nation is in jeopardy, that is he/she should also be responsible to take the burden for any economic crisis. Finally, in regard to the family domain despite the normative narrative of supporting an adult-worker family model, British policies reforms seem to support a model in which women are still the responsible of unpaid work which shows the contradictions of many policy assumptions which focus on inserting adults, lone mothers in particular, in the labour market. Additionally, lone mothers are facing more scrutiny as the Coalition government was conveying marriage as underpinning progress and achievement in families in opposition to family breakdown which was associated with producing multiple disadvantages. Furthermore, efficient financial and responsible management of the family is identified as the antithesis of families who are reliant on welfare entitlements and thus the latter types of families are associated with deficient parenting which has to be improved by behavioural disciplinary measures.

In each of the institutional domain explored then, there are various ideological assumptions related with neoliberalism which as a whole can be understood as the economisation of all areas of life: from the human capital approach to explain labour market outcomes, the normative encouragement of an individual responsible citizen characterised by being self-sufficient and a self-manager, to the family ideal as unit which consumes and manages finances efficiently and privatise responsibilities. Nevertheless, as it has been shown during this chapter, the explanation of structural multiple conditions of inequalities have been omitted in the normative ideas within the economic, state and family domains. These are the intersecting institutional conditions in which the experiences of lone mothers are embedded.

4. A MIXED METHODS RESEARCH DESIGN

4.1. INTRODUCTION

As it has been explained in chapter 2, lone mothers are understood as a non-homogeneous and non-static group who experience specific gendered structural economic and social inequalities as a result of being the sole earner/carer of their family unit. However, those oppressive experiences are diverse as lone mothers are also located in multiple structural categories of social division and differentiation which they continuously negotiate, and thus showing agency. At the same time, austerity and economic recession affect unevenly the population as it has been reviewed since the beginning of this thesis. Accordingly, recent evidence shows the gendered and classed nature of the wider changes, pinpointing how some groups are worse affected than others. Within those groups, lone mothers have been identified as one of the those which are bearing the brunt of most socioeconomic pressures. This study then starts with a feminist standpoint of exploring the experiences of lone mothers. It also argues that as lone mothers are not a homogeneous group, the best way to explore the effects of the economic recession and austerity on paid employment dynamics, welfare entitlements, alongside the strategic practices to face those socioeconomic pressures is by initially identifying them in sub-groups based on their locations in multiple categories of social division. Then, based on those sub-groups the exploration of the diverse effects and experiences on lone mothers are carried out. Thus, to operationalise the main features of this study, that is the multiple structural categories in which lone mothers are located, the effects and agential responses of lone mothers when facing economic recession and austerity; an innovative longitudinal mixed method design is proposed.

Several authors (e.g. Creswell, 2009a; Morse and Niehaus, 2009; Teddlie and Tashakkori, 2009) have developed diverse typologies to identify and classify approaches on mixed methods designs. They have considered as part of their construction of mixed-methods types, the timing or kind of implementation process, the stage of the mixing of approaches, the priority of the methodological approach or weighing, the functions or purpose of the research study, *inter alia*. Nevertheless, many authors who developed these taxonomies recognise their limitations to comprise all the possible mixed method designs, and as a result they identify the lack of complexity to mirror actual practice (Creswell, 2009b, 2011): “the actual diversity in mixed methods studies is far greater than any typology can adequately encompass” (Maxwell and Lomis cited in Teddlie and Tashakkori, 2009: 139).

Accordingly, Bryman (2006) and Bergman (2011) argue that these typologies have developed rigid and formalised types to organise mixed methods designs which not only have resulted in constraining other possible designs, but they have also been predominantly sustained in theoretical terms without paying a systematic attention to how quantitative and qualitative research approaches are actually combined in practice: “The writers who adopt a formalized strategy use many examples to illustrate their ‘types’ but we have relatively little understanding of the prevalence of different combinations” (Bryman, 2006: 99).

Following this line of thought, Hesse – Biber and Johnson (2013) argue for the plurality, heterogeneity and creativity in mixed methods designs to encourage a field of innovation and productive dialogue across methods and paradigmatic stances which could overcome the qualitative and quantitative divide: “...no one (‘single’, ‘ultimate’, ‘correct’, ‘final’, ‘static’) set of standards will ever fit all MM [mixed-methods] research questions, topics, nations, disciplines, and contexts.” (Hesse – Biber and Johnson, 2013: 106). Critical realists such as Olsen (2010) also argues for methodological pluralism which entails the use of both quantitative and qualitative strategies in social research. Accordingly, Creswell (2009b, 2011) identifies some ‘unusual blends’ appearing in the mixed method fields which consider combinations of quantitative and qualitative longitudinal studies, discourse analysis with survey data, secondary data sets with qualitative follow-ups, *inter alia*.

This thesis endorses this methodological pluralism by presenting an innovative longitudinal mixed-method design grounded on two aspects. The quantitative aspect is based on a secondary analysis using Latent Class Analysis (LCA) and then it uses the quantitative model constructed to explore quantitative patterns in paid employment dynamics and welfare entitlement take ups. The qualitative aspect is based on retrospective semi-structured interviews which were carried out in one specific location. Both aspects of the design are integrated on three features: by the overarching theoretical framework, the use of the quantitative typology to classify lone mothers who were interviewed, and they are also complemented by exploring some common themes. Thus, not only the critical realist intersectional theoretical approach to explore lone mothers in times of austerity is an important contribution to the study of lone mothers, but also the longitudinal mixed-method design applied for the exploration.

This chapter consists in the following: first the main features of the mixed method approach are conveyed based on an overview of the epistemological debate concerning this type of research approach, and then its connection with critical realism is reviewed, alongside identifying the mixed method within a longitudinal exploratory perspective. The following

section focuses on the explanation of LCA, including its characteristics, the identification of the survey to be analysed and the explanation of the categories of social division and difference used as the basis for the construction of the quantitative model. The next section conveys the features of the qualitative aspect of the mixed-methods design which includes the features of the retrospective qualitative interview, the research setting, the sampling procedures, *inter alia*. Finally, the last section discusses the conclusions of the innovative research design proposed. However, before starting with the following section, it is relevant to recap the research questions to identify which aspect of the mixed method design is used to answer them. Thus, the research questions of this thesis are:

Q1: What distinctive sub-groups of lone mothers can be identified depending on their multiple intersecting positions?

(the quantitative aspect of the mixed method design answers this question)

Q2: What types of patterns on paid employment and welfare entitlement take up are identified based on those sub-groups of lone mothers in times of economic recession and austerity?

(the quantitative aspect of the mixed method design answers this question)

Q3: How do lone mothers experience paid employment, welfare entitlements and economic circumstances in times of economic recession and austerity?

(the qualitative aspect of the mixed method design answers this question)

Q4: How do lone mothers respond to the context of economic recession and austerity?

(the qualitative aspect of mixed methods design answers this question)

4.2. A LONGITUDINAL MIXED METHOD DESIGN: CRITICAL REALIST INTERSECTIONAL RESEARCH

4.2.1. MIXED METHODS AND PHILOSOPHICAL DEBATES

Mixed method research is considered by some scholars as the third methodological movement (Teddlie and Tashakkori, 2009, 2011) or the third research paradigm (Johnson and Onwuegbuzie, 2004; Johnson, *et al.*, 2007) because, as they argue, it provides an alternative to the qualitative and quantitative dichotomy by using a pragmatism stance.

Correspondingly, this pragmatic standpoint is understood by various mixed method scholars (e.g. Teddlie and Tashakkori, 2009; Creswell, 2009a; Feilzer, 2010; Morgan, 2007) as an instrumental approach which focuses on the research problem and the application of multiple methodological strategies to better respond research questions, and thus rejecting the incompatibility thesis of mixing quantitative and qualitative research paradigms. Therefore, for these scholars, pragmatism offers a practical and outcome-oriented mode of enquiry to select methods, techniques and procedures which can help for a better understanding of a research phenomenon and for providing better answers to research questions (Johnson and Onwuegbuzie, 2004). For instance, in their study of the financial implications of the death of a partner, Corden and Hirst (2008) propose a mixed method design based on a pragmatic view not only to value different kinds of knowledge which produce different quantitative and qualitative techniques, but also to recognise that different methods fit better to elicit information and to answer research questions. Additionally, Bryman (2007) interviewed scholars who considered that their mixed method research designs were based on a pragmatic viewpoint in order to disregard ontological and epistemological issues. Nevertheless, Scott (2007b) identifies the misjudgement of pragmatist advocates concerning the possibility to separate epistemological and ontological assumptions and select methods only based on their practical applicability, as that selection also implies previous epistemological and ontological assumptions:

“Making methodological choices per se means that the researcher is formulating a belief that the choice they make is a better choice than the one they did not make because it will lead to a more truthful representation of what they are trying to portray. [...] The pragmatic or a-epistemic resolution makes a number of false assumptions [...] philosophical concerns are central to decisions about methods and strategies, and in particular about how judgements can be made of the aptness of particular research accounts.” (Scott, 2007b: 5, 14).

Furthermore, some authors (Lipscomb, 2011; Maxwell, 2011; Christ, 2013) challenge the prominence of pragmatism as the univocal perspective to abide by when carrying out mixed methods studies and they propose alternative paradigms such as transformative-action³⁷ or critical realism to contest it. Accordingly, Lipscomb (2011) and Christ (2013) argue against the assumption that pragmatism could represent a unified and foundational set of

37 According to Christ (2013) the transformative-action paradigm is broadly based on the assumption that inequalities and the experience of oppression exist, and bringing voice to people who experience them broaden social awareness. The main features of research using this paradigm is participatory and action oriented, aiming to increase social justice.

philosophical and methodological premises because of the ongoing lack of consensus of what pragmatism involves, and also due to the variety and sometimes divergent pragmatic perspectives that can be found: “There are almost as many pragmatisms as there are pragmatists and, importantly, pragmatists disagree profoundly about the meaning and remit of this approach to understanding” (Lipscomb, 2011: 3). Furthermore, Heimtum and Morgan (2012) criticise how the pragmatism standpoint denies emancipatory programmes such as the ones characterised in feminist enquiry; advocating instead for the use of the transformative paradigm on mixed methods approach to address social justice: “mixed methods are preferred for working toward increased social justice because they allow for the qualitative dialogue needed throughout the research cycle, as well as the collection of quantitative data as appropriate” (Mertens, 2007: 224). This feminist standpoint thesis argues that by elucidating causal powers of multiple inequalities based on an intersectional analysis, critical realism also offers an emancipatory practice, hence it does not only challenge normative neoliberal discourses, but it also addresses social justice by giving voice to people experiencing those multiple inequalities.

In another angle of the debate regarding pragmatism as the hegemonic philosophical stance in mixed method research, authors like Greene, Caracelli (1997) and Creswell (2011) propose the use of various paradigms in mixed method studies. For Greene and Caracelli (1997) applying multiple paradigms would require taking a dialectical position characterised by “a dialectical discovery of enhanced understandings” to produce a more comprehensive, insightful and logical results. They also compare the dialectical position with the pragmatic one: “The rationale for mixing methods in this stance is to understand more fully by generating new insights, in contrast to the pragmatic rationale of understanding more fully by being situationally responsive and relevant” (Greene and Caracelli, 1997: 10). Accordingly, Harrits (2011) proposes the recognition that mixed methods could encompass different paradigms and he suggests that scholars should clearly acknowledge their ontological and epistemological assumptions. It is relevant at this point to consider Bryman's argument (1984) that there is not a neat correspondence between epistemological positions and methods in social research, which results in the acknowledgment that different epistemological and ontological positions within a method could imply different products of knowledge. This aspect is mentioned by Johnson and Onwuegbuzie (2004: 15) who emphasise that a particular epistemology “does not dictate what specific data collection and data analytical methods researchers must use”. Accordingly, Christ (2013: 113) argues that the recognition of the value of various philosophical perspectives opens the “dialogue about alternative paradigmatic stances when conducting mixed methods research”. Furthermore, the contesting feature regarding the interconnectedness of a method with an epistemology

(Bryman, 2008: 605) allows the exploration of lone mothers under the age of austerity using the critical realist stance as encompassing the quantitative and qualitative aspects of the mixed method research design conveyed in this study.

4.2.2. MIXED METHODS, CRITICAL REALISM AND INTERSECTIONALITY

As explained in chapter 2 of this thesis, critical realism proposes the recognition of a stratified reality composed of various elements. Furthermore, the complex reality involves emergent generative mechanisms and structures which have causal powers, and as such they produce effects in the experiences of social actors, although it is also relevant to acknowledge that those generative mechanisms may not be exercised. Furthermore, this stratified ontology as Scott (2007b) argues, has as a key framing device which is the interplay between structures and agency, and hence a comprehensive explanatory critique of social events and processes has to consider structural forms and also the experiences, intentions and beliefs of agents. Building on this, Scott (2007b) emphasises that a critical realist overarching frame has a significant rationale to solve the quantitative/qualitative divide as quantitative and qualitative approaches may focus on different properties of a social phenomenon, and together they can compensate each other to achieve a complete explanatory critique. Similarly, Yeung (1997) argues that methodological triangulation based on combining quantitative and qualitative methods is compatible with the application of intensive and extensive research³⁸ used by critical realists as both research designs can complement each other by revealing different aspects of the social world. These positions within critical realist scholars echoed what Bryman (2008: 609) points out when referring to mixed methods and its strategic use to provide a more complete and comprehensive account of a social phenomenon. These completeness purpose then, or 'analytic density' as Fielding (2012) calls it, is one of the aims of mixing methods in this study, which hence widen the scope and the complexity of understanding (Fielding and Fielding, 1986) on how lone mothers are experiencing paid employment, welfare entitlements and economic circumstances in a context of austerity and economic recession. Accordingly, by applying a mixed methods design with a critical realism approach, the quantitative aspect of this study allows the exploration of lone mothers based on their structural positions using categories of social division and difference, and the qualitative aspect provides agential experiences of

³⁸ Broadly speaking, intensive research is related with qualitative designs and extensive research is associated with quantitative ones (Downward and Mearman, 2007).

lone mothers which also identifies certain explanatory categories as part of their accounts when facing austerity and recession.

One relevant methodological implication as a result of recognising the stratified feature of the social reality is that the causal generative mechanisms are not observed straightforwardly, but are embedded in complex stratified open systems which are historical and contextual in their realisation (Yeung, 1997: 57). To identify those underlying emergent mechanisms and structures, which in this thesis are based on the intersectional categories, Blaikie (2007) describes a retroductive research strategy to work back from the data to an explanatory critique. Furthermore, Olsen (2004) argues that retroduction is the critical realist analytical device which is common in quantitative and qualitative data-analysis activities and thus it is useful for mixed methods research. Retroduction (Olsen, 2004, 2010) is understood as the logic of exploring “what might have caused the observation we have in our data”, that is moving from what is experienced towards a non-deterministic, contingent critical explanation of what is ‘really’ there. Retroduction as an analytical methodological device then “involves asking ‘why’ about the evidence, about the theories and about the causes of the thing itself” (Olsen, 2010: xxvi). In this study, this retroductive strategy is applied by first identifying which structural categories can be distinctive to sub-groups of lone mothers and then which emergent mechanisms from those categories can explain certain outcomes and events, specifically concerning paid employment and welfare take up. In the case of the qualitative aspect, the application of a retroductive strategy is based on exploring the lived experiences of lone mothers to identify on their personal accounts which categories of social division can provide explanations of distinctive strategies and practices.

Following a distinctive analysis concerning retroduction, Downward and Mearman (2007) argue that triangulation in the sense of combining different methods can be interpreted as the manifestation of retroduction, which here is understood as a thought operation which moves between knowledge of one thing to another. Thus, retroduction as an analytical tool generates an explanation which embraces ontological depth in order to produce different insights upon the same phenomenon. Thus, following Downward and Mearman (2007: 89-91), which echoes Scott’s argument identified earlier, the distinction of quantitative and qualitative research methods is understood more in regards to emphasis than in kind, that is a qualitative framework may be exploring causal powers concerning agency and change, and a quantitative research design may be emphasising events and outcomes to explain causal mechanisms, thus there is an understanding of methods as “devices revealing different aspects of objects of analysis”:

“A mathematical or statistical explanation may be appropriate if the property of the object can be expressed extensionally; and likewise a qualitative approach is appropriate if the property can be expressed intensionally [...] The reconciliation therefore occurs at the ontological level and the focus of investigation is on the vertex of agential and structural objects, or the intersection between the different levels or layers of social reality.” (Scott, 2007b: 15).

Finally concerning using critical realism as the philosophical overarching frame of the mixed method design of this thesis, knowledge produced when exploring lone mothers is recognised as historic, contingent and fallible. Nevertheless, the production of the contextual knowledge presented here is also emancipatory and thus is related with feminist standpoint theory research: exploring lone mothers experiencing uneven effects of the context of austerity and recession is challenging the neoliberal assumptions presented in chapter 3, which have been obscuring the recognition of multiple structural inequalities experiencing by specific groups of society, and who have unjustly been targeted by macro socio-economic pressures.

Concerning intersectionality and mixed-methods designs, Choo and Ferree (2010) suggest that mixed methods can facilitate intersectional research by looking at interactions of hierarchies across different levels. Grace (2014) makes a relevant parallel regarding that just as in mixed methods there is a concern of mixing quantitative and qualitative data, intersectionality scholars have a concern to mix interdependent categories. Grace also emphasises that the consideration of intersecting categories is a fundamental principle within quantitative, qualitative and mixed-method intersectional analysis. Dubrow (2013) argues there should be an acknowledgment of all methodological tools as having limitations³⁹, and as a result quantitative and qualitative methods are needed to produce a more complete portrait of intersectionality. Furthermore, Hancock (2007a) also pinpoints that intersectionality offers a ground to use multiple methods which consider simultaneously individual and institutional factors and thus the intersectional analysis should be based on a multi-level approach: “Intersectionality is sympathetic and applicable to both the structural level of analysis, and individual-level phenomena [...] structural and interpersonal” (Hancock, 2007a: 74). Similarly, Griffin and Museus (2011) argue that mixed-methods approaches are aligned with intersectional analysis as the recognition of multiple social categories of oppression and privilege which shape our experiences requires an

39 For instance, Dubrow (2014) argues that qualitative research generates valuable insights of social stratification processes whereas quantitative research produces results that are generalizable to larger populations.

understanding of multiple forms of data and analysis. Focusing on researching student's identities, Harper (2011) also argues for the application of mixed-methods to provide a more nuanced understanding of the multidimensional character of the complex identities of students. More broadly, Trahan (2011) argues that mixed-methods designs offer five advantages to intersectional analysis: triangulation, complementarity, initiation, development and expansion⁴⁰. Furthermore, Trahan identifies that mixed methods also offers to complement results which strengthen the intersectional analysis.

Thus, the exploration of lone mothers by using a mixed-method design is attuned with critical realism and intersectionality as the quantitative and qualitative aspects produce complementary data which explores their complex experiences when facing economic recession and austerity: the quantitative strategy mainly focuses on structural categories, and the qualitative strategy in their agential responses and lived experiences explained by the identification of certain social categories depending on their multiple positionality. Finally, one last important aspect to acknowledge on the design of the mixed methods have to do with the mixing of the quantitative and qualitative features: "When integrating data or analyses, different elements or processes are brought together in some way to achieve a common purpose" (Bazeley and Kemp, 2012: 69). Accordingly, the mixed-methods design proposed to explore lone mothers allows a more comprehensive multi-level intersectional analysis by integrating the research results based on: an overarching theoretical framework (critical realist intersectionality), the exploration of similar topics (paid employment, welfare entitlements), and the integration of one aspect of the analysis (the quantitative typology is used to classify the qualitative sample of lone mothers).

4.2.3. A LONGITUDINAL EXPLORATORY PERSPECTIVE TO MIXED METHODS

One important aspect of the innovative mixed-method design of this thesis is its emphasis on temporality as it focuses on a specific time-frame characterised by economic recession and austerity. As a result, the acknowledgment of a longitudinal feature in the research design is necessary for the exploration of possible changes and processes of the three main topics explored: paid employment, welfare entitlements and economic lived experiences. Accordingly, change is a relevant feature part of this thesis, recognising "longitudinal data as

40 Trahan (2011) refers to initiation as the results of one method to identify features which were unnoticed in using only one method, development is defined as using results of one method to guide methodological aspects of the other method and expansion refers to use different methods to answer different components of a specific research question.

a powerful and indispensable tool for the analysis of social and historical change” (Ruspini, 1999a: 225). Commonly, studying change presumes an understanding of society as being in constant and dynamic movement, encompassing social phenomena which is becoming more diversified and complex (Ruspini, 2002). Hence, in order to better understand a social phenomenon such as effects of lone mothers in times of economic recession and austerity, it is necessary to analyse some form of longitudinal data based on a dynamic feature. This dynamic approach comprises not only the recognition of people’s lives as fluid in nature, but it also recognises that those lives are evolving within a changing socioeconomic context (Ruspini, 2002). Correspondingly, in this thesis not only the lives of lone mothers are recognised as being dynamic and changing in nature, but also the socioeconomic context in which they are embedded: the changing scenario of economic recession and austerity characterises the context in which paid employment, welfare entitlements and the economic lived experiences of lone mothers are explored.

Furthermore, it is also relevant to acknowledge the contingent nature of research based on analysing change, processes and dynamics as they carry contextual influences such as different political positions, theoretical frameworks and empirical methods which may produce different explanatory accounts (McLeod and Thomson, 2009: 3). By taking a critical realist position which recognises the contingent nature of epistemological explanations, this study acknowledges this feature. Other important aspect when exploring change is to identify change as being diversely manifested, that is, it can be displayed in terms of increase, decrease or complex (Singer and Willet, 2003: 4). In the case of exploring the dynamics of paid employment, welfare entitlements and lived experiences this aspect is very relevant, particularly because lone mothers are understood as being not a homogeneous group and hence this study assumes that they are not experiencing their socioeconomic context uniformly, but on the contrary in various diverse ways. Furthermore, following a dynamic approach McLeod and Thomson (2009) argue for recognising the dual aspect of continuity and change as part of exploring a phenomenon dynamically:

“These kinds of understandings of the interdependent dynamic between continuity and change, which are rooted in empirical awareness of how lives are lived and cultures work, offer a way of thinking about change where the past and present coexist and where social reproduction is a situated and emergent accomplishment” (McLeod and Thomson, 2009: 8).

As it has been explored in the previous chapter, the hegemonic neoliberalist main assumptions within the policy context focus on individual responsibility and conditionality to

change individual behaviour to take up paid work and to produce citizens who are self-sufficient. Those are the changes expected from lone mothers within the current policy environment. Accordingly, the focus on change also considers both how people change and how people respond to change, and these two elements are particularly relevant in a policy context where individual behavioural change is perceived as a key to achieve certain policy goals (Corden and Millar, 2007b: 529). In the case of evaluation research, Lewis (2007) recognises four domains of change: the individual, the service, the policy and the structural domains of change. Lewis highlights the importance of linking them and she also claims that by using dynamic research approaches, there is a possibility to “explore the interplay between individual change and change within institutions and social structures, and between the micro and the macro” (Leisering and Gershuny cited in Lewis, 2007: 546). This link between individual and macro changes are fundamental to consider in this study since the focus of the exploration sits between the interplay of the changing context of economic recession and austerity, and the dynamic patterns identified in lone mothers’ paid employment, welfare entitlements alongside the dynamics of individual experiences when facing the macro context.

Other important aspect to pinpoint in regard to change and time is that they are contextual and multifaceted (Saldaña, 2003: 5). Change is then the central focus on longitudinal research and temporality is designed in the research process to capture it (Thomson *et al.* cited in Holland *et al.*, 2006: 5). Thus, change and time are framed by the design and the purpose of the study. This fundamental temporal dimension is applied using different registers depending on the methodological strategies utilised, the expected research outcomes and the research questions (McLeod and Thomson, 2009: 8; Singer and Willet, 2003: 11). For instance, when using traditional quantitative strategies in a longitudinal research design, the temporal registers tend to reflect chronological time such as weeks, months and years, and/or age of the subject under study (Menard, 2002; Singer and Willet, 2003). In this study, the time frame considered in the quantitative exploration is calendar (2005 – 2014) and it focuses on responding the research questions of the effects of austerity on lone mothers based on the exploration of patterns concerning paid employment and welfare take up. The qualitative aspect of this thesis aims to focus on a relative shorter time frame (2007-2014)⁴¹, but it also recognises the more complex and nuanced nature of lone mothers’ lived experiences as they are embedded in multiple broader processes characterised by their biographical accounts. Accordingly, in the case of many qualitative

41 The time-frame is shorter in the qualitative aspect of this research design in order to avoid recalling biases in interviewees. However, the time-frame in the qualitative design was mainly referential due to the ‘nature’ of the qualitative retrospective interview applied.

longitudinal studies, the time dimension also contemplates the temporal registers used by traditional longitudinal quantitative designs, but it is equally interesting considerations on how time is understood and experienced. As it has been mentioned earlier, time is contextual and that aspect allows the identification of different types of times. For instance, Brannen (cited in Corden and Millar, 2007b: 584) considers three types of times: time in the present which focuses on the management of daily activities, time in the life course which concentrates on sequences of life course phases and transitions; and time as framed by historical events and historical period which provides a contextual time to understand present time and life course time. As Corden and Millar (2007b) highlight, the historical dimension of time can be applied at a much more micro or short-term level, which in this research project results relevant as the focus is on exploring the context of economic recession and austerity. Thus, some policy studies, particularly in evaluation research, have been characterised by using a time frame on their research designs which were based on exploring the impacts of social programmes (e.g. Barnes *et al* 2005; Corden and Nice, 2006), mainly “to explore whether and how changing programme design (and to some extent changing economic context) have an impact on the experience of participants” (Corden and Millar, 2007b: 584).

Another feature to consider in designs with a longitudinal perspective, is how the dynamics of change are conceptualised. For instance, Ruspini (2002: 5) refers to trajectories, transitions and events. For her, trajectories denote the path taken as time goes on, transitions are the fluctuations or changes within the trajectory, and those fluctuations are produced by responding to particular events. Furthermore, Singer and Willet (2003) use the concept of trajectories when explaining statistical inferential models to explore change whereas Menard (2002) argues that concepts such as trends and ‘career’ patterns are better terms when exploring changes on labour market careers, marital histories, criminal careers, *inter alia*. These interpretations of trajectories, transitions, trends and patterns are quantitative oriented. As a result, they have not been exempt of some criticism from qualitative perspectives. For instance, based on her longitudinal qualitative study of lone mothers and their experiences of leaving income support for employment, Millar (2007) highlights the importance of considering transitions, durations and trajectories as complex and multifaceted processes which people experience and interpret differently. Thus, Millar (2007) suggests avoiding a normative and linear interpretation of trajectories for a more extensive understanding of trajectories in longitudinal research. These study takes both considerations into account, the quantitative aspect conceptualises the dynamics within the time studied in terms of patterns or trends as trajectory is not an appropriate concept to use

when the quantitative exploration is not based on individual changes⁴². The qualitative aspect considers the multifaceted nature of individual trajectories based on Millar's suggestions. In this way, the findings of this study provide a more comprehensive picture of the diverse effects of the economic recession and austerity.

There are also diverse positions in relation to the purposes of longitudinal research which reflect divergent approaches for its application to study social phenomena. Accordingly whereas for Menard (2002) the main functions of longitudinal research is to describe patterns of change, its direction and magnitude of causal relationships, for McLeod and Thomson (2009) the richness of longitudinal research – specifically longitudinal qualitative research – is its focus on the subjective and complex lived experience of time, the acknowledgement of personal processes as socially situated and the identification that longitudinal studies produce knowledge which is partial and contingent. Needless to say, these divergent standpoints follow the long standing ontological and epistemological debates of the social science between positivism and empiricism in one side, and constructivism and interpretivism on the other. Whereas Menard's position could be interpreted as following a positivist stance, McLeod and Thomson argue for interpretative and deconstructive approaches which are characterised not only to take a critical reflexive stance when producing longitudinal research, but also their recognition as an ideal design to explore meanings of processual phenomena and transitions (McLeod and Thomson, 2009). The exploration of lone mothers in times of economic recession and austerity presented in this feminist standpoint thesis overcomes this divergence by taking the critical realist stance previously explained and by using a mixed-method design which mainly argues for a contingent and contextual explanatory critique which considers structural and agential features: "what is most important from a critical realist perspective is how quantitative and qualitative methods are used" (McEvoy and Richards, 2006: 71).

Finally, at this point it is important to mention that there are different types of longitudinal designs that could be regarded as longitudinal and there is also an acknowledgement of the lack of consensus of what constitutes longitudinal research (Ruspini, 1999a; Menard, 2002). Nevertheless, the most common quantitative longitudinal designs are: repeated cross-sectional studies (trend), prospective longitudinal studies (panel) and retrospective longitudinal studies (event history or duration data), each one having its own advantages and disadvantages (Ruspini, 2002). The following section focuses on conveying the quantitative design of this thesis: the LCA method using repeated cross-sectional data.

42 This methodological feature is further explained in the following section.

4.3. THE QUANTITATIVE DESIGN⁴³: THE LATENT CLASS ANALYSIS

4.3.1. INTERSECTIONAL QUANTITATIVE ANALYSIS AND THE QUARTERLY LABOUR FORCE SURVEY (QLFS)

Dubrow (2013) argues that demographic categories such as gender, social class and ethnicity found on survey data can be used with an intersectional approach to identify groups positioned in multiple categories. Similarly, Else-Quest and Hyde (2016) argue that one way to operationalise a quantitative intersectional approach is by framing person variables as categories of social division. Furthermore, Bowleg and Bauer (2016) also recommend the inclusion of other types of variables such as population, environmental or policy oriented ones⁴⁴ to attend and measure wider socio- structural discriminations and forms of oppression. Nevertheless, Hancock (2007a) challenges this position by arguing that the use of variables from surveys do not capture the qualitative within-group diversity postulated by intersectional scholars. Furthermore, Hancock pinpoints that survey data and their variables are usually assumed as static and enduring. Nevertheless, Dubrow (2013) emphasises that for each case (such as survey respondent, that in this thesis is a lone mother) the categories, which are identified as variables, can be interpreted as interdependent. Furthermore, by taking a critical realist stance, Olsen (2004) argues for the understanding of data about social reality as only rough, partial and incomplete as the real world is very complex, rejecting any assumption that variables are static and permanent. Additionally, Byrne (2002) pinpoints an understanding of variables as 'variate traces' which are expressions of the real dynamic world, and thus measurement is understood as a more provisional and interactive process, particularly when classifying and establishing individual cases. I argue that this interpretation about the provisional character of variables can be used when applying the statistical method of LCA to classify sub-groups of lone mothers based on categories of social divisions (research question Q1). A critical realist position acknowledges categories as social constructions in order to avoid reification. Accordingly, if this thesis has a critical realist position, structural categories identified as variables from the Quarterly Labour Force Survey (QLFS) are acknowledged as contingent, contextual and provisional, aiming to locate lone mothers in multiple categories to provide a better

43 The quantitative aspect of the mixed method design answers the research questions Q1 and Q2 based on the exploration of QLFS data.

44 Bowleg and Bauer (2016) provide examples of each of the three intersectional variables proposed: population variables can include income inequality indices or annual neighbourhood violence rates, environmental variables may include affordable housing unit occupancy rates or air quality measures, and policy variables could include public funding for education or the existence of community policing partnerships.

understanding on their locations of multiple inequalities. Thus, the exploration is mainly driven by the critical realist intersectional approach which argues to identify patterns with causal powers that manifest multiple structural locations of disadvantage. As Dubrow (2013) emphasises, quantitative intersectional analysis is relevant to account for issues of social inequality and that is the position taken in this study when exploring the distinctive sub-groups of lone mothers based on quantitative categories of social division.

Secondary data from the QLFS is used to identify ‘types’ of lone mothers based on their locations with respect to multiple indicators⁴⁵ of social divisions, to subsequently explore their labour market and welfare entitlement patterns during times of austerity. The QLFS is a repeated cross-sectional survey which has been used by many previous researchers to analyse policy effects on lone mothers (e.g. Gregg *et al.*, 2009; Evans *et al.*, 2004; Rafferty and Wiggan, 2011). For instance, in their examination of the ‘choice’ agenda regarding welfare to work policies implemented by the New Labour to insert lone parents into paid employment, Rafferty and Wiggan (2011) used two quarters of the QLFS to demonstrate conflicting values between ‘work activation’ policies and lone parents’ own stated decision-making of not wanting to enter paid work as they are caring for their children. Gregg *et al.* (2009) also explored the effects of various reforms implemented by New Labour, in-work tax credits and WTW programmes, by using QLFS datasets which provided them with data for their analysis of employment dynamics. Their findings pinpointed that less lone mothers experienced job loss after family breakdown, and they have also increased their job entry and job retention rates as a result of the combined effects of New Labour policies. Most recently, Rafferty and Wiggan (2016) used QLFS datasets from 2005 to 2013 to identify not only an increase of participation of lone mothers in the labour market on part-time basis, but also a disproportionate increase of underemployment following the economic crisis and austerity. Based on these results, they concluded that the overarching goal of welfare reform seems not only to increase the rate of people in paid employment, “but also to support the remaking of the labour market into an even more ‘flexible’ version than existed before the financial crisis.” (Rafferty and Wiggan, 2016: 23).

The main purpose of the QLFS is to provide representative labour market data for the United Kingdom using a rotational systematic sampling of private households⁴⁶. The rotational sampling design contains five waves in any given quarter and each of those waves is retained for five consecutive quarters. As a result, in each quarter a fifth of the sample is

45 Hereinafter, categories, indicators and variables are used interchangeable during the thesis.

46 The information concerning the Labour Force Survey is based on Labour Force Survey User Guide – Volume 1: Background and Methodology manual (ONS, 2011).

replaced. The purpose of this design is based on the assumption that the accuracy of estimates of change over time are enhanced when there is an overlap in the sample and also because the possibility of producing longitudinal datasets over one year to analyse changes in individual circumstances (ONS, 2011). The size of the sample in each quarterly dataset is around 44,000 households containing approximately 102,000 individuals and each of the quarterly waves involves 8,700 households on average. Concerning the topics covered in the QLFS datasets, the main topics are circumscribed to the labour market such as economic activity, employment and unemployment characteristics. It also includes comprehensive information about individual demographics, household composition, benefit entitlements, health and education.

The QLFS is a rich data source containing representative samples of lone mothers with dependent children, within to on demographic and family indicators needed to identify types of lone mothers and to explore recent trends in paid employment and benefit entitlements through time. It was decided not to use the QLFS longitudinal datasets due to the small samples of lone mothers and because they only cover one year to analyse individual changes which is not relevant as the focus of this exploration requires secondary data covering a longer time-span. Accordingly, ten datasets from the April-June quarters of the repeated cross-sectional QLFS from 2005 to 2014 are used. The subsample selected contains 30,581 female lone parents who have at least one dependent child and are head of their household⁴⁷. The specific April-June quarter is selected because at the time of starting the quantitative analysis, it was the most recent dataset available. The time frame of 2005 to 2014 is selected in order to identify trends prior the onset of the economic recession and policy changes in 2008.

Repeated cross sectional studies which focus on exploring population trends have been recognised as one of the most common quantitative longitudinal designs, alongside prospective longitudinal panel and retrospective longitudinal studies (Ruspini, 2000). The main disadvantages of this type of longitudinal design is its unsuitability for exploring developmental patterns within cohorts (Ruspini, 1999b). Nonetheless, for the exploration of the differential effects of austerity on lone mothers based on LCA, the focus is on identifying distinctive groups of lone mothers with dependent children based on their locations with respect to categories of social division and difference and not changes in circumstances at the individual level. Furthermore, when “cross-sectional data are repeated over time with a high level of consistency between questions, it is possible to incorporate a time trend into the

⁴⁷ Dependent children are those aged under 16 years old and those aged up to 18 years old and in full time education.

analysis” (Ruspini, 2000: 2). As a result, the QLFS datasets provide relevant data not only for exploring subgroups of lone mothers, but also to explore population-level trends concerning paid employment and welfare entitlements in times of austerity. The following section describes the specific indicators of disadvantage found in the QLFS which are then used to identify a typology of lone mothers with dependent children.

4.3.2. THE CATEGORIES OF MULTIPLE INEQUALITIES: TOWARDS A TYPOLOGY OF LONE MOTHERS

As mentioned earlier, the first aim of this quantitative exploration is the construction of a typology of lone mothers based on an intersectional approach which identifies various categories of inequality and social divisions. Accordingly, ten indicators of social divisions found in the QLFS datasets are employed. Each of these variables represent an aspect of disadvantage or social division which is informed by the intersectional approach, considering not only traditional social markers such as ethnicity, disability and social occupational class, but also other categories which are informed by policy and evaluation research which are known to be related to negative economic and paid employment outcomes for lone mothers. As explained in chapter 2 then, the categories used come from the social field (traditional categories of inequality) and the policy field (categories from policy and evaluation research), being the latter an innovative contribution within intersectional analysis.

All of these variables have been appropriately recoded to identify meaningful dimensions⁴⁸ of each of the categories of inequality studied. The few missing values found in some of the ten indicators have been replaced with the sample mode⁴⁹. Accordingly, the ten variables can be identified as demographic indicators and family characteristic indicators respectively. The six variables which are identified as demographic indicators are:

1. Adult-life stages: using the variable age, this indicator represents adult-life stages in the life cycle of the lone mothers with dependent children. Three dimensions are identified in this category: emerging adults (lone mothers aged 29 years old or younger), adults (lone mothers aged 30 to 44 years old) and middle-life adults (lone mothers who are 45 years old or older). The concept of emergent adulthood and the age interval which characterises it

48 Dimensions within each category are interpreted as the recognition of the set of unequal social relations which Walby *et al.* (2012b) argues for when applying a comprehensive intersectional approach. Thus, the dimensions in each category explore the diversity of lone mothers.

49 Missing values in the ten variables used for the LCA are referred to “does not apply” or “not answer” options. Those options were chosen by less than 0.5% of respondents.

was developed by Arnett (2006, 2014) and it is based on accepting this age frame as a separate period of the life course, considering socio-demographic changes in regard to marriage, education among others. The age interval of middle-life adults is justified by the latest demographic trends in the United Kingdom with regard to 'mid-life' population (see Demey *et al.*, 2011). This intersectional category which identifies social divisions based on age is employed due to three main reasons. Firstly, as Duncan and Loretto (2004) argue, ageism is the understanding of age discrimination regardless of the age of those affected and it has enough grounds to be treated as a separate form of oppression in its own right. Additionally, they provide evidence of the interplay between gender and age, being women the ones facing more disadvantage by being either 'too young' or 'too old': "in these age ranges at least, being female acted to intensify age prejudice" (Duncan and Loretto, 2004: 110). Secondly, age is used as a category of difference in various intersectional studies (e.g. Moore, 2009; Calasanti *et al.*, 2013; Hopkins and Pain, 2007; Utrata, 2011; Krekula, 2007), being understood as an important factor of advantage or disadvantage. For instance, Moore (2009) explored the working lived experience of older women to acknowledge how those working histories are embedded in the intersections of age, gender, race and class within structural constraints based on occupational and sectoral segregation. Finally, there is also evidence which points out younger lone mothers experiencing more unstable paid employment trajectories as opposed to older lone mothers (e.g. Millar and Ridge, 2001; Stewart, 2009).

2. Educational attainment: this indicator is understood as a separate form of social division, and it is also understood as a proxy of the category of social class. It is based on three dimensions. The first one identifies lone mothers who have a degree or higher education qualification, the second gathers lone mothers who have secondary or further education qualification and the last one involves lone mothers who have less than secondary qualification or no qualification⁵⁰.

3. Occupational social class: this indicator is also used as a proxy of the traditional category of social class. It is based on four dimensions, the first one gathers managerial and professional occupations, the second one refers to lone mothers who belong to intermediate occupations, the third one gathers lone mothers who participate in routine and manual

⁵⁰ Appropriate equivalents of educational attainment are added to each dimension. The dimension 'below secondary qualification or no qualification' includes qualifications that are not classified in the UK.

occupations and the last category is defined as the lone mothers who have never worked or are unemployed⁵¹.

4. Housing tenure: this category of social division is identified as part of the policy field proposed as part of the intersectional framework. It has two dimensions, owner occupiers and those who rent their accommodation⁵². Lone mothers who are owner occupiers tend to have higher rates of paid employment and steadier participation in the labour market (e.g. Duncan and Edwards, 1999; Stewart, 2009); whereas being a social housing tenant is associated with longer spells of unemployment (e.g. Millar and Ridge, 2001). Only two dimensions were used without differentiating landlords within the renting category in order to produce meaningful sub-sample sizes within each group of lone mothers.

5. Disability: considers two dimensions, lone mothers who report that they have a disability and lone mothers who do not. Disability is defined as a health problem lasts more than twelve months and either limits daily activity or participation in paid employment. It covers a broad range of health problems from mental to physical ones.

6. Ethnicity: this indicator involves two dimensions labelled as white and non-white lone mothers. This variable has been dichotomised due to small sub-samples of different ethnic minorities in the QLFS datasets.

The other four categories are part of the policy field proposed as part in the intersectional framework. They are also identified as family characteristics indicators, and are the following:

7. Early motherhood: this category distinguishes between those who became mothers when they were 22 years old or younger and those who were 23 years old or more when becoming mothers. The decision of the cut point is informed by the literature which suggests that there is an association between experiencing early motherhood up to aged 22 and future outcomes of disadvantage such as low educational attainment and low household income (see Hobcraft and Kiernan, 2001).

51 The dimensions of lone mothers who have never worked or are unemployed includes lone mothers who have never worked, long-term unemployed, full time students and lone mothers who are not able to be classified in an occupational class. The latter includes lone mothers who are economically inactive or are not seeking employment due to long term health problems for instance.

52 The renting dimension includes shared property responses (i.e. part – rent and part – owned). These responses represent less than 1% in all datasets explored.

8. Marital status: this category involves two dimensions, one that refers to lone mothers who have never been married and the other dimension 'previously married' which gathers lone mothers who are divorced, widowed or separated. These two dimensions are used because studies have found that previously married lone mothers have better paid employment outcomes, higher formal education outcomes and are more likely to receive regular child maintenance, than never married lone mothers (Zagel, 2014; Millar and Ridge, 2001; Stewart, 2009).

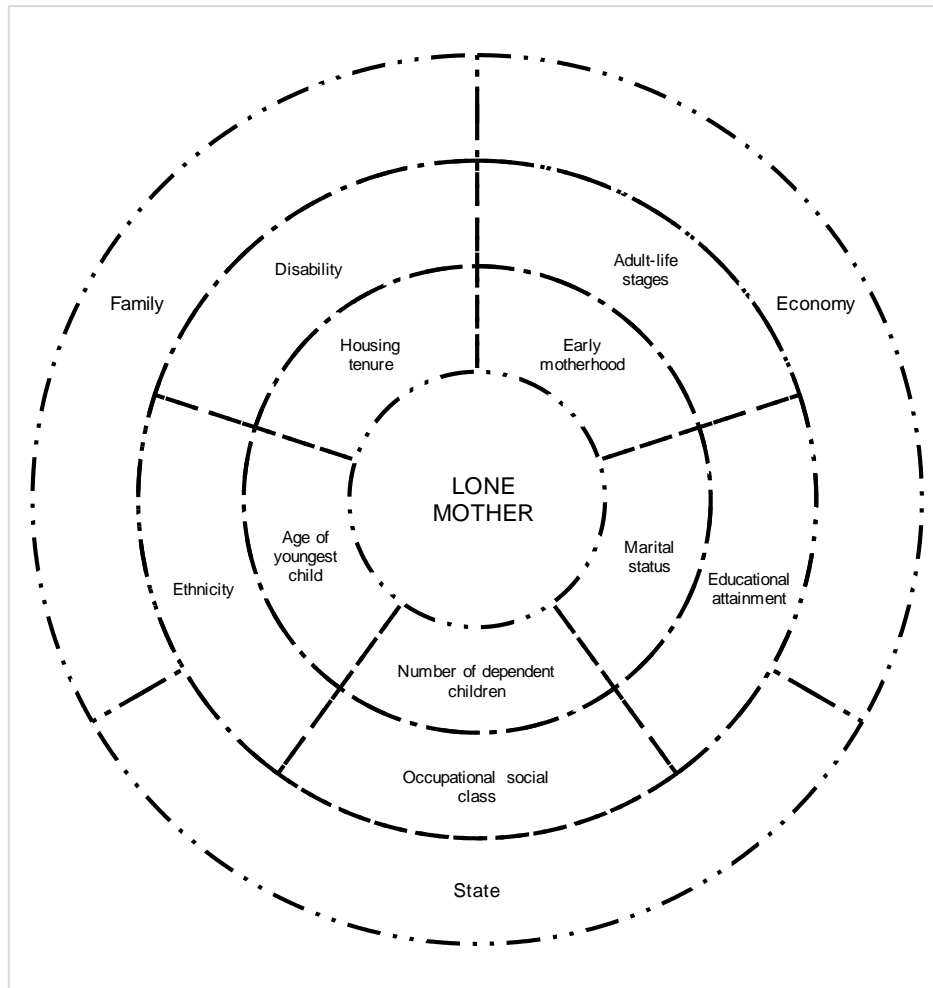
9. Number of dependent children: this category includes one dimension which identifies lone mothers who have one or two dependent children and another dimension which identifies lone mothers who have three or more dependent children. Millar and Ridge (2001) and Haux (2012) recognise having three or more children as one factor related to economic disadvantage and limitations to engagement in paid employment.

10. Age of the youngest dependent child: this indicator identifies two dimensions, one which gathers lone mothers who have at least one child under five years old and the other category gathers lone mothers whose the youngest child is aged five years old or more⁵³. This cut point has been chosen in recognition of policies which consider the availability of lone mothers to enter paid work only on the basis of the age of their youngest child. The LPO states that lone mothers with dependent children are entitled to income support until the youngest child reaches the age of five because the child is then attending full time education.

Based on Diagram 2.1 (Chapter 2) to explore lone mothers in multiple positions of inequality and social divisions, the explanatory model using the intersectional categories proposed above is shown in the Diagram 4.1. Thus, the institutional field is represented by the outward circle and it was overviewed in the previous chapter, the social field is represented by the middle circle which identifies the following traditional categories of disadvantage: age (adult-life stages), social class (educational attainment and occupational social class), ethnicity and disability. The third circle represents the innovative approach to intersectional categories which provide intersectional indicators from the policy field: early motherhood, marital status, number of dependent children, age of the youngest child and housing tenure.

53 In the dimension of older children, a dependent child is considered being aged between five up to those aged under 16 years old and those aged up to 18 years old and in full time education.

Diagram 4.1: The quantitative intersectional model



In order to provide a general picture of lone mothers with dependent children based on these intersectional categories, Table 4.1 shows the percentages based on pooling the ten QLFS datasets employed in this quantitative exploration.

Table 4.1: **Frequency distribution of lone mothers with dependent children for observable variables (QLFS April-June pooled datasets, N=30,581⁵⁴)**

DEMOGRAPHIC INDICATORS	Frequency in percentage
Adult life stages based on age groups	
Emerging adults	23.4
Adults	54.8
Middle-life adults	21.8
Highest qualification obtained	
Degree or higher education qualification	20.5
GCE, A level, GCSE A-C	51.0
Below secondary qualification or no qualification	28.5
NS – SEC class	
Managerial and professional occupations	21.2
Intermediate occupations	17.4
Routine and manual occupations	37.6
Never worked or unemployed	23.7
Housing tenure	
Owner occupiers	31.2
Renting	68.8
Disability	
Has a disability	23.1
Does not have a disability	76.9
Ethnicity	
White	86.7
Non-white	13.3
FAMILY CHARACTERISTIC INDICATORS	
Early motherhood	
Yes	32.7
No	67.3
Marital status	
Never married	49.3
Previously married	50.7
Number of dependent children	
One or two dependent children	84.6
Three or more dependent children	15.4
Age of youngest dependent child	
Under five years old	32.6
Aged five or more	67.4

In terms of the main demographic characteristics of the population of lone mothers with dependent children in the pooled dataset, more than a half of lone mothers are aged between 30 to 44 years old ('adult' life stage) and have secondary or further educational qualification with 54.8% and 51% respectively. Furthermore, concerning their occupational social class, the most common category within lone mothers is the one that gathers routine

54 As explained in the previous section, the rotational sampling design of the QLFS datasets keeps a wave for five consecutive quarters. Because this research project uses ten quarterly April – June datasets from 2005 to 2014, the duplications in the pooled sample have been omitted when the merging procedure has been carried out.

and manual positions with 37.6%. Additionally, the majority rent their homes (68.8%), almost a quarter mentions having a disability (23.1%) and the majority are white (86.7%). With reference to the family characteristics of lone mothers, almost a third (32.7%) experienced early motherhood, the vast majority have less than three children (84.6%) and an important majority of lone mothers have their youngest children aged above five (67.4%). Bearing in mind these frequencies of the population of lone mothers within the pooled dataset, the following section focuses on displaying the main features of the LCA method.

4.3.3. THE LATENT CLASS ANALYSIS METHOD: A TYPOLOGY OF LONE MOTHERS

LCA is used in this exploration because it is a statistical method which identifies groups of individuals who share similar characteristics using a categorical latent variable (Muthén and Muthén, 2000). A categorical latent structure classifies groups based on qualitative differences as opposed to quantitative differences (Ruscio and Ruscio, 2008). Thus, this thesis argues that LCA is an important statistical method to explore multiple structural positions of inequality. Accordingly, LCA is used to explore how the ten indicators discussed above combine to identify different types of lone mothers. LCA is chosen due to its person-centred approach (Muthén and Muthén, 2000) which has the goal of grouping individuals into classes based on shared characteristics. Furthermore, this person-oriented perspective highlights the individual as whole as opposed to most variable-oriented approaches which aim to identify relations between separate variables (Collins and Lanza, 2010): “Latent class analysis might be used to discern commonalities across intersectional locations by identifying classes of people with similar experiences of disadvantage or privilege” (Else-Quest and Hyde, 2016: 331).

LCA assumes that unobserved heterogeneity within a given population can be operationalised by the identification of an unobserved, ‘latent’ variable based on observed ‘manifest’ variables and their relationships (Collins and Lanza, 2010). The ‘latent’ variable is categorical and the aim of the method is to find a latent class model which selects an exclusive and exhaustive number of latent classes that best explains the unobserved variable. The main assumption necessary for the identification of a latent class model is the principle of local independence (McCutcheon, 2002) which implies that within a latent class, each observed indicator is independent of all other observed indicators. The relations between the observed variables are explained by the latent classes (Collins and Lanza, 2010).

In this study, the latent variable to be explored is the configuration of multiple inequalities in which lone mothers are located. The aim is to identify types of lone mothers who share similar characteristics concerning their patterns of multiple disadvantages based on the ten indicators explained earlier (the observed variables). Accordingly, and based on the QLFS data, the research question to be answered here is what distinctive sub-groups of lone mothers can be identified depending on their multiple intersecting positions? (Q1). Diagram 4.2 presents the basic latent class model explored in this thesis and what characteristics distinguishes them.

Diagram 4.2: The basic latent variable ‘configuration of multiple inequalities’ with ten manifest variables⁵⁵

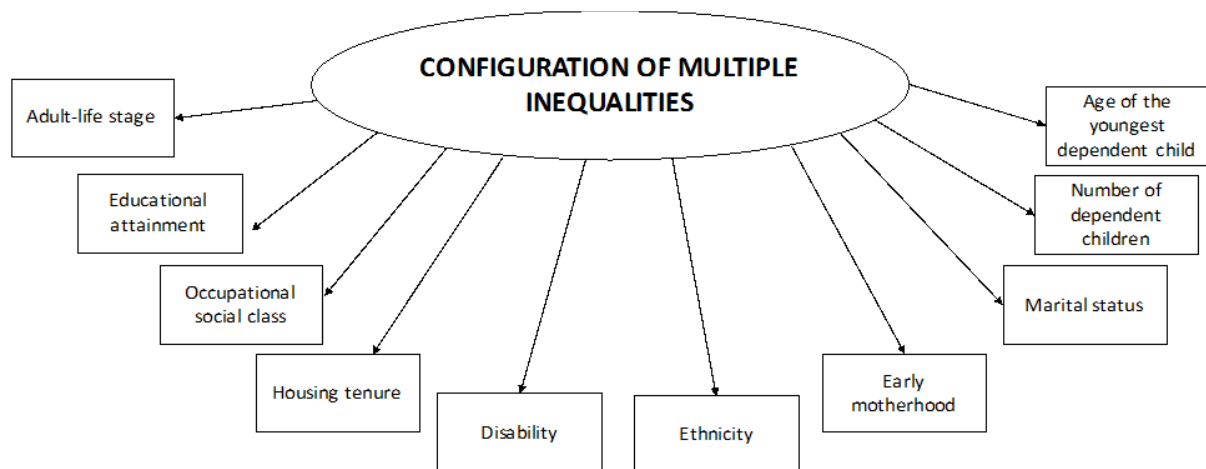


Diagram 4.2: Inspired by the diagram used in Collins and Lanza (2010)

There are two parameters estimated from the basic latent class model: the latent class probabilities and the item-response probabilities of each observed indicator variable. These parameters are estimated by the iterative procedure of maximising the log-likelihood using the expectation maximisation (EM) algorithm to estimate “the proportion of observations in each latent class and the probabilities of observing each response to each manifest variable, conditional on latent class” (Linzer and Lewis, 2011). The resulting item-response probabilities of the model are the foundations of the interpretation and the labelling of the latent classes (Collins and Lanza, 2010).

⁵⁵ Each indicator variable should include error components as part of the latent class model (error is not shown in the graphic).

In order to evaluate and select a latent class model that best responds to the research question stated above (Q1), a variety of model selection tools are available. Importantly, there is lack of agreement on the best criteria for determining the number of classes (Nylund *et al.*, 2007) which consequently allows various model selection tools to be used concurrently. Furthermore, some authors (e.g. Linzer and Lewis, 2011) point out that in some cases the decision of selecting the number of latent classes could depend primarily on theoretical reasons.

Some of the most common statistical tools to evaluate the goodness of fit of a latent class model are the log-likelihood difference test, the Pearson chi-squared test (X^2) and the likelihood ratio chi-square statistic test (G^2). These statistics assess absolute model fit, and have been questioned in regard to their suitability to evaluate between competing models when large samples are used and a large number of parameters are estimated (McCutcheon, 2002; Lin and Dayton, 1997). Furthermore, the G^2 statistic and log-likelihood difference have been identified as not appropriate to use when comparing models based on the number of latent classes due to not meeting the necessary distributional assumptions (Nylund *et al.*, 2007). Accordingly, when there are various observed variables and various response categories per variable, the distribution of G^2 cannot be known because the degrees of freedom are too large (Collins and Lanza, 2010). As a result, the model selection tools mentioned above, when not meeting the necessary conditions, can only be used as descriptive tools to narrow the number of latent class models to evaluate the best relative model fit based on the decrease in their values (Nylund *et al.*, 2007). This is the case in this study since the degrees of freedom in this study are fairly large and because the main goal is not selecting a unique distinctive model, but to discover a useful latent class model which can best explain the heterogeneity of the configurations of multiple disadvantages in which lone mothers are located. Thus, following the critical realist intersectional framework of this thesis, a typology which exhibit multiple locations of inequality is produced.

Other popular model evaluation tools are named collectively information criteria. Two of the most widely used are the Akaike information criterion (AIC) and the Bayesian information criterion (BIC) which balance model fit and parsimony. Both information criteria statistics are calculated for each model under consideration and the model that fits best is the one with the lowest value (Lin and Dayton, 1997). Assessments of the AIC and BIC have come to the conclusion that BIC is preferred for simpler models, for data with relative large sample sizes, and for models based on categorical variables (Lin and Dayton, 1997; Nylund *et al.*, 2007). As Collins and Lanza (2010) state, these information criteria are more useful as means of

excluding models and reducing the set of plausible options, as opposed to identify unequivocally a single best fitting model.

There are additional important aspects to consider when evaluating competing models (Collins and Lanza, 2010). Accordingly, it is deemed important to assess the strength of the relationship between each single observed variable and the latent variable based on the item-response probabilities across all the response alternatives of a particular observed indicator. Furthermore, there should also be consideration of parsimony which implies choosing simpler models rather than complex ones, all else being equal, and likewise consideration of the model interpretability based on the research topic to be explored. Finally, two benchmarks are also needed to take into account the evaluation of the latent class model based on the overall pattern of item-response probabilities: homogeneity, which refers to a response pattern which is characteristic by a highly determined latent class, where item-response probabilities are close to 0 and 1; and good latent class separation, which refers to a certain response pattern across the observed variables that is characteristic of a particular latent class only. Accordingly, the LCA exploration in this thesis follows Collins and Lanza (2010) perspective to assess and select the number of latent classes. This approach focuses on highlighting a combination of statistical criteria, parsimony and interpretability to select the appropriate latent class model solution recognising that choosing among competing models is also a judgement call. Thus, this judgmental call when selecting sub-groups of lone mothers is framed based on the critical realist intersectional framework proposed in this thesis. Before conveying the findings of the LCA exploration, the following section explains the qualitative aspect of the mixed method design of the thesis.

4.4. THE QUALITATIVE DESIGN⁵⁶: A RETROSPECTIVE SEMI-STRUCTURED INTERVIEW

4.4.1. THE RETROSPECTIVE INTERVIEW AND THE DATA COLLECTION TECHNIQUES

Traditionally, qualitative longitudinal research is characterised by the exploration of change over time through more than one episode of data collection (Lewis, 2007; Corden and Millar, 2007b). Nevertheless, this thesis argues that eliciting data of temporal dynamics in lived

⁵⁶ The qualitative aspect of the mixed method design answers the research questions Q3 and Q4 based on the data elicited by a qualitative sample of twenty-five lone mothers.

experiences of paid employment, welfare entitlements and economic circumstances of lone mothers can be done by applying semi-structured interviews with a retrospective approach.

For instance, Buck *et al.* (1996) argues that a retrospective survey design has various advantages such as the immediacy of longitudinal data, its usefulness to recall lower level frequency events, its simplicity and its cheapness: “Retrospective lifetime employment, partnership and childbearing histories can be used to construct spells of lone motherhood as well as employment for women who have ever been a lone mother.” (Buck *et al.*, 1996: 29-30). Although Buck *et al.* refers to quantitative designs, this thesis pinpoints that interviewing lone mothers once also provided insightful understanding of how their paid employment, welfare take up and economic processes are entwined within the macro context of economic recession and austerity. Furthermore, applying a retrospective qualitative interview effectively deals with attrition issues and it was also a relevant strategic response to time and resources constraints which was the case of this PhD research project. Nevertheless, Buck *et al.* (1996) indicate that the main disadvantage of retrospective designs is that they are dependent on participants’ recall of events. Similarly, Ruspini (2002, 1999b) argues that the information regarding the past is dependent on respondents’ recalling of events which could create bias due to inaccuracies and distortions. Nevertheless, the retrospective qualitative interview method in this thesis was designed to emphasise the exploration based on a relatively short period (2007-2014)⁵⁷ which reduced the disadvantage of recalling as it focused on the recent past: “when the recall period is kept relatively short, useful data about benefit receipt dynamics can be collected using retrospective methods.” (Buck *et al.*, 1996: 4). Accordingly, Lanzendorf (2010) argues that two conditions should be met when using retrospective interviews: the time span between the events to be researched and the interview should not be too long, and those events should be relevant for participants to remember them well. Concerning the latter, this study argues that processes concerning paid employment, welfare entitlement and economic lived experiences are essential in lone mothers’ life as a result of their dual role of being the sole earner/carer of their family unit.

Within the literature, there are few scholars which clearly identify their qualitative design as retrospective. Accordingly, Lanzendorf (2010) used qualitative retrospective interviews with parents to explore different types and patterns of travel-behaviour changes, particularly concerning one key event: childbirth. Furthermore, Côté *et al.* (2005) argue for the use of

⁵⁷ The emphasis was in this time frame (2007-2014) to consider a time point previous to the economic recession of 2008. However, it was not an exclusive time span as lone mothers who were interviewed engaged to their own temporal accounts when referring to their specific biographic experiences (such as when explaining their employment history and their particular life-events).

retrospective interview methods for eliciting information of the development of expert performance in sport as opposing to standardised methods such as fixed-response questionnaires or open-ended interviews. By mapping out longitudinal changes of sport participations patterns, they argued that there is an improvement to understand how different activities contribute to the development of expertise at various stages of the involvement of athletes in sports. Additionally, Lanzendorf (2010) argues that retrospective qualitative interviews allow respondents to recollect decision-making processes which may include further events, and also the recalling of outcomes as a result of those decisions. Accordingly, a retrospective approach designed in the qualitative interviews allowed to capture diverse experiences of economic and austerity on lone mothers, and it also provides a better understanding of how micro and macro level processes interact (Gray and O'Carroll, 2012).

The main data collection technique was a semi-structured interview schedule (Appendix 1) and it mainly focused on lone mothers' experiences of change. This type of interview was chosen because of its ability to focus on thematic questions with an interview guide (Bryman, 2008: 438). The semi-structured interview also allows flexibility in order to make continuing adjustments to the interview schedule and in response to the way the interview is developing, allowing freedom to respond for the participant (Arksey, 2004: 269; May, 1993: 93). The main topics to be explored were the following: paid employment history, childcare arrangements, use of time, (possible) changes since 2007 in paid employment, welfare entitlements, spending and financial patterns, childcare arrangements, and perceptions and meanings of the context of economic recession and austerity. A pilot interview was carried out with one lone mother before starting the sampling recruitment process. As a result of piloting the interview schedule, I decided to use at the start of each interview a timeline sheet (examples in Appendix 2) to give lone mothers the opportunity to reflect on meaningful biographical events which allowed starting the conversation with main themes relevant to each of them. Hence, I asked them if they could write down the most important events they have experienced from the most recent years. Adriansen (2012) indicates how timelines can provide positive aspects in the research process such as the engagement of the participant with the interview process, it can also help as an organising principle when exploring events, and it also offers an opportunity to connect a story with the wider social and political context during the interview. Rimkeviciene *et al.* (2016) also identify the advantages of using timelines in interviews such as enhancing the communication between the participant and the interviewer. Accordingly, I started each interview with biographical events from the timelines to create a rapport with their own personal accounts, specifically using the themes which they wrote down. The last data collection technique used in the interviews was a

questionnaire (Appendix 3) which was mainly but not exclusively designed to identify lone mothers within some of the intersectional categories used in the quantitative exploration.

4.4.2. THE RESEARCH SETTING, SAMPLING, RECRUITMENT AND ETHICAL CONSIDERATIONS

The site chosen to recruit the qualitative sample of lone mothers was South Tyneside Metropolitan Borough. It was selected due to factors related to access, but most importantly because of its relevance as a result of being one of the local authorities worse impacted by austerity. South Tyneside is a Metropolitan Borough which has a population of 148,100 (ONS, 2012). It covers the towns of South Shields, Hebburn and Jarrow, alongside the villages of Boldon, Cleadon and Whitburn. Lone mothers with dependent children comprise 5,810 of the 67,167 households in South Tyneside and 40.5% of the households composed by lone mothers are not in paid employment (Nomis, 2011a, 2011b).

The most recent Index of Multiple Deprivation (DCLG, 2015) identifies South Tyneside as the 23rd most deprived local authority from 326 English local authorities. These latest result, has located South Tyneside as having the largest percentage increase of overall deprivation with over 10% since 2010. Accordingly, Hastings *et al.* (2012) identified that deprived local authorities from the North East of England have been adversely impacted by public expenditure reductions which can also be explained by their reliance on specific and special grants. Consequently, they suggested that this impact is bringing substantial negative consequences for the most vulnerable people living in these most disadvantaged council areas. Furthermore, Beatty and Fothergill (2013) argue that South Tyneside will be the 35th local authority worst affected as a result of the combination of austerity policies and local budget retrenchment. Besides, latest figures showed that 30.1% of children in this Metropolitan Borough are living in poverty (Child Poverty Map, 2016). As a result of these features, South Tyneside becomes an important place to explore the lived reality of lone mothers experiencing austerity.

The sampling of twenty-five lone mothers was purposeful (Marshall, 1996: 523; Silverman, 2005: 129), based on establishing “a good correspondence between research questions and sampling” (Bryman, 2008: 458). If the main assumptions of this thesis were the recognition of the heterogeneity of lone mothers as a group and that the effects of the context of economic recession and austerity were diverse, the main sampling strategy had to consider great diversity (Patton, 2002: 234) or maximum variation sampling (Teddlie and Yu, 2007:

81), particularly concerning some of the ten intersectional indicators used in the quantitative exploration. Accordingly, access to diverse spaces in South Tyneside Metropolitan Borough were required. The initial contact was achieved by e-mails with the Corporate Director of Children and Families of South Tyneside Council. After an initial meeting with the Corporate Director, she kindly introduced me with the Strategic Lead of Schools Organisation and Children's Centres. As a result, she provided me with a confirmation letter which specified that South Tyneside council did not require further ethical procedures beyond the ethical procedures followed by Durham University (Appendix 4). This written confirmation letter was required as part of the ethical approval followed by Durham University.

Before starting the initial recruitment process, it was relevant to consider ethical issues when researching lone mothers. Firstly, this PhD study was funded by the Economic Social Research Council and it was essential to follow their Ethics Framework (ESRC, 2010) concerning involving vulnerable groups in research. Lone mothers and their family units are considered a vulnerable group and appropriate ethical procedures had to be followed to safeguard their well-being as many ethical issues had to acknowledge “issues of rights, sensitivities, imbalances of power and moral duties” (Spicker, 2007: 103). Furthermore, a level of discomfort or distress can be raised as a result of exploring sensitive topics such as family finances, welfare entitlements and childcare arrangements because they can be considered aspects from the private sphere of the participant (Robertson, 2000):

“Researchers undertaking qualitative research, and particularly qualitative research on sensitive topics, need to be able to make an assessment of the impact of the research on both the participants and themselves [...] Qualitative researchers must initiate a rapport-building process from their first encounter with a participant in order to build a research relationship that will allow the researcher access to that person’s story” (Dickson-Swift *et al.*, 2007: 328, 331).

Accordingly, it was pivotal to address the voluntary participation of each lone mother by her informed consent, safeguarding the anonymity and the confidentiality of her responses. Furthermore, I provided them with information not only regarding the research, but I also offered each participant information about local supporting services available if they required it. An information sheet and consent form (appendix 5) were drafted and they were also part of the compulsory documents by the ethical procedures followed by Durham university. When the informed consent was obtained, each lone mother was reassured that the information provided was not only anonymised, but it would also be password secured,

being only used by academic papers and this thesis. I also offered them a summary of the findings upon request.

After the initial contact with gatekeepers in South Tyneside council, I was introduced by e-mail to key workers from the children's centres of South Tyneside. Most of them offered access whereas few others did not respond to further communication. This was an acknowledgement that the relationship between gatekeepers and the researcher also implies inconsistencies and instabilities (Sanghera and Thapar-Björkert, 2008). In order to maintain an engagement with gatekeepers, I sent a formal letter to each of the key workers (Appendix 6). On average the recruitment process in children's centres was successful⁵⁸, but more variety was needed in order to select information-rich cases which were "those from which one can learn a great deal about issues of central importance to the purpose of the research" (Patton, 2002: 46). Hence, more heterogeneity within the sample of lone mothers was needed to focus on exploring the diversity of their lived experiences when facing economic recession and austerity. Thus, new recruitment strategies were taken which consider different intersectional categories, particularly concerning occupational social class, age, age of their dependent children, *inter alia*. Accordingly, I created a Facebook page explaining the research project (Appendix 7), and an information flier (Appendix 8). I also contacted by e-mail one main local institution⁵⁹ which allowed me access to two lone mothers. Additionally, I asked few personal contacts if they could introduce few lone mothers to my research project and if they were willing to participate. Hence, a snowball sampling technique was also used which shows that a combination of purposive techniques which involved "using two or more of those sampling strategies when selecting units or cases for a research study" (Teddlie and Yu, 2007: 83) was applied. As a result, I interviewed twenty-five lone mothers with dependent children in South Tyneside Metropolitan Borough between May and July of 2014. Table 4.2, offers how the combination of sampling strategies provided diversity concerning lone mothers recruited in different spaces.

⁵⁸ Lone mothers interviewed in children's centres included not only service users, but also some women who work in those services. The name of the children's centres are anonymised.

⁵⁹ To assure confidentiality and anonymity, the institution cannot be named.

Table 4.2: **Recruitment of lone mothers in different spaces**

	Number of lone mothers interviewed
Children centre N. 1	2
Children centre N. 2	5
Children centre N. 3	2
Children centre N. 4	3
Children centre N. 5	1
Children centre N. 6	2
Personal contacts (snowball sampling)	7
Facebook page	1
A main local institution	2

As part of ethical considerations, this research focused on my reflexive position (Hesse-Biber, 2010; Ramazanoglu and Holland, 2002) when researching qualitatively lone mothers, particularly to make explicit the potential power relations and to diminish their possible effects on the research process. Accordingly, and based on my reflecting process when interviewing lone mothers, I realised the relevance of acknowledging my own multiple social locations when the interview was taking place. Accordingly, I considered that my personal experiences as an immigrant mother helped to build rapport with various lone mothers when carrying out the interview, particularly because my insider position concerning our sharing gender roles (i.e. caring responsibilities, unpaid work):

“This insider role status frequently allows researchers more rapid and more complete acceptance by their participants. Therefore, participants are typically more open with researchers so that there may be a greater depth to the data gathered” (Dwyer and Buckle, 2009: 58).

4.4.3. QUALITATIVE DATA ANALYSIS AND ORGANISATION PROCEDURES WITH NVIVO

The interviews with the twenty-five lone mothers were audio recorded and fully transcribed, adding special care to anonymise particular locations and real names. The qualitative data produced was understood as a “proxy for experience” (Guest *et al.*, 2012: 9) in the themes explored and thus each interview was understood as personal accounts which are intertwined between various layers of social reality (Pawson, 1996: 300). Furthermore, individual interviews provided the opportunity to examine how large-scale social transformation is experienced and interpreted (Gerson and Horowitz, 2002: 201). Accordingly, the resulted qualitative data elicited accounts of how lone mothers construe

their agential responses when facing macro socioeconomic constraints, providing rich information between the complex relations of social structures and individual agency (Fairclough, 2005).

By following a critical realist approach, the qualitative data also elicited some themes to emerge which were not anticipated in advance and which illuminated relationships (McEvoy and Richards, 2006), such as processes related with multiple intersections of inequalities and agential responses to cope with economic recession and austerity in the personal account of lone mothers. Accordingly, as Maxwell (2004) argues, qualitative research provides interpretative explanations concerning casual mechanisms and processes. In this study those processes are based on the concurrent categories of social division and how those constrained and allowed lone mothers to grapple with austerity in diverse ways, and thus the critical realism approach in qualitative research offers “a framework for better understanding the relationship between actors’ perspective and their actual situations”. (Maxwell, 2012: 20).

Furthermore, Maxwell (2004) also argues that qualitative research is compatible with the critical realist position of explaining causal mechanisms and processes because many qualitative researchers: place relevance to interpret social processes, give a central importance to the context as intrinsically involved in the explanation of causal process, and give importance to the interpretation of meaning and intention in explaining social phenomena. Thus, this thesis used these critical realist assumptions when analysing the qualitative data elicited by the qualitative interviews with twenty-five lone mothers. As previously stated in this chapter, a retroductive strategy for the analysis of qualitative data was also used as part of analysing explanations concerning agential responses and lived experiences of lone mothers, acknowledging those as embedded in the context of economic recession and austerity:

“...we can focus on meanings of social phrases, and deconstruct the phrases and look at their histories both as representing real histories whose descriptions are socially framed as well as seeing them as nominal history stories which depict the past in ways that make sense for some contemporary people.” (Olsen, 2010: xxxi)

Broadly speaking and based on the critical realist intersectional approach explained during the thesis, thematic analysis (Bryman, 2008; Guest *et al.*, 2012; Braun and Clarke, 2006) was carried out to explore, identify and describe the explanatory dynamic processes and patterns which lone mothers experienced mainly in their paid employment and welfare

trajectories, and economic lived experiences, but new explanatory themes also emerged as part of the interpretation and the analysis of their biographical accounts. Braun and Clarke (2006) argue that one of the main benefits of using a thematic analysis is its flexibility allowing to use it as a research tool to analyse and identify patterns of meanings based on diverse theoretical and epistemological positions: “thematic analysis is not wedded to any pre-existing theoretical framework” (Braun and Clarke, 2006: 81). Furthermore, Brown and Clarke (2017: 297) also emphasise that the flexibility is not only concerning theoretical approaches, but also concerning the research question, sample size, data collection methods, and approaches to meaning generation. Thus, thematic analysis was the main methodological strategy used when carrying out the analysis of the qualitative data.

Regarding administrative tasks for organising the data more efficiently (Welsh, 2002, Bringer *et al.*, 2004), I used NVivo to facilitate the analysis, the organisation, the identification and the comparison of thematic patterns more accurately between main nodes and to pinpoint particular features of each of the interviewees. Before analysing the data in NVivo, I made written annotation in each of the interview transcripts to have a grasp of main ideas which were not only based on the themes from the interview schedule, but also concerning new themes emerging from an analysis of each of the transcripts separately. Then, I imported the transcripts and their annotations to NVivo as it allowed me to bring together each lone mother and compared them (Bazeley, 2007: 42). Furthermore, the data elicited from the questionnaire was also added in NVivo (Appendix 9) to identify each lone mother with their main individual characteristics. These attributes included (but not exclusively) the ten intersectional indicators used in the quantitative exploration: adult-life stages, educational attainment, occupational social class, housing tenure, disability, ethnicity, early motherhood, marital status, number of dependent children and age of the youngest dependent child. As a result, I was able to identify similarities and distinctions explained by some attributes (intersectional categories). Thus, NVivo provided not only an advantage to organise the qualitative data, but it also allowed to analyse more efficiently the various sources of data, particularly when comparing the qualitative software with manual methods (Bringer *et al.*, 2004: 250). Finally, in the process of analysis, various new themes and codes emerged and others were identified as not a common pattern in the iterative process (see Appendix 10 to visualise some themes explored with NVivo).

4.5. CONCLUSIONS

To answer the complex features of the research questions of this study, a longitudinal mixed-method design is applied based on the critical realist intersectional theoretical

framework conveyed in chapter 2. Critical realism offers a philosophical stance for the mixing of qualitative and quantitative methods by allowing both approaches to focus on different research aspects, and thus a mixed-method design provides a comprehensive explanation when researching social phenomena. Accordingly, the quantitative aspect of this thesis focuses on exploring and identifying structural mechanisms based on intersectional categories, and the qualitative aspect explores the agential experiences and processes of lone mothers when facing austerity and recession. An intersectional approach also offers a framework to understand mixed-methods as exploring different levels in which categories of social division and difference are experienced. It is also important to highlight that the integration between methods is based on the overarching theoretical framework, the exploration of similar themes and the use of the quantitative typology to classify the qualitative sample of lone mothers.

Other important aspect which is essential in this research design is its emphasis on the temporal dimension. Since the focus is on the effects of austerity and economic recession in lone mothers, changes and processes are aspects which need to be explored with dynamic approach. Thus, time-frames were devised in the quantitative and qualitative design. The quantitative aspect of the research design is based on secondary analysis of QLFS datasets from 2005-2014 using LCA. Ten indicators of social divisions are identified to create the typology on lone mothers based on their locations of multiple disadvantages: adult-life stages, educational attainment, occupational social class, housing tenure, disability, ethnicity, early motherhood, marital status, number of dependent children and age of the youngest dependent child. Furthermore, LCA is used because it identifies groups which share similar characteristics and thus the classification of sub-groups of lone mothers based on their multiple positionality can be achieved. After the construction of the typology, the latter will be used to explore trends concerning paid employment and welfare take ups during the time-framed proposed.

The qualitative aspect of the mixed-method design is based on carrying out retrospective semi-structured interviews with twenty-five lone mothers in South Tyneside Metropolitan Borough. The focus is on the time-frame 2007-2014, but as lived experiences are more fluid and dynamic, the time span explored would depend on personal accounts. The main data collection technique was the semi-structured interview schedule. A questionnaire and a timeline were also used during the interview process. Finally, South Tyneside was the research setting in which the recruitment process was carried out as it is one of the local authorities worst affected by the macro socioeconomic changes. The following three chapters of the thesis focuses on conveying the findings of this thesis.

5. QUANTITATIVE FINDINGS

5.1. INTRODUCTION

This chapter consists of two types of findings based on the quantitative aspect explained in the mixed-methods chapter. The first type of finding conveys the results of the LCA using QLFS data. Accordingly, LCA is applied to respond the research question (Q1): What distinctive sub-groups of lone mothers can be identified depending on their multiple intersecting positions? The second type of finding explores trends on paid employment and welfare entitlement take up depending on the LC model selected. Thus, the second part answers the research question (Q2): What types of patterns of paid employment and welfare entitlement take up are identified based on those sub-groups of lone mothers in times of economic recession and austerity?

This chapter then entails the following sections: firstly, a section with the results of the LCA using the QLFS data is exhibited. The section consists of assessing competing models from the LCA, discussing the latent class model selected, and describing the distinctive features of the sub-groups of lone mothers identified. The next section focuses on exploring the paid employment patterns experienced by the sub-groups of lone mothers according to the statistical evidence provided by the QLFS datasets. The next section explores the trends on welfare entitlements take up using the aggregated statistical evidence. The last section provides the conclusions and discusses the constructed typology and the key findings presented, summarising the arguments which have been built: that the changes experienced by lone mothers concerning paid employment and welfare entitlements during the last few years characterised by economic recession and austerity have adversely affected mothers who are located in more disadvantageous dimensions of intersectional categories of social divisions.

5.2. RESULTS OF THE LATENT CLASS ANALYSIS

5.2.1. USING POLCA FOR LCA

As stated in the previous chapter, this thesis argues that LCA is a relevant statistical method to identify sub-groups of lone mothers based on their multiple structural positions of inequality, which in this study are operationalised using ten intersectional categories.

Furthermore, a combination of statistical criteria, parsimony and interpretability based on the critical realist intersectional framework proposed in this thesis are used to select the best explanatory latent class model.

To identify, assess and choose the optimal number of latent classes of the latent variable 'configuration of multiple inequalities', models with one through ten classes in each QLFS dataset were considered using poLCA in the R statistical computer environment (Linzer and Lewis, 2011). R is a programming language and software environment for data manipulation, calculation and graphical display (Haughton *et al.*, 2009). The poLCA package was developed by Linzer and Lewis (2011) and it allows the estimation of latent class models for polytomous (i.e. multi-category⁶⁰) variables using the EM algorithm. From the ten manifest indicators described earlier, three of them are polytomous (adult-life stages, educational attainment and occupational social class) and the other seven are dichotomous. The function in poLCA for each model was the following:

```
>numberofobject <- (function, dataset, nclass=x, maxiter=10000, nrep=10)
```

This function consists of the model formula with the observed indicators selected, the dataset used, the number of the classes (nclass argument), the maximum number of iterations to obtain the maximum likelihood parameters estimates (maxiter argument) and the nrep argument which is the number of times to estimate the model using different starting values chosen randomly. This was set to 10 in order to avoid the main problem of EM likelihood algorithm which is identifying a model based on the local maximum of the log-likelihood function due to the starting value, which as result can produce inaccurate parameters of the model because of not using the true (global) maximum likelihood (McCutcheon, 2002). Accordingly, setting more than one starting values to estimate the model automates the search for the global maximum required to achieve the identification of the true maximum likelihood solution (Linzer and Lewis, 2011).

5.2.2. STATISTICS OF THE LATENT CLASS ANALYSIS

In order to select the best relative model fit, the ten QLFS April- June datasets used in this quantitative exploration were merged to obtain a pooled dataset. As stated earlier, this pooled dataset contains a sample of 30,581 lone mothers. The latent class models of the

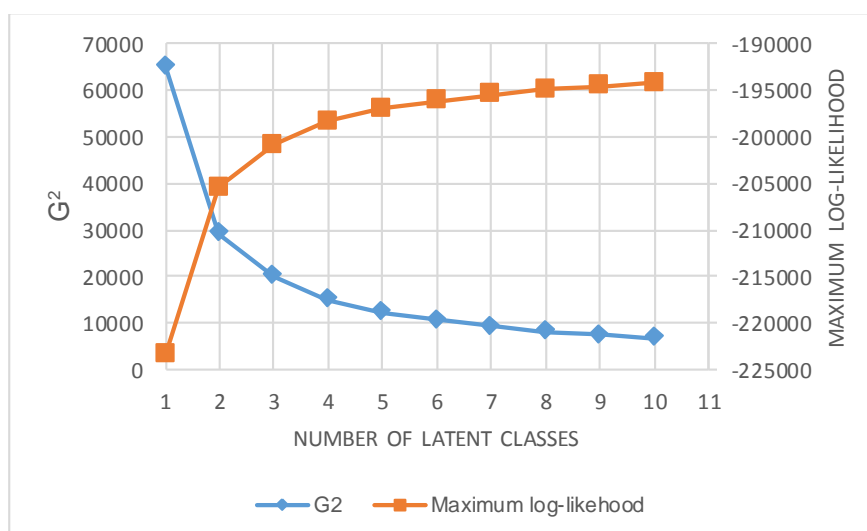
⁶⁰ Multi-category variable refers to the dimensions identified in each intersectional category.

pooled dataset were interpreted and evaluated so as to select the best relative model fit considering the critical realist intersectional framework, research question Q1, alongside using the evaluation tools mentioned in chapter 4⁶¹. This section presents the model fit statistics from the pooled dataset analysis. Accordingly, Table 5.1 provides a summary of the results of the statistics provided by poLCA from the ten different models explored. To analyse these results further, Figure 5.1, Figure 5.2 and Table 5.2 are presented.

Table 5.1 Summary of statistical parameters of latent class models (QLFS April-June pooled dataset, N=30,581)

N. of classes	N. of estimated parameters	Residual df	G ²	X ²	Maximum log-likelihood	AIC	BIC
1	14	4593	65286	192924	-223514	447056	447173
2	29	4578	29285	52484	-205514	411086	411327
3	44	4563	19936	27595	-200839	401766	402132
4	59	4548	14988	22438	-198365	396849	397340
5	74	4533	12313	17906	-197028	394203	394820
6	89	4518	10623	14788	-196182	392543	393284
7	104	4503	9257	11937	-195500	391208	392074
8	119	4488	8178	10732	-194960	390158	391149
9	134	4473	7489	9523	-194616	389499	390615
10	149	4458	6801	8732	-194272	388841	390082

Figure 5.1 The likelihood ratio chi-square statistic test (G²) and the maximum log-likelihood values



⁶¹ Mixed methods research design chapter: section 4.3.3. conveys the main assumptions and technical aspects of LCA.

Figure 5.1 depicts graphically the G^2 statistic and the maximum log-likelihood of one to ten classes of lone mothers within multiple indicators of inequality. These statistics are not used as to choose an unequivocally correct model, but on the contrary, they are used as descriptive tools to narrow the number of latent classes as explained in the previous section of the chapter. The fact that maximum log-likelihood increases sharply and G^2 decreases sharply as we move from 1 to 2 latent classes indicates that the most plausible model has at least two latent classes. Furthermore, it is also relevant to mention that after four latent classes there is a shallower decrease of the likelihood ratio chi-square statistic and a shallower increase in the maximum log-likelihood.

Figure 5.2: The measures of parsimony AIC and BIC

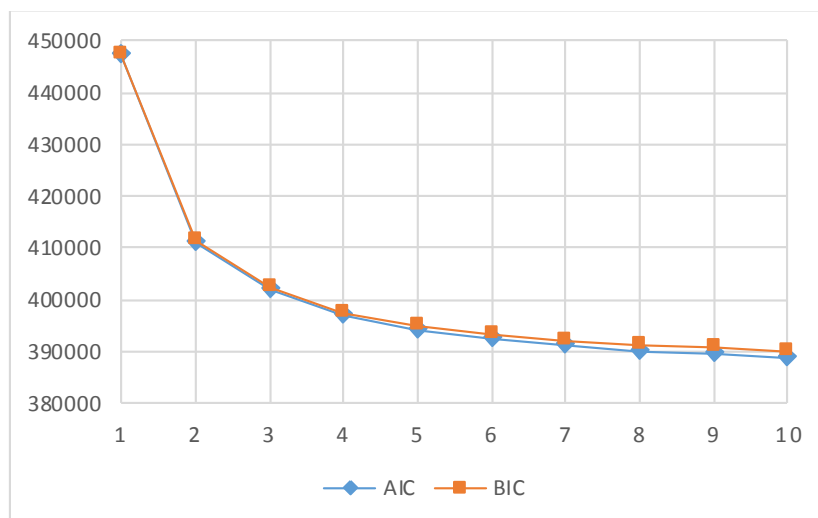


Figure 5.2 displays the AIC and BIC values of the ten classes models assessed. As mentioned earlier, the preferred models are the ones that minimise the values of these information criteria. As it can be seen in the plot, there is a shallower decrease after the four-latent class solution for the two measures.

Table 5.2. Percentage reduction of some model fit statistics for Latent Class Analysis models with 1 to 10 classes

N. of classes	% Reduction in Maximum log-likelihood	% Reduction in BIC	% Reduction in AIC
1	0	0	
2	-8.1	-8.0	-8.0
3	-2.3	-2.2	-2.3
4	-1.2	-1.2	-1.2
5	-0.7	-0.6	-0.7
6	-0.4	-0.4	-0.4
7	-0.3	-0.3	-0.3
8	-0.3	-0.2	-0.3
9	-0.2	-0.1	-0.2
10	-0.2	-0.1	-0.2

Table 5.2 identifies the percentage reduction of the Maximum log-likelihood, BIC and AIC when a latent class is added to the model. Based on these percentages, it can be argued that selecting a model with more than four classes would not necessary provide more explanation in the latent class model due to the small percentage of change shown when adding another class. Considering these evaluation tools as suggestive tools to narrow the number of latent classes of competing models, it is necessary to decide the best relative model fit by comparing the two, the three and the four-class solutions. Subsequently, an evaluation of the overall pattern of item response frequencies for the two, three and four latent class solutions is necessary to select the model with best relative fit. The next section focuses on that assessment.

5.2.3. EVALUATING THE BEST RELATIVE MODEL FIT

Following the interpretation of the statistics to narrow the plausible latent class solutions, this section focuses on assessing the best relative model fit between the three models identified as possible best relative model fit. For that purpose, model interpretability alongside homogeneity, latent class separation and parsimony are considered. Accordingly, Table 5.3 shows the frequencies of the ten indicators used for the exploration of the 'configuration of multiple inequalities' latent variable on the two-latent class model, the three-latent class model and the four-latent class model respectively which allow the interpretation of the

homogeneity and the latent class separation of each of the models⁶². The assessment exhibited below indicates that the three-class solution is the best relative model fit to distinguish sub-groups of lone mothers.

Shades of grey colour from lighter to darker are used on the Table to identify the prevalence of the actual percentage in each latent class within a latent class model. Accordingly, if the lightest colour is shown, it implies the lowest percentage prevalence of that category in that latent class and if the darkest grey colour is displayed, it identifies the highest percentage prevalence of that category in that specific latent class. Thus, the colours presented in Table 5.3 can also be interpreted as the level of homogeneity of each latent class. As mentioned earlier, a good latent class separation is shown in a model when a response pattern is characteristic of a particular latent class only.

Figure 5.3: **Key colour of percentage of categories of observed indicators in the latent class model assessed (identification of homogeneity)**

0-19%: Lowest prevalence	
20-39%	
40-59%	
60-79%	
80-100%	

⁶² The latent class models consisting on five and six classes were also explored, showing very low latent class separation between most of the observable indicators and as a result some of the classes were nearly undistinguishable to each other.

Table 5.3. Actual percentage of each observed variable conditional to latent class membership in three latent class models

Total observations 30581	Two-class solution		Three-class solution			Four-class solution			
	Class 1	Class 2	Class 1	Class 2	Class 3	Class 1	Class 2	Class 3	Class 4
Predicted class membership	0.59	0.41	0.30	0.33	0.37	0.31	0.23	0.31	0.15
DEMOGRAPHIC INDICATORS									
Adult life stages									
Emerging adults	0.1	57.0	0.0	70.1	0.7	0.0	100.0	1.1	0.0
Adults	63.1	43.0	72.3	29.9	62.8	100.0	0.0	61.6	32.1
Middle-life adults	36.9	0.0	27.7	0.0	36.5	0.0	0.0	37.4	67.9
Highest qualification obtained									
higher education or degree	30.2	6.6	4.9	7.2	45.5	8.6	7.2	50.1	5.1
GCE, A level, GCSE A-C	47.5	56.1	42.2	61.9	48.5	53.8	61.8	47.0	37.1
Below secondary or no qualification	22.3	37.3	52.9	30.8	6.0	37.6	31.1	2.9	57.8
NS – SEC class									
Managerial and professional	7.1	30.9	0.2	8.4	50.1	7.2	7.6	55.7	0.4
Intermediate occupations	12.9	20.6	6.0	14.7	29.4	13.1	14.5	28.9	7.6
Routine and manual	48.4	30.2	47.8	50.3	17.7	45.6	51.2	14.2	48.2
Never worked or unemployed	31.6	18.3	46.0	26.6	2.7	34.0	26.7	1.2	43.9
Housing tenure									
Owner occupiers	49.3	5.0	9.9	4.5	73.0	8.3	4.8	77.0	25.4
Renting	50.7	95.0	90.1	95.5	27.0	91.7	95.2	23.0	74.6
Disability									
Yes	25.9	19.1	42.0	15.0	14.8	24.9	15.7	12.7	52.1
No	74.1	80.9	58.0	85.0	85.2	75.1	84.3	87.3	47.9
Ethnicity									
White	86.4	87.1	79.7	89.0	90.4	83.3	88.7	90.9	81.9
Non-white	13.6	12.9	20.3	11.0	9.6	16.7	11.3	9.1	18.1
FAMILY INDICATORS									
Early motherhood									
Yes	4.5	73.3	13.9	78.8	6.5	41.5	81.2	3.4	0.0
No	95.5	26.7	86.1	21.2	93.5	58.5	18.8	96.6	100.0
Marital status									
Never married	26.7	81.9	35.4	89.3	24.8	62.5	88.8	23.0	15.8
Previously married	73.3	18.1	64.6	10.7	75.2	37.5	11.2	77.0	84.2
Number of dependent children									
One or two	90.3	76.4	80.2	80.8	91.8	69.1	88.1	92.9	94.5
Three or more	9.7	23.6	19.8	19.2	8.2	30.9	11.9	7.1	5.5
Age of youngest dependent child									
Under five years old	11.4	63.3	14.1	70.5	13.8	34.6	76.0	13.3	1.9
Aged five or more	88.6	36.7	85.9	29.5	86.2	65.4	24.0	86.7	98.1

Starting with the assessment of the demographic indicators, the ‘adult-life stages’ intersectional indicator shows a latent class separation in two of the three dimensions for the two-class solution, gathering all the young lone mothers in class 2 (57%) and the ‘middle-life’ lone mothers in class 1 (36.9%). In the case of the three-class solution there is a distinctive latent class separation of class 2 with the other two classes. Accordingly, lone mothers who are emerging adults are gathered in the class 2 (70.1%) whereas middle-life lone mothers are gathered in latent class 1 (27.7%) and 3 (36.5%). Furthermore, the three-latent class

model shows more variation in the 'adults' dimension when comparing it with the two-class solution. Finally, in the four-class model it can be found higher homogeneity than in the other latent class models, that is there are more item response patterns closer to 0 or 1 (e.g. class 1 and class 2), and also a better latent class separation in the four-class solution. Following these criteria, the best balance is shown in the four-latent class model.

In regard to the 'highest qualification obtained' indicator, the two-class solution shows a low latent class separation and poor homogeneity; with only a relatively distinction in one dimension in this indicator, that is, class 1 brings together more lone mothers who have obtained higher education or degree qualification (30.2%). In contrast, the three-class solution shows a better latent class separation and variation. Accordingly, in the three-latent class model class 3 features a greater percentage of converging more lone mothers with the highest educational qualification attainment level (45.5%), class 1 includes the highest response probability of bringing together more lone mothers who have the lowest educational attainment level (52.9%) and class 2 is characterised by having the highest item response probability on the secondary or further educational qualification attainment (61.9%). Concerning the four-class solution, the latent class separation is lower than the other two latent class models and although more variation is found between classes, only class 3 shows the highest probability of lone mothers who have higher education or degree qualification (50.1%) and the lowest response probability of having lone mothers who have lowest educational attainment (2.9%) whereas the other classes in that model do not show many distinctive features in this indicator. Considering these features in regard to the highest qualification category, the three-latent class model seems to be the best relative model fit.

Occupational social class is the third intersectional category assessed between the three models in table 5.3. Similar to the previous indicator analysed, the model with two latent classes shows a poor latent class separation and poor homogeneity with only two of the four dimensions in this indicator showing some distinction between the two groups (managerial and professional occupations and never worked or unemployed occupations dimensions). In the model with three latent classes, more distinctions and latent class separation can be found. Whereas class 3 assembles almost all the response probability of lone mothers who are in managerial or professional occupations (50.1%), class 1 has the highest response probability of gathering lone mothers who have never worked, are unemployed or unable to be categorised (46%) and class 2 has the highest percentage of lone mothers classified in routine and manual occupations (50.3%), features that are shared with class 1. Conversely, the four-class solution once again shows less latent class separation, being only class 3 the

distinctive latent class. As a result, the latent class model with three classes seems the best one to choose based on occupational social class.

Concerning housing tenure, in the two-class solution, class 1 accumulates almost all lone mothers who are owner occupiers (49.3%), but also has similar conditional probability of lone mothers who are renters (50.7%). Comparatively, class 2 identifies the response probability of almost all lone mothers renting their houses (95%), showing high homogeneity. In the case of the three-latent class model, more distinguishable groups can be found, having class 3 lone mothers who are mostly owner occupiers (73%), class 1 gathers response probabilities of lone mothers who are predominantly renters (90.1%) with few lone mothers being owner occupiers (9.9%) and finally class 2 identifies almost all mothers who are renters (95.5%). Furthermore, this three-solution shows higher homogeneity when compared to the previous model. Finally, the model which identifies four latent classes does not provide more diversity but on the contrary, it identifies a lower latent class separation when one more group is added. Based on these elements, the best model to choose when consider only the housing tenure intersectional indicator would be the three-latent class solution.

Concerning the disability category, the two-class solution points out two groups with very low latent class separation whereas the three-class model identifies class 1 as gathering a higher response probability of lone mothers having a disability when compared to the other two groups (42%). Lastly, the model with four latent classes does not add more information on distinguishing a class concerning the disability indicator. Based on these features, the three-latent class model seem the best option of the three models.

The last demographic category evaluated is the ethnicity indicator. The two-latent class model does not distinguish between lone mothers who are white and who are not whereas the model with three latent class show a little more distinction between class 1 and the other two latent classes (20.3% non-white). Furthermore, when assessing the four-class model, it can be seen how the variation found in the three-class solution is lost resulting in lower latent class separation. Similar to the previous demographic intersectional categories, the three-latent class model seems to be the best relative model fit.

Starting with the early motherhood variable as part of assessing the family indicators for the latent class analysis, the two-class model shows a very good latent class separation and high homogeneity with class 2 gathering almost all the response probability of lone mothers who experienced early motherhood (73.3%). Comparatively, the three-class solution shows

similar response patterns in class 1 and class 3 regarding the experience early motherhood (13.9% and 6.5% correspondingly), but class 2 shows the highest response probability of lone mothers who have experienced lone motherhood (78.8%). Similar to the evaluation of the intersectional categories above, the four-class solution provides a lower latent class separation when comparing it with the other two models. Considering only this indicator, it can be said that the best relative model fit would be the two-latent class model.

When considering the response pattern of the marital status indicator, the two-class solution shows a high latent class separation and homogeneity, pointing out class 1 with high response probability of lone mothers being previously married (73.3%) and class 2 with a high response probability of lone mothers who have never been married (81.9%). The same features are repeated in the three-latent class model with an adding latent class which shows more diversity in the marital status category. Regarding the four-class solution, again it shows lower latent class separation with class 1 and class 2 showing similar response probabilities. Based on these features, the two- class and three-class solutions seem plausible models to select as best relative model fit.

The number of dependent children variable shows in the three models low latent class separation. Nevertheless, the four-class solution shows a more distinctive latent class gathering the highest probability of lone mothers having three or more children in class 1 (30.9%). Accordingly, the best relative model fit based on this indicator would be the four-latent class solution.

Concerning the age of the youngest dependent category as part of the family indicators, that observed variable shows a good latent class separation in the two-class model whereas the latent class separation in the three-class model is not as good between class 1 and class 3 which show similar response probability (14.1% and 13.4% corresponding probability of having children aged four years old or younger). Finally, the four-latent class model shows more diversity between the classes resulting in being the best relative model fit when considering only age of the dependent children variable.

As a result of this assessment and considering the importance of providing a latent class model which ponders heterogeneity based on all the ten manifest variables of the 'configuration of multiple inequalities', the three-latent class solution is considered the best relative model fit for the purpose of identifying distinguishable sub-groups of lone mothers located in multiple categories of social division and difference.

5.2.4. THE THREE-LATENT CLASS MODEL

Focusing on the characteristics of the three latent classes and the main differences between them, Table 5.4 compares the prevalence of each dimension in the three groups of lone mothers to the overall frequency of each category among all lone mothers which was shown in table 4.1 (Chapter 4). Similar to the poverty typologies created using latent classes by Barnes *et al.* (2012), colour coding using grey scale is used to identify the highest prevalence of each dimension depending on class membership. This is calculated as follows:

$$\text{Prevalence of each indicator} = \frac{\% \text{ of lone mothers in a dimension depending on latent class membership}}{\% \text{ of all lone mothers in each dimension}}$$

Figure 5.4: **Key colour identifying prevalence of dimensions of observed intersectional categories depending on class membership**

0.01-0.59	Much less likely to be in latent class
0.60-0.94	Less likely to be in latent class
0.95-1.05	No more or less likely to be in latent class
1.06-1.69	More likely to be in latent class
1.70+	Much more likely to be in latent class

Table 5.4 Prevalence of each observed dimension depending on class membership in the three-latent class model

	Class 1	Class 2	Class 3
SOCIOECONOMIC CATEGORIES			
Adult life stages			
Emerging	0.00	3.00	0.03
Adults	1.32	0.55	1.15
Middle-life	1.27	0.00	1.68
Highest qualification obtained			
higher education	0.24	0.35	2.22
GCE, A level	0.83	1.21	0.95
Below secondary	1.86	1.08	0.21
NS – SEC class			
Managerial	0.01	0.40	2.37
Intermediate	0.34	0.84	1.69
Routine	1.27	1.34	0.47
Never worked or unemployed	1.94	1.12	0.11
Housing tenure			
Owner occupiers	0.32	0.14	2.34
Renting	1.31	1.39	0.39
Disability			
Has a disability	1.81	0.65	0.64
Does not have a disability	0.75	1.11	1.11
Ethnicity			
White	0.92	1.03	1.04
Non-white	1.52	0.83	0.72
FAMILY CHARACTERISTIC CATEGORIES			
Early motherhood			
Yes	0.43	2.41	0.20
No	1.28	0.31	1.39
Marital status			
Never married	0.72	1.81	0.50
Previously married	1.27	0.21	1.48
Number of dependent children			
One or two	0.95	0.95	1.08
Three or more	1.29	1.25	0.53
Age of youngest dependent child			
Under five years old	0.43	2.16	0.42
Aged five or more	1.28	0.44	1.28

As it is displayed in Table 5.4, latent class 1 has more older lone mothers who have the lowest level of educational attainment and who are classified in the lower occupational classes and mostly rent their accommodation. Furthermore, latent class 1 also gathers most lone mothers who have a disability and are from ethnic minorities. They usually have not experienced early motherhood, have been married and some have older children. Latent class 2 on the other hand has a high prevalence of young lone mothers who have secondary education and who also rent their accommodation. They also have a high prevalence of experiencing early motherhood, have never been married and have young children. Finally, class 3 has high prevalence of lone mothers who are older, have higher education attainment and are in higher occupational classes. Furthermore, they also have a high prevalence of lone mothers who are owner occupiers and have older children.

Following with the identification of the distinctive characteristics of the three-latent class model, Table 5.5 shows the percentage distributions of the three-latent class model in the pooled dataset. Furthermore, significance tests have been carried out in order to show if the differences between classes are statistically different. When borders are shown around a cell, they indicate a statistically significant difference between that value and the value for the adjacent class. Concerning the statistically differences between class 1 and class 3, they are identified by the outbound lines in their respective columns. As is shown, in Table 5.5 the latent classes are statistically significantly different from each other on almost all the indicators.

Table 5.5. **Percentage of three class model on each socioeconomic indicators and nature of family indicators (QLFS April-June pooled dataset, N=30,581)**

	Class 1	Class 2	Class 3
Total observations			
30581			
Predicted class membership	0.30	0.33	0.37
DEMOGRAPHIC INDICATORS			
Adult life stages based on age groups			
Emerging adults	0.0	70.1	0.7
Adults	72.3	29.9	62.8
Middle-life adults	27.7	0.0	36.5
Highest qualification obtained			
higher education or degree	4.9	7.2	45.5
GCE, A level, GCSE A-C	42.2	61.9	48.5
Below secondary qualification or no qualification	52.9	30.8	6.0
NS – SEC class			
Managerial and professional occupations	0.2	8.4	50.1
Intermediate occupations	6.0	14.7	29.4
Routine and manual occupations	47.8	50.3	17.7
Never worked or unemployed	46.0	26.6	2.7
Housing tenure			
Owner occupiers	9.9	4.5	73.0
Renting	90.1	95.5	27.0
Disability			
Has a disability	42.0	15.0	14.8
Does not have a disability	58.0	85.0	85.2
Ethnicity			
White	79.7	89.0	90.4
Non-white	20.3	11.0	9.6
FAMILY CHARACTERISTIC INDICATORS			
Early motherhood			
Yes	13.9	78.8	6.5
No	86.1	21.2	93.5
Marital status			
Single, never married	35.4	89.3	24.8
Previously married	64.6	10.7	75.2
Number of dependent children			
One or two dependent children	80.2	80.8	91.8
Three or more dependent children	19.8	19.2	8.2
Age of youngest dependent child⁶³			
Under five years old	14.1	70.5	13.8
Aged five or more	85.9	29.5	86.2

Class 1 lone mothers are women who are aged thirty or older, being mainly aged between thirty to forty-four years old (72.3%). Almost all lone mothers in this class have no more than

⁶³ The only values which are not statistically different between class 1 and class 3 are the ones on this indicator. As a result, the outbound lines in those cells are not displayed.

secondary or further educational qualifications (95.1%) and a large proportion have less than secondary qualifications (52.9%). Class 1 lone mothers are categorised mainly in routine and manual positions (47.8%) and long-term unemployed, never in employment or unable to be categorised (46%). Most class 1 lone mothers rent their homes (90.1%), almost half of them consider themselves to have a disability (42%) and a substantial minority are non-white (20.3%). Regarding their family characteristics, most of them did not become mothers until after age twenty-two years old (86.1%) and the majority were previously married (64.6%). Furthermore, the majority have just one or two children (80.2%) although an important minority (19.8%) have three or more children. Finally, the majority of class 1 lone mothers have their youngest children aged five or more (85.9%). Based on some of its main distinctive intersectional features, this sub-group is labelled as 'least formally educated, lower occupational classes' lone mothers.

Class 2 lone mothers are less than forty-five years old, gathering all lone mothers who are classified as emerging adults because they are aged twenty-nine years old or younger (70.1%), followed by women aged thirty to forty years old (29.9%). Even though class 2 lone mothers are somewhat similar to class 1 lone mothers regarding educational attainment patterns because most of them have no more than secondary or further educational qualification (92.7%), the majority (61.9%) have obtained secondary or further educational qualification as opposed to lower levels of education. Furthermore, class 2 lone mothers are similar to class 1 lone mothers concerning their social occupational classification patterns, having the modal category being routine and manual positions (50.3%). Almost all of them rent their homes (95.5%), consider themselves to not have a disability (85%) and they are mainly from the white ethnic group (89%). With respect to their family characteristics, they are quite different from class 1 lone mothers in almost all respects. Accordingly, class 2 lone mothers concentrate almost all lone mothers between the three classes who became mothers at the early age of twenty-two years old or younger, being 78.8% of women who experienced early motherhood in class 2. Most class 2 lone mothers have never been married (89.3%) and although most have one or two children (80.8%) a significant minority (19.2%) have three or more dependent children. Furthermore, the majority of class 2 lone mothers (70.5%) have at least one child under five years old. Contingent on the main distinctive intersectional features described above this class is labelled as 'young, never married' mothers.

Class 3 lone mothers are quite different from class 1 and class 2 lone mothers on almost all demographic intersectional categories. Accordingly, almost all have at least secondary or further educational qualifications (94%) and many of them have degree qualifications

(45.5%). Regarding their location on a social occupational classification most of them have managerial and professional professions (50.1%) followed by intermediate positions (29.4%). Additionally, most class 3 lone mothers are homeowners (73%). There are two demographic features that class 3 lone mothers have in common with 'young, single' mothers which are that almost all class 3 lone mothers do not consider themselves to have a disability (85.2%) and most of them are from a white ethnic group (90.4%). Furthermore, class 3 lone mothers have a similar feature concerning adult life stages based on age groups with lone mothers in class 1. They are also older women aged thirty years old or more (99.3%). Likewise, concerning their family characteristics, class 3 lone mothers share slightly parallel characteristics with class 1 lone mothers. They also did not become mothers until after the age of twenty-two years old (93.5%), most of them have been previously married (75.2%), the majority have just one or two children (91.8%) and their youngest children are typically above the age of five (86.2%). Determined by its unique intersectional characteristics, this class is labelled as 'middle-class, home owner' lone mothers.

Based on the identification and selection of these three sub-groups within lone mothers, it is expected that the context of economic recession and austerity will have affected them differently depending on the sub-group to which they belong⁶⁴. Furthermore, it is also critical to point that there is a clear cleavage between 'middle-class, home owner' lone mothers and the other two classes concerning their multiple positions within categories of inequality and social divisions, being 'young, never married' and 'least formally educated' lone mothers the sub-groups which gather most lone mothers located in more intersecting adverse features of multiple inequalities. Accordingly, due to this differentiated positioning of multiple disadvantages and difference, and their underlying causal mechanisms, it is expected that these two latent classes will be worst affected by the economic and policy measures from the last few years.

Consequently, given the characteristics of 'least formally educated, lower occupational classes' lone mothers it is anticipated that they as a sub-group, will be one of the worst affected by economic recession and austerity. Taking into account the implementation of more stringent neoliberal policy measures regarding the access to welfare entitlements, many of them will be pushed to enter into the labour market without considerations of underemployment or health problems which affect employment participation. Furthermore,

⁶⁴ It is important to mention that the same latent class analysis was carried out in each of the ten datasets separately and the best relative model selected in this study (three-class solution) was also found in each of them.

as a consequence of not having pre-school dependent children, there is a likelihood that some of them will migrate to other welfare entitlements such as out-of-paid work benefits which carry out more conditionality. Moreover, considering this group of lone mothers which includes a high percentage of them having a disability, it is also predicted that more 'least formally educated, lower occupational classes' lone mothers will increase their take up of disability related benefits as a result of not being able to access IS. Thus, causal mechanisms produced by being multiple positioned at the intersections of lower educational attainment alongside lower occupational social classes, disability and age of their children will affect adversely 'least formally educated, lower occupational classes' lone mothers concerning paid employment and welfare take up outcomes during the times of economic recession and government austerity. The second sub-group expected to be worst affected by the austerity policies and economic recession is the 'young, never married' mothers one. As with the previous latent class, there is a likelihood that some of them will be pushed into paid employment without considerations of low wages or insufficient working hours, which are identified as characteristics of being located in lower occupational social classes. Furthermore, there is also a likelihood that some 'young, never married' mothers lose their IS entitlement as a result of the age of the children threshold changes to access it. Some of them then are expected to migrate to more conditional welfare entitlements such as the unemployment related ones. Both of these sub-groups also are expected to be affected by housing welfare entitlements as both are identified as renters. Concurrently, 'middle-class, home-owner' lone mothers seem to be the sub-group which gathers more features of 'privilege' and less experiences of disadvantage to the effects of the context of economic recession and austerity when compared with the other two sub-groups. By concurrently exploring the ten structural categories of social division then, some causal mechanisms are elucidated which explain certain paid employment and welfare outcomes.

Thus, based on the selected latent class model and the distinctive multiple positionality of the resulting sub-groups, the uneven effects of the economic recession and austerity can be explored. Accordingly, the following section explores the different changes concerning paid employment patterns for the three sub-groups of lone mothers.

5.3. LONE MOTHERS AND PAID EMPLOYMENT IN TIMES OF ECONOMIC RECESSION AND AUSTERITY

Drawing on the typology of three sub-groups of lone mothers constructed in the previous section, I explore trends over time in the paid employment of the different sub-groups of lone

mothers, covering the period 2005 to 2014 to identify trends prior to and following the economic recession which began in 2008⁶⁵. To evaluate if any change between two point estimates has been statistically significant, two procedures are used: the corroboration that the confidence intervals⁶⁶ do not overlap between those two points and also the confirmation that the sum between two points is greater or equal to the sum of the magnitude of the intervals. The paid employment characteristics explored in this section are economic activity, underemployment, employment type (public and private sector), employment income and how health problems are affecting the participation of lone mothers in the labour market.

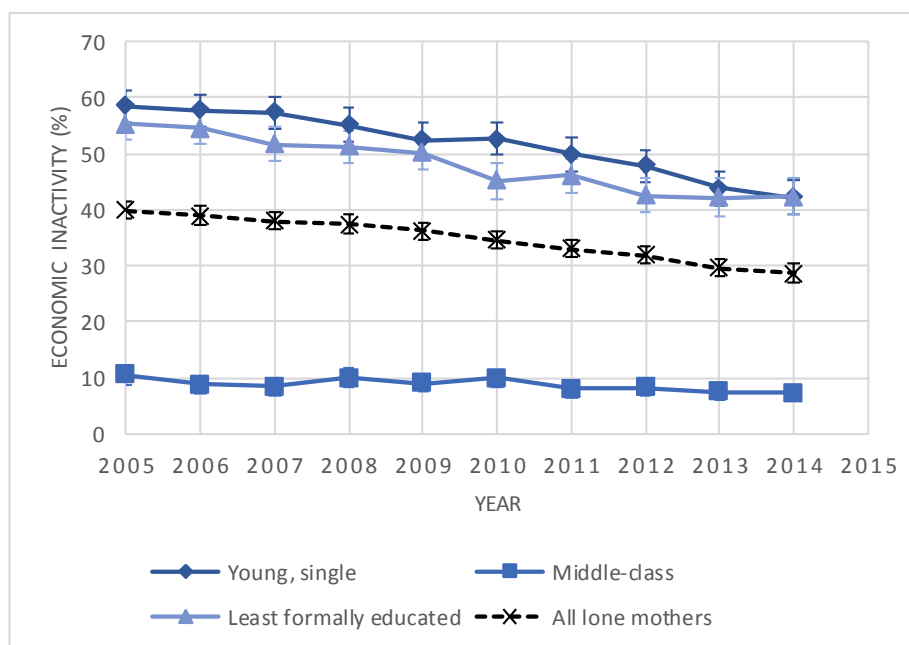
Changes in economic activity are understood not only as shifts of lone mothers participating in the labour market; it also refers to how lone mothers are currently categorised; both ultimately understood as encompassed within the policy and economic context of austerity⁶⁷. Accordingly, following the implementation of the LPO programme, the percentage of UK lone mothers who identified themselves as not actively seeking work has been decreasing steadily as can be seen in Figure 5.5: from 39.5% (± 1.6) in 2005 to 28.7% (± 1.7) in 2014. All the three sub-groups show statistically significant decreases. The two clusters of lone mothers with the highest rates of inactivity show the biggest decreases since 2005: the 'least, formally educated' lone mothers display a decrease from 55.4% (± 3) to 42.4% (± 3.3) in 2014 and 'young, single' mothers show a decrease from 58.5% (± 2.8) to 42.1% (± 3.1) in 2014. This trend pinpoints how the implementation of this government policy since 2008 has promoted the main role of lone mothers as 'worker-mothers' (Rafferty and Wiggan, 2016), and thus it has achieved the implementation of harder workfare policies aimed to strengthen welfare austerity.

⁶⁵ The same datasets used to construct the typology have been explored to identify trends on paid employment and welfare take up.

⁶⁶ Stated at the 95% confidence level.

⁶⁷ This aspect was identified in Chapter 1 when conveying the policy setting of this thesis (e.g. lone mothers understood primarily as workers or mothers).

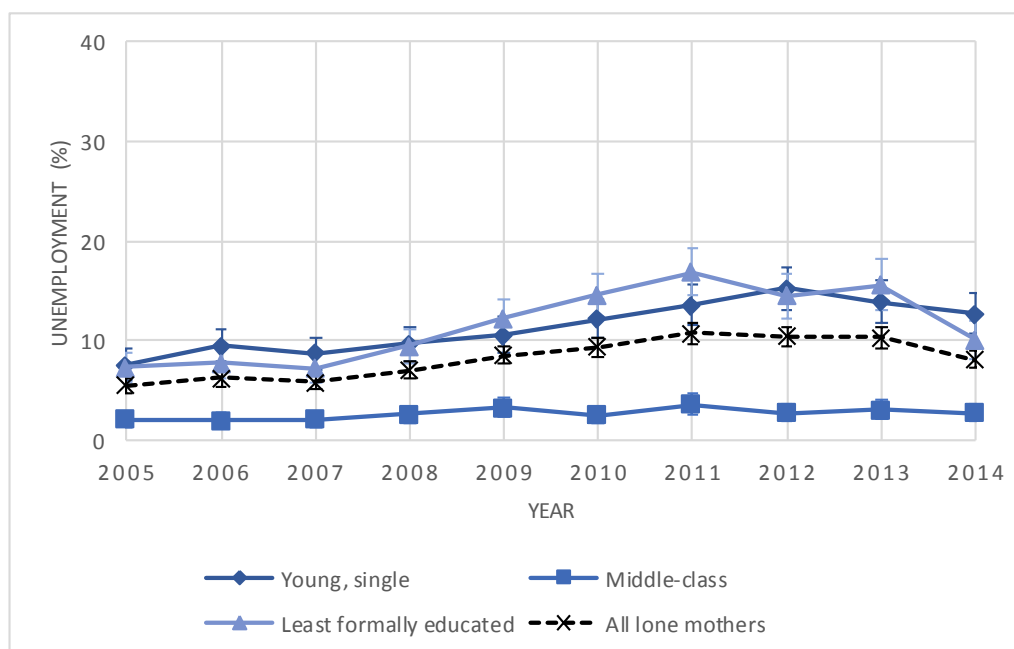
Figure 5.5: Lone mothers who are not actively seeking work⁶⁸ depending on class membership



Following the statistical trend shown in Figure 5.5, it is expected that lone mothers who are not participating in the labour market will identify themselves as unemployed instead of being identified as economically inactive. Correspondingly, Figure 5.6 shows the incremental pattern of lone mothers being unemployed from 2005 until 2013: from 5.5% (± 0.7) to 10.3% (± 1). Importantly, this increase in the self-identifying of lone mothers as unemployed is only statistically significant in 'least formally educated' lone mothers group (an increase from 7.3% ± 1.5 to 15.6% ± 2.6) and in the 'young, single' mothers group (an increase from 7.5% ± 1.6 to 13.9% ± 2.1) with no significant change for 'middle-class' lone mothers. This trend seems to change in 2014, showing a statistically significant decrease of 2.2 percentage points (± 0.9) of all lone mothers identified as an unemployed. Nevertheless, this decrease is only shown as statistically significant for 'least formally educated' lone mothers, exhibiting a decrease in unemployment from 15.6% ± 2.56 to 10% ± 2 in the last year explored. It is very likely that these last findings are the result of more stringent workfare conditionality and sanctions imposed to lone mothers when having to take up paid employment due to migrating from IS to JSA or ESA as part of the LPO.

⁶⁸ Includes respondents who are students, looking after the family and home, have health-related problems, retired and respondents who do not need/want a job.

Figure 5.6 Lone mothers who are classified as unemployed depending on class membership

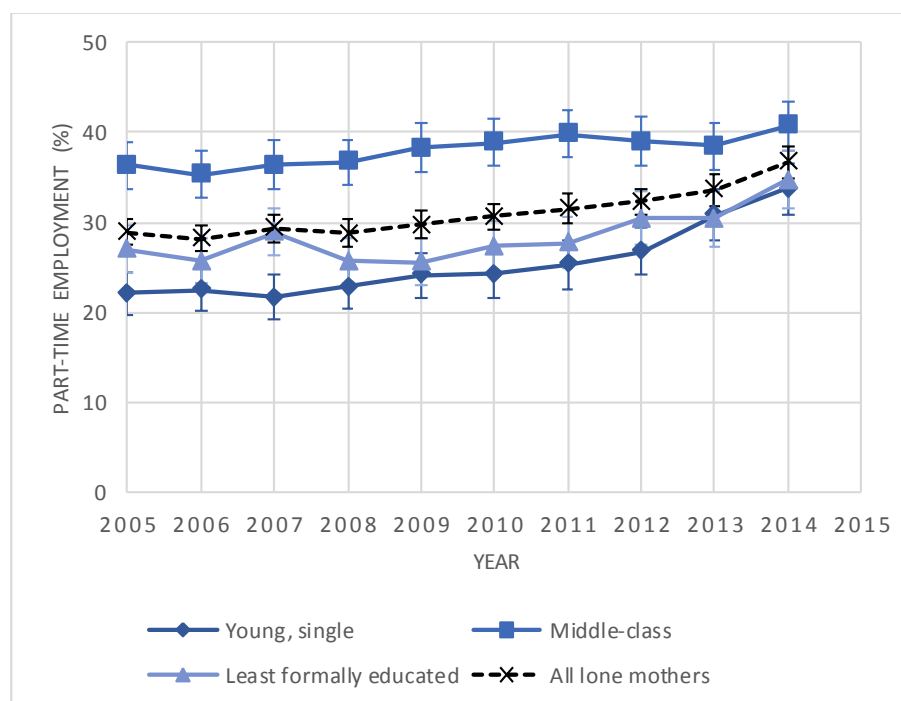


So if there is a decrease in lone mothers identified as economically inactive and increasing numbers identifying as unemployed, it is expected that some lone mothers will be increasingly participating in the labour market in some capacity. Consequently, one of the general changes in lone mothers with dependent children as a whole is concerning to an increase in part-time paid employment. Furthermore, this change is consistent with the most recent evidence regarding the increase of lone mothers participating in the labour market. Correspondingly, there is a statistically significant increase in lone mothers taking up part-time paid employment since 2005: from 28.9% (± 1.5) in 2005 to 36.7% (± 1.8) in 2014 (see Figure 5.7). Nevertheless, this increase seems to affect differently to the three sub-groups of lone mothers. Whereas for 'middle-class' lone mothers there is not a statistically significant change since 2005, for the 'least formally educated' lone mothers there is a statistically increase from 27% (± 2.6) in 2005 to 34.7% (± 3.3) in 2014 and for 'young, single' mothers there is a statistically significant increase from 22.1% (± 2.4) to 33.7% (± 2.8) in 2014. Therefore, it could be argued that the focus of workfare reform policies to insert lone mothers into paid employment has achieved its main goal. Importantly to consider though, is that this increase in part-time paid employment rates was a phenomenon already happening previously during the New Labour governments as a result of WTW policies, such as the NDLP, and more generous TC⁶⁹ alongside better economic conditions for secure

⁶⁹ The key policies implemented to promote paid employment on lone mothers during the New Labour governments are exhibited in Table 1.1 (Chapter 1).

employment prior the onset of the financial crisis. Furthermore, it is important to keep in mind that lone mothers in those two sub-groups, who are increasing their participation in the labour market, belong to occupational social classes which tend to be characterised by being low paid in conjunction and with insecure working conditions. This aspect was already identified by Grimshaw and Rubery (2012) when referring to the New Labour policies aimed to incentivise out-of-work adults to take up low-wage jobs. Additionally, as it has been argued in Chapter 3, these neoliberal workfare policies are pushing lone mothers to insecure jobs and perpetuating their precarious lives.

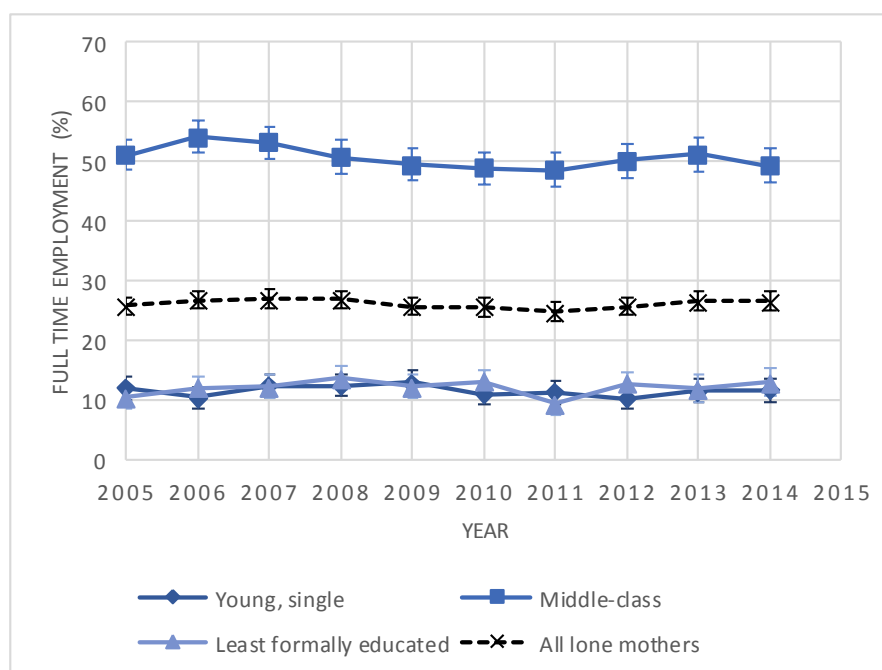
Figure 5.7: **Lone mothers who are on part-time paid employment depending on class membership**



Finally, focusing on trends in economic activity, lone mothers as a whole have not experienced any substantial change in regard to participating in paid employment on a full-time basis. Figure 5.8 shows around 25% of them consistently participating in full-time paid jobs. Nevertheless, it is important to identify which types of lone mothers participate in this pattern of paid employment. Around 50% of 'middle-class' lone mothers engage in paid employment on full-time basis whereas the other two groups of lone mothers have only around 10% of lone mothers participating in this form of paid employment as shown in figure 5.8. It is argued then that as many 'middle-class' lone mothers are located in multiple positions of privilege, they are less affected by paid work changes as a result of

experiencing a steadier full-time paid work pattern during the years of economic recession and austerity.

Figure 5.8: Lone mothers who are on full-time paid employment depending on class membership



Focusing on other possible labour market effects of the context of economic crisis and austerity, underemployment is explored. Accordingly, underemployment is identified based on the two following questions found in the QLFS: lone mothers who want to work longer hours in their current paid job and lone mothers who are in paid employment on part-time basis because they could not find a full-time job. Accordingly, Figure 5.9 shows a statistically significant increase in lone mothers who would like to work more hours in their current paid employment (from 14.4% ± 1.7 in 2005 to 19.6% ± 1.8 in 2014). Nonetheless, this increase is differentiated between the three sub-groups of lone mothers and it is only statistically significant for 'young, single' mothers and 'older, least formally educated' lone mothers from 2005 to 2014 (from 15.3% ± 3.9 to 24% ± 4.2 and from 20.2% ± 4 to 26.4%± 4.5 respectively). With regard to the other variable which identifies changes in underemployment, Figure 5.9 shows lone mothers as a whole experiencing a statistically significant increase in mentioning the unavailability of full-time paid jobs as the reason for working on part-time basis, displaying an increase from 5.5% (±1.3) in 2005 to 13.6% (±4.2) in 2014. Nevertheless, as it is expected, this increase is differentiated by sub-groups of lone

mothers. Accordingly, the highest significant increase of lone mothers involuntarily participating in the labour market on part-time basis due to the lack of full-time paid jobs is for 'older, least formally educated' lone mothers with 6.4% (± 2.8) in 2005 compared to 18.6% (± 4.2) in 2014. Furthermore, 'middle-class' lone mothers have also shown a significant increase from 4.9% (± 1.9) in 2005 to 12.4% (± 3). Consequently, these changes expose that the growth of underemployment in times of austerity is most adversely affecting lone mothers in the 'older, least formally educated' sub-group.

Figure 5.9: Lone mothers who would like to work longer hours depending on class membership (N= lone mothers who are in paid employment and not looking for another job)

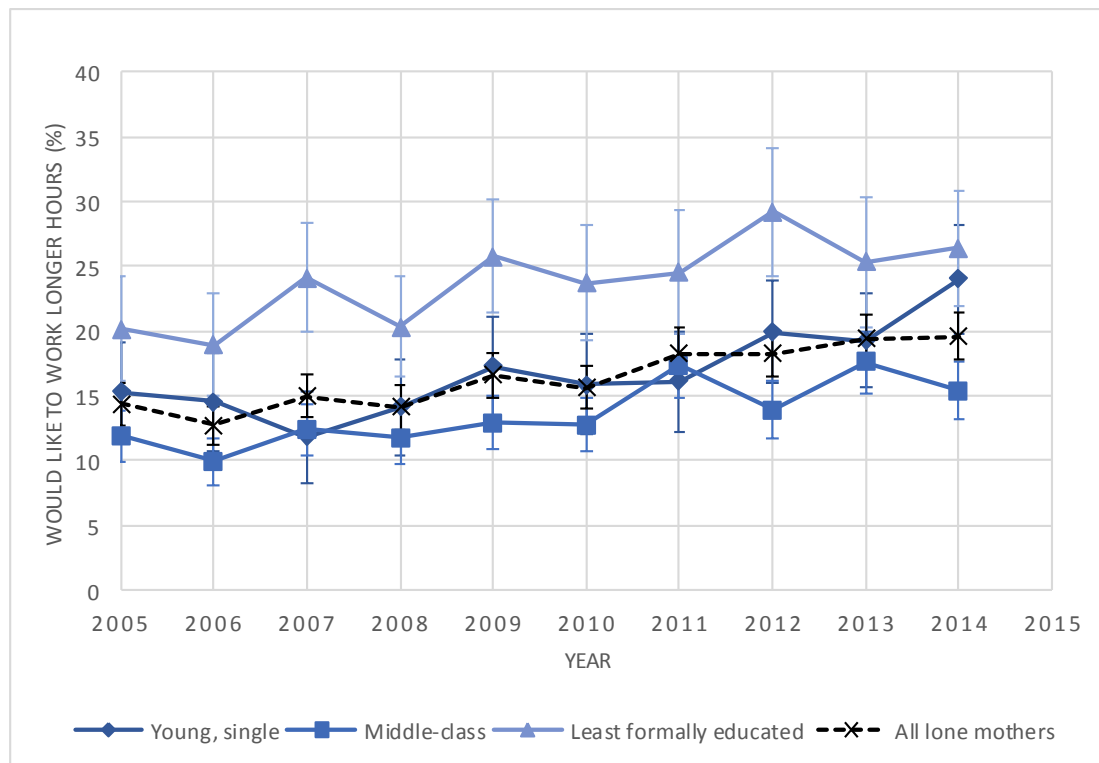
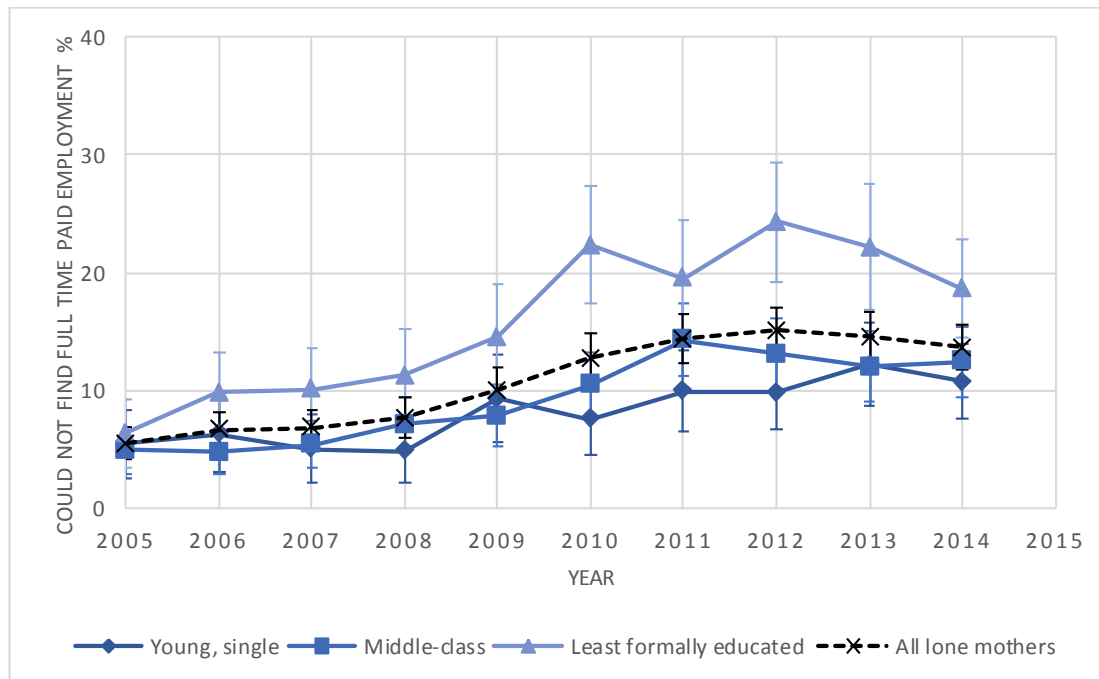


Figure 5.10: Reason for part-time employment⁷⁰: 'could not find full time paid employment' depending on class membership (N= lone mothers in paid employment on part time basis)



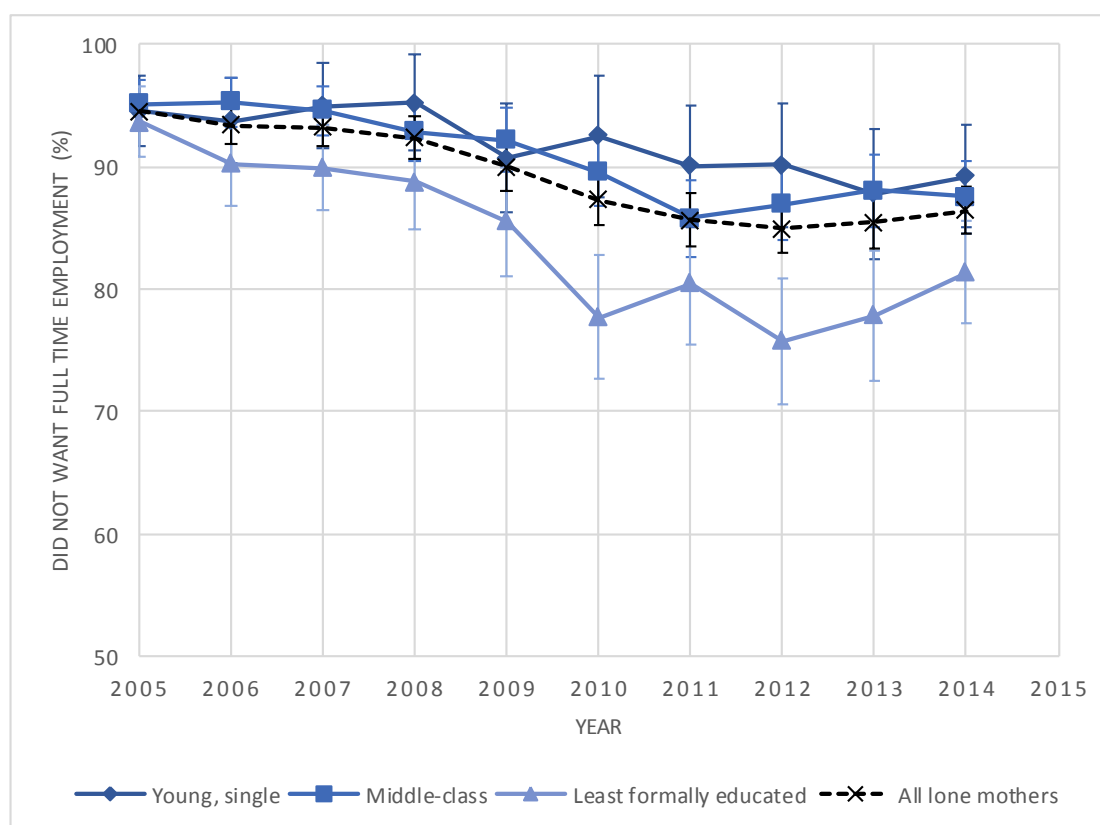
Continuing with exploring the reasons of participating in the labour market on part-time basis, it is important to notice that the main justification provided by lone mothers is not wanting a full-time paid employment. This reason is mostly associated with caring work commitments⁷¹. Nevertheless, as shown in Figure 5.11; there is a statistically significant decrease in lone mothers mentioning that the reason for taking up part-time jobs is due to not wanting full-time ones (from 94.5% \pm 1.3 in 2005 to 86.4% \pm 1.9 in 2014). Furthermore, when exploring the three sub-groups, the biggest statistically significant decrease in mentioning not wanting to be in full time employment is shown by 'older, least formally educated' lone mothers with 93.6% (\pm 2.8) in 2005 compared to 81.4% (\pm 4.2) in 2014. The other sub-group which also presents a significant statistically decrease is 'middle class' lone mothers with 95.5% (\pm 1.9) in 2005 compared to 87.6% (\pm 3) in 2014. This decrease is directly related with part-timers not able to find a full-time job and it can be interpreted as

⁷⁰ The two main reasons for part-time paid employment in this paper includes the two options explored ('could not find a full time paid job' and 'did not want a full time employment'). The other two reasons cover less than 5% in each year explored (being a student, being ill or disabled).

⁷¹ The reasons given for not wanting a full-time paid work when choosing to work on part-time are mentioned in a quarter-specific question. The main responses are wanting to spend more time with family, domestic commitments prevent full-time paid employment and insufficient childcare facilities. Unfortunately, this question is based on two thirds of the sample which results in the difficulty to explore it over time.

lone mothers taking decisions around paid employment away from their caring commitments ('ethics of care') and fitting closer to the economic view of the 'adult-worker' model when making decisions around paid work. Nevertheless, it is still important to pinpoint that the vast majority of lone mothers still relate their decisions around taking paid employment based on the gendered moral rationality of their role as mothers (Duncan and Edwards, 1999).

Figure 5.11: Reason for part-time employment: 'did not want find full time paid employment' depending on class membership (N= lone mothers in paid employment on part time basis)



Two characteristics to explore which are closely linked are the usual working hours and employment income. As shown in Figure 5.12, there is no perceptible change in the usual hours worked by lone mothers over time. Nevertheless, it is important to identify that around 50% of 'middle-class' lone mothers work in full-time paid jobs characterised by working over thirty hours per week, which contrasts with the approximately twenty-five working hours which 'young, single' and 'least formally educated' lone mothers usually do because many typically work on part-time basis. Consequently, it is expected that these differences on working hours patterns would create a differentiated distribution on income based solely on paid employment. Furthermore, this distinction might also be clarified by taking into account

the different social occupational classes in which the three sub-groups of lone mothers are located and how those evidently define their employment income. Thus, Figure 5.13 shows the difference in weekly real earnings⁷² between the three sub-groups of lone mothers, locating 'middle-class' lone mothers above the median real pay of all lone mothers, and 'young, never married' and 'least formally educated' lone mothers situated below the average earnings respectively. When focusing on exploring the trend in the years characterised by economic recession and austerity, there has been a statistically significant decrease in the median real earnings of all lone mothers from £243 (±10.4) in 2005 to £210 (±9.8) in 2014. However, this statistical decrease is only reflected in 'young, never married' mothers with a pre-recession weekly median real pay of £162 (±17.5) in 2005 compared to a pay of £132 (±11.3) in 2014. Three main ideas are derived by these results. Firstly, 'young, single' mothers have been the worst affected in regard to the real value of their employment income which consequently locate them in the worst position as a group to be able to cope with the demands of the rising cost of living experienced since the outset of the economic recession in 2008. Secondly, even though there are not statistically significant decreases in the median real weekly incomes of 'least formally educated' lone mothers, their median real income (£126 ±19.5 in 2014) is still below the median income of all lone mothers and it is very similar to the amount of 'young, never married' mothers. Furthermore, even though 'middle-class' lone mothers have not experienced statistically significant decreases in their real wages; their median real income is much lower than the median weekly gross earnings for all employees (£418) and for all female employees (£330) in 2014; figures that are still below inflation levels⁷³. Therefore, in real terms it seems that the three sub-groups have been badly affected by the economic recession when considering solely their gross employment income. These findings then identify the inability of all lone mothers to obtain a living/sustainable income based exclusively on their earnings which clearly challenges the idea that working is the best route out of poverty.

⁷² The real median income was calculated using the Consumer Price Indices (CPI) from the Office for National Statistics (2015). The following formula was employed: Real Income = (Nominal Income/CPI) *100. The CPI figures employed are the Quarter April – June CPI figures found in the ONS related to each year explored.

⁷³ In 2014 the median gross earnings for full-time employees was £518 compared to £161 for part-time employees. Furthermore, the median gross earnings for female full-time employees was £462 and for female part-time employees was £166. The trend of the decrease on the inflation-adjusted earnings has been continuous since 2008 as shown in Figure 1.3 (Chapter 1), being the largest decrease between 2010 and 2011 which it is also shown in figure 5.13. The appropriate analysis of these data of employment incomes can be found in "Annual Survey of Hours and Earnings, 2014 Provisional Results" (ONS, 2014).

Figure 5.12: Usual weekly working hours⁷⁴ depending on class membership

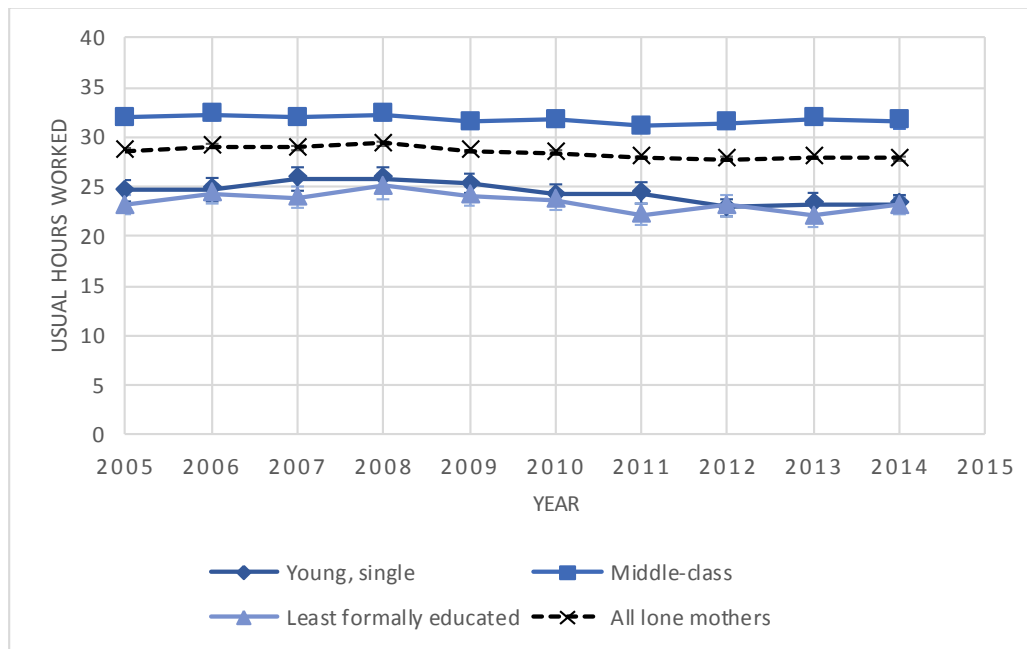
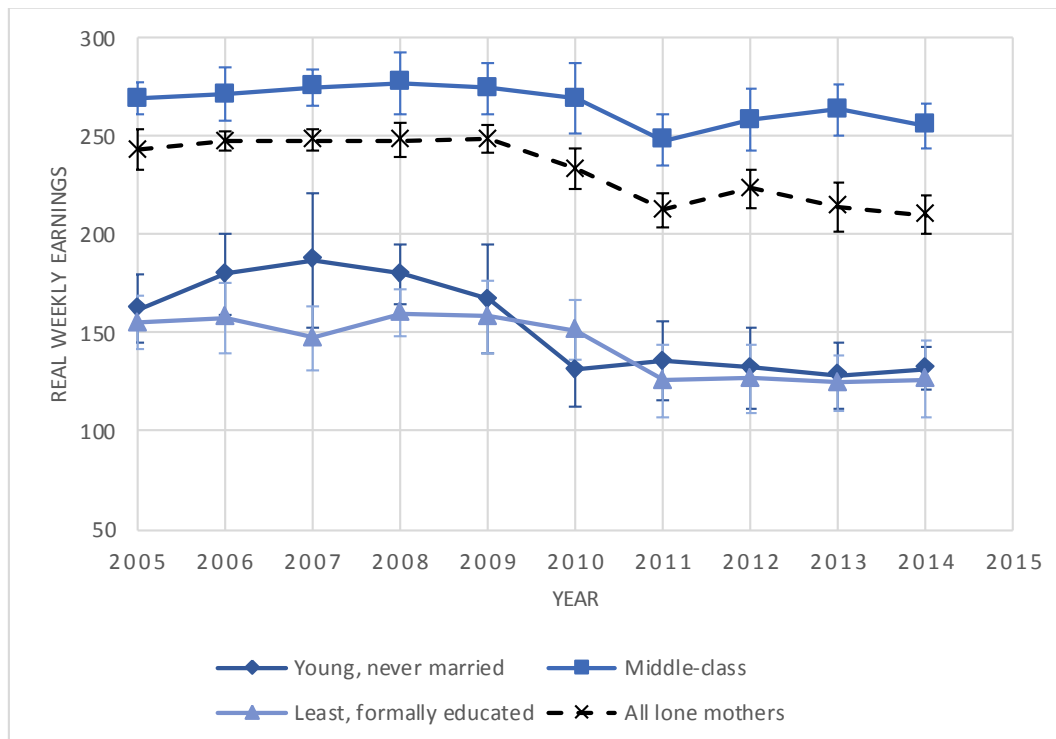


Figure 5.13⁷⁵: Weekly median real earnings depending on class membership

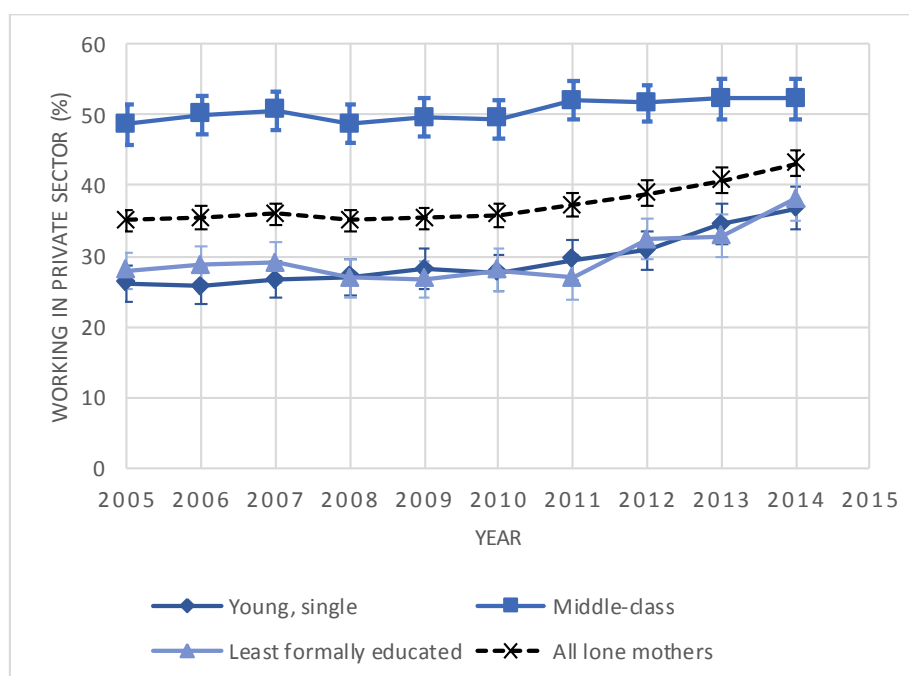


⁷⁴ Includes only main job. The % of lone mothers having a second job is no more than 3% in all datasets explored.

⁷⁵ Unweighted gross earnings data is used. The subsample for this question in each year ranges from 44% to 46% of the total sample of lone mothers. Lone mothers who participate in paid employment during the years explored ranges from 54 to 63%.

Related to the increase in the participation in the labour market on part-time basis, Figure 5.14 shows an increase in all lone mothers with dependent children working in the private sector (from 35% ± 1.6 in 2005 to 43.1% ± 1.7). The increase in working in the private sector is statistically significant in 'older, least formally educated' lone mothers (from 27.9% ± 2.6 in 2005 to 38.1% ± 3.3 in 2014) and in 'young, single' mothers (from 26.1% ± 2.5 in 2005 to 36.8% ± 3 in 2014). These results are not a surprise as those two groups are the ones which have experienced an increase in the take up of paid employment in the last few years. There has not been any change concerning working in the public sector. Consequently, the labour demand side has been fundamentally from the private sector which is known as following more flexible labour market principles. Since the last neoliberal decades have been characterised by the increase of more flexibility, there is a high likelihood that these jobs are characterised by being low-paid and insecure.

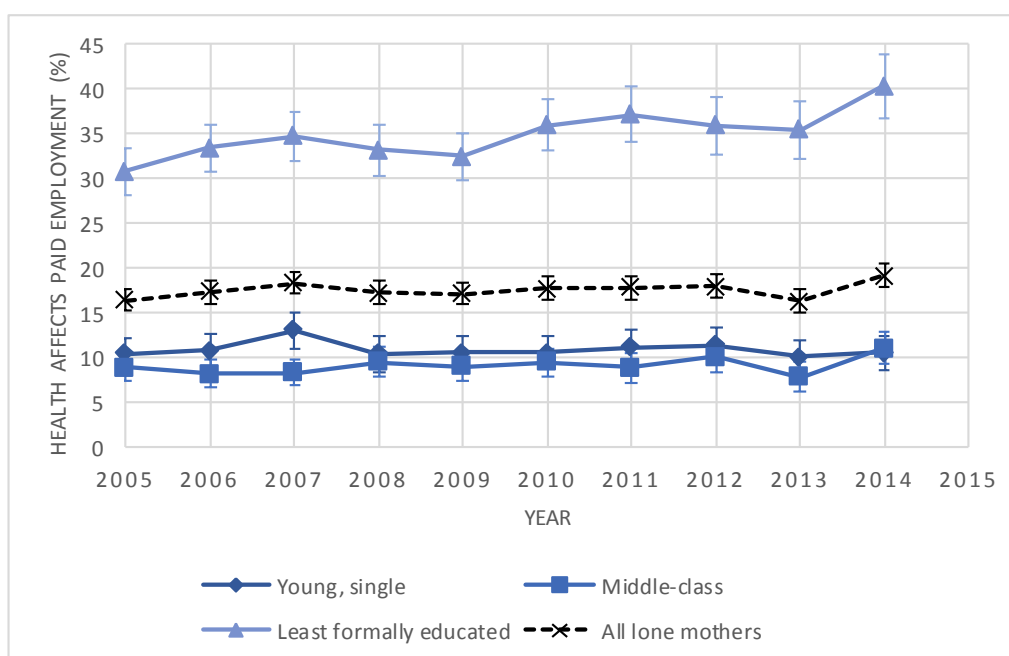
Figure 5.14: **Lone mothers who work in the private sector depending on class membership**



Finally, the last paid employment feature to explore quantitatively concerns with the relationship between health problems and the possibility that they can affect the ability to engage in paid employment. As it is expected, Figure 5.15 displays how 'older, least formally educated' lone mothers represent the highest percentage of lone mothers who mention that their health problems affect the kind of paid employment in which they are able to participate. Moreover, only 'older, least formally educated' lone mothers show a statistically significant increase in mentioning that their health problem affects the kind of paid

employment they can do (from 30.8% ± 2.7 in 2005 to 40.3% ± 3.5 in 2014). These results not only show what has already been analysed when evaluating health problems as part of factors which may inhibit the taking up paid jobs, but it also identifies that the last few years characterised by economic recession and austerity have caused increases in number of lone mothers from the 'least formally educated' group to mention that poor health affects the kind of employment they can do.

Figure 5.15: **Health problem affects the kind of paid employment depending on class membership**



The findings around paid employment displayed in this section identify how the 'least, formally educated, lower occupational classes' and 'young, never married' mothers have been experiencing more shifts in their economic activity. Fewer lone mothers located in those two sub-groups consider themselves as economic inactive and more of them are unemployed over time. Concurrently, there are more lone mothers in these two sub-groups participating in the labour market on part-time basis during the years explored with no change in participating in full-time employment. Importantly, the increase in part-time employment go hand in hand with the differentiated rise of underemployment across types of lone mothers. Thus, more 'least formally educated' lone mothers mention wanting to work longer hours and there are also more lone mothers within this group mentioning that they work on part-time basis because they could not find full-time jobs. In the case of the other two groups, there are more 'young, never married' mothers who would like to work longer

hours in their current job and there are more 'middle-class' lone mothers who work on part-time basis because they could not find a full-time job.

Despite more 'least, formally educated' and 'young, never married' lone mothers participating in paid employment, the findings show that the levels of their real earnings remain below the median employment income of all lone mothers. Furthermore, the three sub-groups have earnings much lower than the median weekly employment income of the UK population and the female population in 2014. Finally, other characteristic related with paid employment which indicate a differentiated change during the years explored is the increase of more 'least, formally educated' lone mothers mentioning that health problems affect the kind of paid employment they do or can do.

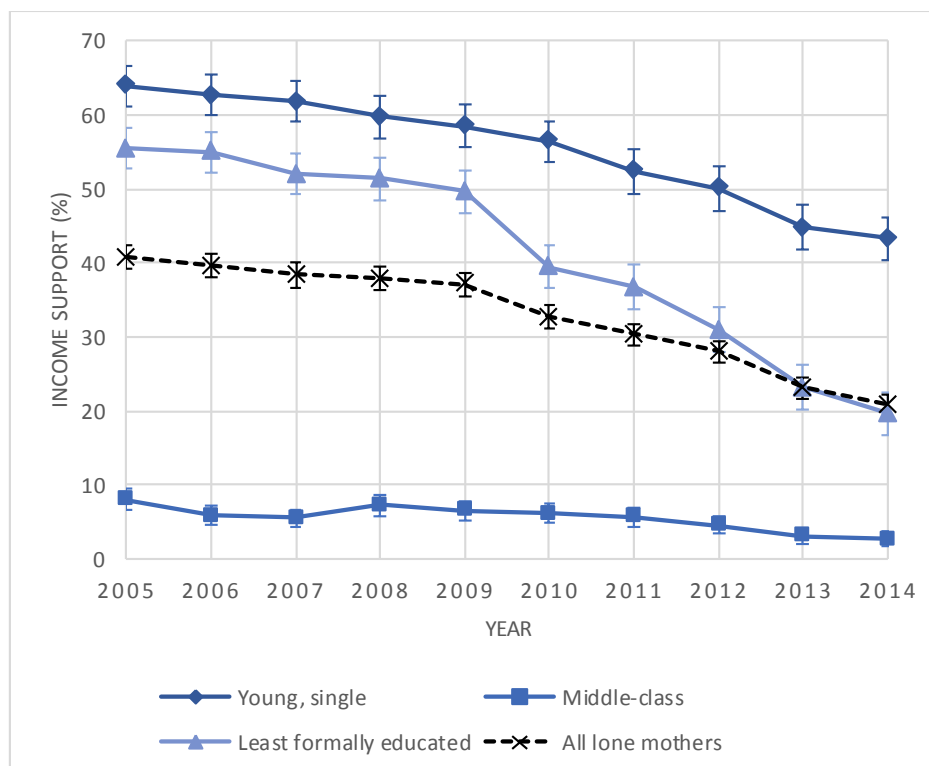
Even though there are more lone mothers engaging in (part-time) jobs over time, which has been the main workfare policy aim of the two previous governments; paid work is also characterised by the increase of underemployment and employment insecurity over time. This confirms the argument in Chapter 3, which exhibited the hegemony of the neoliberal principles dominating the labour market (flexibilisation, insecurity and precarious jobs). These changes, alongside an economic context characterised by the rising costs of living and the austerity measures implemented by the coalition government; have not moved lone mothers out of poverty by 'making work pay'. On the contrary, the findings shown above identify that some sub-groups of lone mothers are facing deeper financial struggles than others despite the increase on numbers in their labour market participation. Thus, reservation should be taken regarding the success of increasing the take-up of paid jobs by lone mothers if they are not improving their financial circumstances and the quality of their lives.

5.4. LONE MOTHERS AND WELFARE ENTITLEMENTS IN TIMES OF ECONOMIC RECESSION AND AUSTERITY

The most evident change regarding welfare entitlements has to do with claiming IS due to the LPO. Since 2008, the LPO aimed to stop the entitlement to IS for lone mothers with older dependent children in order to encourage lone mothers to take up paid employment. Currently only lone mothers with dependent children aged five or younger can qualify to claim IS and these changes are shown in figure 5.16. Accordingly, there has been a decrease of around a half of lone mothers (from 40.8% ± 1.6 in 2005 to 20.9% ± 1.4 in 2014) claiming income support since 2005, and the worst affected sub-group has been 'older, least

formally educated' lone mothers with a decrease of around two thirds (from 55.5% \pm 2.9 in 2005 to 19.6% \pm 2.6 in 2014). The second group worst affected is 'young, single' lone mothers with around a one third decrease (from 63.9% \pm 2.8 in 2005 to 43.3% \pm 2.9 in 2014). As expected, the least affected by this policy change is 'middle-class' lone mothers with a decrease from 8% (\pm 1.5) in 2005 to 2.8% (\pm 0.9) in 2014 concerning claiming IS.

Figure 5.16: Lone mothers claiming income support depending on class membership

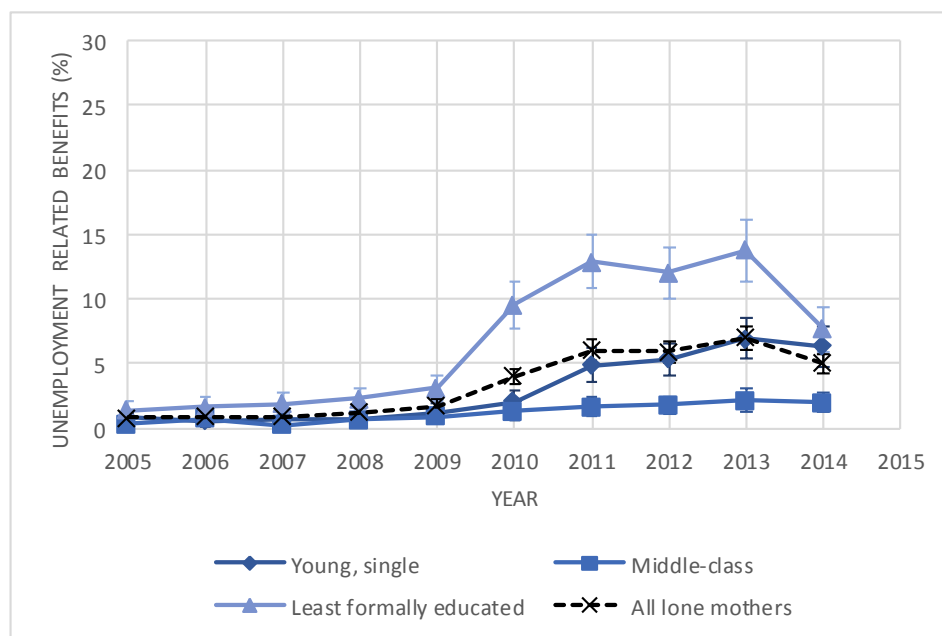


As a result of the decrease on the number of lone mothers claiming IS, evidence has been produced which identifies how many of them have migrated to other out-of-work benefits such as JSA and ESA⁷⁶. Accordingly, Figure 5.17 shows more lone mothers as a whole claiming unemployment related benefits, from 0.8% (\pm 0.3) in 2005 to 7% (\pm 0.9) in 2013. Nevertheless, the last year explored shows a shift in this trend, depicting a statistically significant decrease from 7% (\pm 0.9) to 5% (\pm 0.8) in all lone mothers. This could be interpreted as part of the early effects of the new regimes of sanctions and the more stringent conditionality in the entitlement of the JSA benefit implemented by the Coalition government. Furthermore, when exploring these changes in each class, 'least formally educated' lone mothers seem to experience these changes more dramatically. Thus, more

⁷⁶ For more information about the evaluation of the LPO: Avram, *et al.* (2013).

'least formally educated' lone mothers have been claiming unemployment related benefits since 2005 until 2013: from 1.4% (± 0.7) to 13.8% (± 2.4) respectively. However, the last year explored shows less 'least formally educated' lone mothers accessing this benefit identifying only 7.6% (± 1.8) of claimants in 2014, a big statistically significant decrease since the previous year. The second sub-group most impacted by these changes is 'young, single' lone mothers with an increase in the number of claimants from 0.8% (± 0.5) in 2005 to 6.9% (± 1.6) in 2013. Furthermore, this type of lone mother does not show any significant decrease in claimants in the last year explored. Finally, 'middle-class' lone mothers show a very slight increase on claimants from 0.3% (± 0.3) in 2005 to 2.1% (± 0.9) 2013. What these results portray are not only a differentiated impact on how lone mothers are experiencing moving to a more conditional means-tested benefits, but it also shows which group is likely to be worst affected by the ongoing changes in working related benefit entitlements. Thus, this evidence follows not only the recent results on how adversely lone mothers are being impacted by the workfare sanctions regime when compared with other claimants⁷⁷, but it also depicts how lone mothers already located in many positions of disadvantages will bear the brunt of the austerity neoliberal measures which as Gingrich (2008) pinpoints is perpetuating the precarious lives of lone mothers.

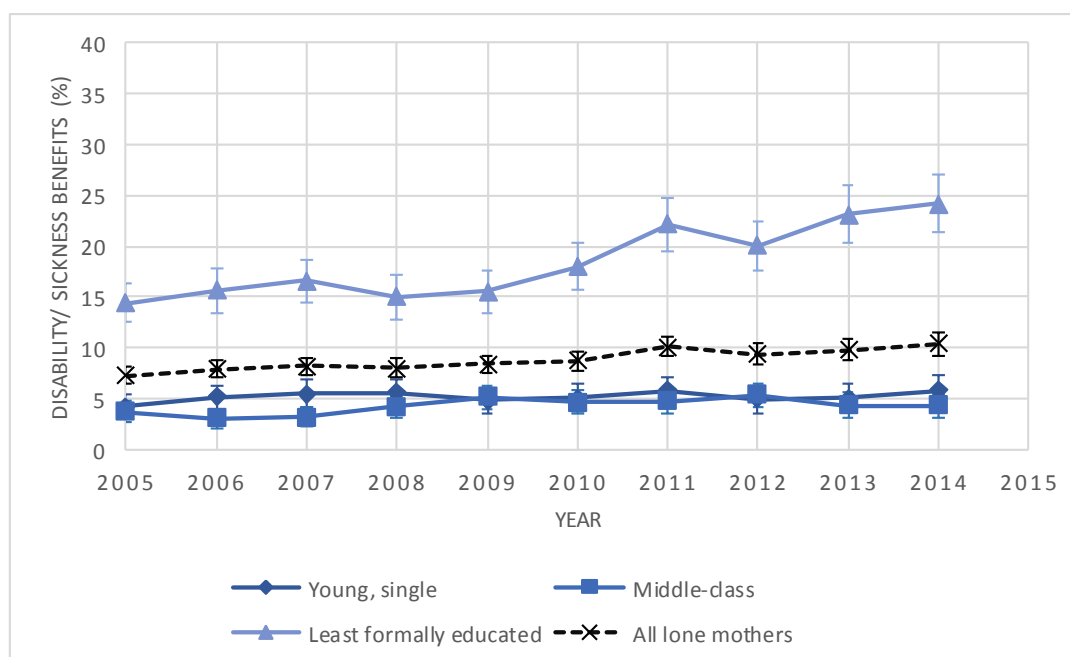
Figure 5.17: **Lone mothers claiming unemployment related benefits depending on class membership**



⁷⁷ Recent data is shown in Gingerbread (2014).

Concerning sickness or disability benefits, these include the following: Incapacity Benefits, Employment Support Allowance and Disability Living Allowance. When exploring lone mothers claiming sickness or disability benefits as shown in Figure 5.18, a general statistical increase of claimants from 7.3% (± 0.9) in 2005 to 10.4% (± 1.1) in 2014 is shown. Nevertheless, this increase is only for 'older, least formally educated' lone mothers with a statistically increase from 14.4% (± 2) in 2005 to 24.2% (± 2.9) in 2014. This increase may reflect not only the impossibility of some lone mothers in this group accessing IS and thus moving to sickness or disability benefits, but it could also be related to more of them mentioning that health problems affect the kind of paid employment they do or can do (which it was explored in the previous section of this chapter).

Figure 5.18: Lone mothers claiming sick/disability benefits depending on class membership

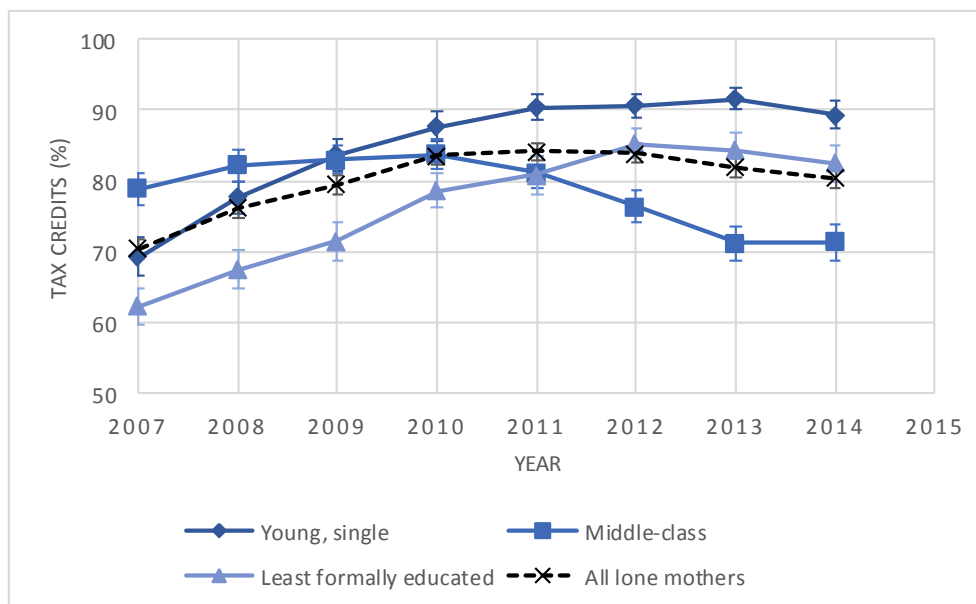


Related to benefits associated with TC, that is the child tax credit and the working tax credit; there is a statistically significant increase in the number of lone mothers who claim them in some of the years explored as depicted in Figure 5.19⁷⁸. Accordingly, in 2007 there were 70.4% (± 1.4) of lone mothers claiming tax credits compared to 84.2% (± 1.3) in 2011. This increase is associated with the New Labour government policies which aimed to implement TC as ways to support families with children and also to tackle child poverty. Nevertheless, this trend has changed since 2011 when the Coalition government implemented changes in

⁷⁸ The years explored in regard to claimants of tax credits are from 2007 to 2014 due to lack of appropriate available data in 2005 and 2006 in the QLFS datasets explored.

the TC system, particularly concerning limiting the eligibility of these benefits to higher earners. Consequently, there has been a statistically significant decrease in UK lone mothers claiming tax credits: from 84% (± 1.2) in 2011 to 80% (± 1.3) in 2014. Nonetheless, this decrease is only present in 'middle-class' lone mothers. This is likely the result of losing their tax credit entitlements due to a few of them being higher earners. Accordingly, there is a decrease in TC claimants from 81.2% (± 2.3) in 2011 to 71.3% (± 2.6) in 2014 in 'middle-class' lone mothers. Conversely, lone mothers in the other two sub-groups have experienced an increase in the number of tax credit claimants. Furthermore, for 'young, single' mothers there has been an increase from 69.2% (± 2.7) in 2007 to 89.3% (± 1.9) in 2014 and for 'older, least formally educated' lone mothers there has been also an increase from 62.2% (± 2.7) in 2007 to 82.5% (± 2.6) in 2014. Most of this increase in the number of claimants for these two sub-groups are mainly experienced prior the implementation of changes of the tax credit system by the Coalition government.

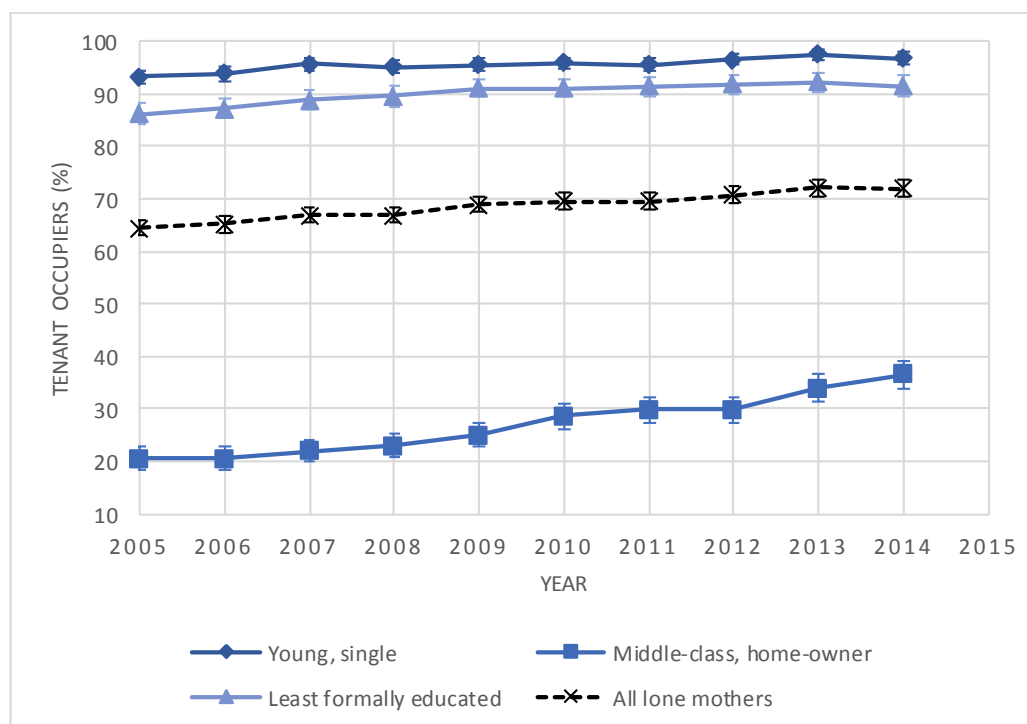
Figure 5.19: Lone mothers claiming tax credits depending on class membership



Related with the last welfare entitlement explored, it is the impact of lone mothers losing their ability to own their households since the outset of the latest economic crisis. As displayed in Figure 5.20 there is a general statistically significant increase in the number of lone mothers renting their accommodation. This change has been more acute for 'middle-class, home-owner' lone mothers with an increase in the number of lone mothers renting from 20.6% (± 2.2) to 36.6% (± 2.7) in the years explored. This change seems to respond to

the context of austerity and economic recession and it can also be related with changes of some lone mothers within this sub-group claiming housing related benefits.

Figure 5.20: Lone mothers who are tenant-occupiers depending on class membership

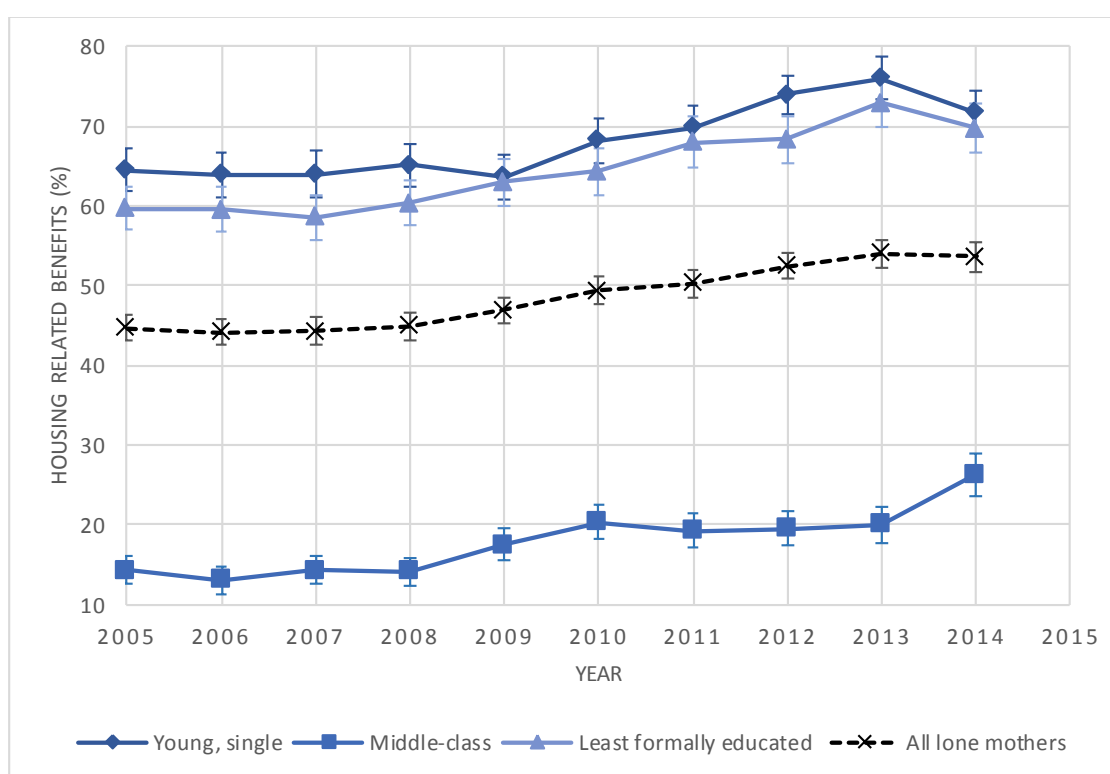


Exploring housing related benefits within the context of austerity and economic recession, Figure 5.21 reveals the rise in housing related benefits claimants by the type of lone mothers since 2005. This increase depicts the evidence already available which identifies the increase in housing related benefits claimants in the last few years⁷⁹, particularly due to scarcity of affordable housing and in the case of 'middle-class' lone mothers it may also respond to some of them losing their ability to own their households since the outset of the latest economic crisis as it was explained above. Accordingly, Figure 5.21 shows a statistical increase in housing related benefits claimants from 44.6% (± 1.6) in 2005 to 53.6% (± 1.9) in 2014 for all lone mothers with dependent children. As expected, when exploring each sub-group of lone mothers, there are differences in this pattern. Accordingly, 'middle-class' lone mothers show a statistically steady increase from 14.3% (± 1.8) in 2005 to 26.3% (± 2.6) in 2014, whereas 'young, single' mothers show a statistically increase from 64.5% (± 2.8) in 2005 to 76% (± 2.7) in 2013, but then a subsequent statistical decrease in the number of

⁷⁹ For a comprehensive analysis of housing in the Coalition government see: Tunstall (2015).

housing benefits claimants with 71.7% (± 2.8) claiming housing related benefits in 2014. Furthermore, 'older, least formally educated' lone mothers display a steady increase in the number of housing related benefit claimants until 2013: from 59.7% (± 2.6) in 2005 to 72.8% (± 3) in 2013. The decrease in claimants of housing related benefits from 'young, single' mothers in the latest year explored could be interpreted as an early effect of the welfare reform changes in different housing related benefits which were implemented since 2013 and also as the result of the sanction system imposed by the Coalition government.

Figure 5.21: Lone mothers claiming housing related benefits depending on class membership



The findings in this section regarding take-up of welfare entitlements indicate differentiated effects of the tax-benefit changes on lone mothers. Accordingly, as part of the LPO there is a steep decrease in the number of lone mothers claiming IS and that decrease is particular acute for 'least formally educated' lone mothers, followed by 'young, never married' mothers. As a result, some lone mothers have migrated to other welfare entitlements such as JSA or sick/disability related benefits. Accordingly, there are more 'least formally educated' lone mothers who are claiming unemployment related benefits until 2013, nevertheless there is a decrease in the last year explored which may also be related to two things: the increase of punitive sanctions experienced by lone mothers (Ariss *et al.*, 2015, Gingerbread, 2014) and

the increase in their participation in the labour market as a result of the workfare policies. More 'young, never married' mothers are also claiming JSA but to a lesser extent than the 'least educated' lone mothers which shows how the austerity effects are experienced differently by sub-groups of lone mothers. In the case of sick or disability related benefits, there is only an increase for the 'least formally educated' lone mothers which should not be seen as a surprise since there are more lone mothers in this sub-group mentioning that their health problem affects their ability to take up paid employment. Take-up of TC is also differentiated by types of lone mothers being 'middle-class' lone mothers who shown a decrease in claiming this benefit during the years explored. Finally, lone mothers are also experiencing differently the take-up of housing benefits: whereas there are more 'middle-class' and 'least formally educated' claimants and also more 'young, never married' claimants, the latter trend changes in the last year explored as it shows fewer 'young, never married' mothers claiming housing related benefits.

5.5. CONCLUSIONS

Recent quantitative estimates have identified families with dependent children in general, and lone parents in particular as the ones who have seen their incomes reduced disproportionately when compared to others as a result of the austerity policies implemented by the Coalition government since 2010 (e.g. Hills, 2014). Starting from the acknowledgment that lone mothers are not a homogeneous group (McKay and Rowlingston, 2005; Hobson, 1994), the aim of this chapter was to exhibit the quantitative findings of this study. First, an innovative typology of lone mothers based on demographic and family categories which represent locations of multiple disadvantages and privilege was constructed using LCA. Then, the typology of lone explore was used to explore recent paid employment and welfare entitlement trends within the context of economic recession and austerity. Even though LCA has been used before to create sub-groups of lone mothers around factors which influence their decisions around paid work (see D'Souza *et al.*, 2008), this statistical method has never been employed before to explore sub-groups of lone mothers based on their demographic and family characteristics.

The innovative critical realist intersectional framework was applied to construct the typology because it is important not only to provide a gendered approach regarding the position of lone mothers experiencing economic recession and austerity, but also to identify other structural categories of social division and difference which can explain their asymmetrical effects. Ten intersectional categories measured in the QLFS datasets are being drawn upon, considering them as "social categories and divisions within a broader social framing that

attends to power, hierarchy and context” (Anthias, 2012a :6). These categories derived from the model presented in Chapter 4 (Diagram 2.1). it is important to highlight the exploratory nature of the intersectional model proposed which in agreement with a critical realist epistemological position understand this model and the exploration of austerity and economic recession as never fully comprehensive, contingent to the categories operationalised and open to further explanatory refinements. This is asserted by Weldon (2008: 214) when proposing an intersectional approach which is open to explore further axes of oppression which results in analytical refinements for the accumulation of knowledge and the deepening of understanding. Thus, following Bassel and Emujulu’s position (2014) which argue for the need to understand the effects of austerity through intersectional lens, a LCA using ten indicators was being employed to construct the typology of lone mothers.

Three sub-groups of lone mothers are found using the ten indicators of inequality and social division available in the QLFS datasets. Their distinctive intersectional features allow us to see which groups are located in more structural categories of disadvantages when facing the context of economic recession and austerity. Accordingly, it is predicted that ‘least formally educated, lower occupational classes’ and ‘young, never married’ lone mothers experience more changes in their paid employment and welfare entitlement patterns when compared with ‘middle-class, home owner’ lone mothers. As their labels identify, the former two groups are characterised to be located in more multiple disadvantageous positions.

Focusing on the second type of quantitative findings, paid employment trends indicate that the ‘least formally educated, lower occupational classes’ and ‘young, never married’ mothers have been experiencing more shifts in their economic activity. Fewer lone mothers located in those two sub-groups consider themselves as economic inactive and more of them are unemployed in paid employment terms. At the same time, there are more lone mothers in these two sub-groups participating in the labour market but on part-time basis which as the results have identified, may explain the differentiated increase in underemployment within sub-groups of lone mothers.

Albeit the main aim of the LPO has been achieved, that is inserting more lone mothers into paid employment (Avram *et al.*, 2013); the conditions for entering the labour market do not imply a better financial situation. Accordingly, Millar and Ridge (2001, 2011) identified part-time employment with inferior payment and higher risk of poverty for mothers. This is particularly true for women who do part-time work in lower level occupational jobs, who are also the ones experiencing more financial disadvantage (Warren, 2004). Since the two sub-groups of lone mothers who have increased their participation in paid employment on part-

time basis usually do it in routine and manual occupations, it was expected that they are the ones who are struggling the most with the economic recession and austerity. Furthermore, when exploring the real earnings data of lone mothers, this conclusion is more evident because even though the three sub-groups of lone mothers have seen the value of their real employment incomes decreased since the last few years; this is more acute in 'young, never married' and 'least, formally educated' lone mothers.

Concurrently, latest research shows not only the increase of underemployment since 2008 in the UK population, but it also identifies how the lower occupational social classes are the worst affected by underemployment and financial hardship in recent years (Warren, 2014; 2015). Focusing on lone parents in particular, Rabindrakumar (2014) and Rafferty and Wiggan (2016) also identify how more of them are experiencing underemployment in times of austerity and during the latest economic recession. The findings shown in this chapter not only corroborate those results, but they also acknowledge that the experience of underemployment and loss of income is differentiated within lone mothers based on their locations of multiple inequalities, being the ones who are located on more positions of disadvantage the ones who bear the brunt. Thus, the differentiated paid employment evidence shown in this chapter shows how the neoliberal principles of flexibility in the labour market are deepening multiple inequalities by offering and promoting precarious employment for the two sub-groups of lone mothers who are located on more multiple positions of disadvantage.

Concerning changes in welfare entitlements during times of austerity and economic recession, lone mothers have also experienced differentiated effects as a result of the welfare reform changes. Accordingly, as part of the LPO there is a steep decrease on the number of lone mothers claiming IS and that decrease is particular acute for 'least formally educated' lone mothers, followed by 'young, never married' mothers. As a result, some lone mothers have migrated to other welfare entitlements such as JSA or sick/disability related benefits which has been already been evidenced in the evaluations regarding the LPO (Avram *et al.*, 2013; Coleman and Lanceley, 2011). Accordingly, there are more 'least formally educated' lone mothers who are claiming unemployment related benefits until 2013, nevertheless there is a decrease in the last year explored which may also be related to two things: the increase of sanctions experienced by lone mothers (Ariss *et al.*, 2015, Gingerbread, 2014) and the increase in their participation in the labour market as a result of strengthening workfare policies. More 'young, never married' mothers are also claiming JSA to a lesser extent than the 'least educated' lone mothers which shows how the austerity effects are experienced differently by sub-groups of lone mothers. In the case of sick or

disability related benefits, there is only an increase in the 'least formally educated' lone mothers which should not be seen as a surprise since there are more lone mothers in this sub-group mentioning that their health problem affects their ability to take up paid employment.

What the findings in this chapter show are the differentiated effects of recession and austerity based on the construction of the typology of lone mothers. Other recent studies have also been able to pinpoint the differential effects of the economic recession and austerity but usually based on only one category of social division. For instance, Atkinson (2012) identifies how economic recession has been experienced differently depending on the social classes in which families are located, being families in lower class positions the worst affected and the ones who have been already experienced constant economic struggles; whereas higher social classes have been able to accommodate their reduced financial budget by reducing expenses in non-basic needs. The results presented in this quantitative exploration provides an innovative approach using multiple categories of social division to explore the asymmetrical effects of recession and austerity, contesting the main discourse of the Coalition government that 'we were all in this together'. It also exhibits the current neoliberal normative drive which dominates government austerity and which is characterised to affect the hardest to the most marginalised groups: "neoliberalism intersects with extant powers of stratification, marginalization, and stigma to generate new configurations and iterations of these powers." (Brown, 2016: 13).

6. QUALITATIVE FINDINGS (1) - IS PAID EMPLOYMENT THE BEST ROUTE OUT OF POVERTY? THE EXPERIENCES OF LONE MOTHERS UNDER ECONOMIC RECESSION AND AUSTERITY

6.1. INTRODUCTION

A number of recent studies have focused on exploring the lived realities of vulnerable groups experiencing the latest economic crisis, welfare changes and subsequent austerity measures imposed by the Coalition government. Accordingly, Patrick (2014) explores longitudinally how out-of-work welfare recipients are experiencing the welfare reforms using a small qualitative sample; identifying not only a mismatch between the government rhetoric and the strong work ethic of the research participants, but also exposing the hard work of managing very low incomes based on welfare.

Focusing on lone mothers, Graham and McQuaid (2014) explore the financial hardship and job barriers of a qualitative sample of Glaswegian lone mothers living on IS and JSA, in a welfare context characterised by conditionality and reforms. Similarly, Rabindrakumar (2013, 2014) reveal not only how lone mothers are struggling with their reduced family budgets, but also how those who are in paid work are likewise experiencing financial hardship mainly because their jobs are low paid and encompass insecure working conditions. Furthermore, Canton (2015, 2016) employs a theoretical framework of social networks to explore qualitatively lone mothers' ability to cope in times of recession and austerity, suggesting that their variety to cope with and adapt to that macro context is related to their abilities "to create, sustain a mobilise" their support networks. Building on these recent studies, this and the following chapter explore the lived realities of lone mothers experiencing the context of recession and austerity. The focus is on exploring the diverse agential experiences and strategies of lone mothers when facing structural constraints explained by their multiple positioning and also by the wider socioeconomic institutional pressures. Thus, this chapter answers the research question (Q3): How do lone mothers experience paid employment, welfare take up and economic circumstances in times of economic recession and austerity?

As it has been argued during previous chapters, what this feminist standpoint thesis offers is a distinctive initial point to explore lone mothers based on a critical realist intersectional framework which locates them in multiple structural positions of social divisions, but it also allows to understand their agential practices to cope with wider socioeconomic constraints.

In this way, not only differential effects of the economic recession and austerity policies can be explained, but distinctive work and welfare experiences could also be understood taking into account multiple intersectional categories in which lone mothers are located. Thus, the typology of lone mothers constructed earlier is not only the starting point to explore quantitatively paid employment and welfare in times of austerity, but it is also used to analyse the qualitative evidence from the retrospective semi-structured interviews carried out with twenty-five lone mothers in South Tyneside.

Importantly, the qualitative findings shown in this chapter provide a more comprehensive account on how paid employment and welfare trends already explored in the preceding chapter are individually experienced, identifying added features which are understood as proxies of the causal mechanisms of multiple categories of disadvantage and privilege⁸⁰, and which shed light to the uneven effects of macro socio-economic neoliberal context. Furthermore, the experiences provided in this chapter, indicate the importance of understanding how the effects of the economic recession and austerity should be understood considering local socio-economic conditions such as the one found in the North East more broadly, and South Tyneside in particular.

Accordingly, this chapter consists of the following sections. First, the twenty-five lone mothers interviewed are classified against the typology constructed. Then, the individual paid employment trajectories of the twenty-five lone mothers are identified. Subsequently, their lived experiences around their work histories are also explored in order to exhibit their agential responses around the manifestation of certain intersectional categories, and their proxy features, which are reflected upon in their personal accounts. The following section also identifies individual trajectories around welfare receipt and then their lived experiences around benefits. Finally, the last section provides a discussion around key qualitative findings concerning lone mothers' paid employment and welfare experiences in times of economic recession and governmental austerity. This last section highlights the complexity of individual trajectories to account not only for diversity of agential experiences based on the multiple categories of social divisions employed in the typology, but it also considers the proxy factors acknowledged in the personal accounts of the lone mothers interviewed; thus, providing a more comprehensive explanation of distinctive agential processes around the topics explored.

⁸⁰ these proxy features are understood as the manifestation of autonomous effects of the social categories or the effects of the intersections of multiple categories of social division (the intersections of class and gender for instance).

6.2. CLASSIFYING LONE MOTHERS WITHIN THE LATENT CLASS MODEL

The twenty-five lone mothers interviewed are classified in the quantitative model to identify them in the same intersectional categories. This is done to consider not only the structural features of the categories, but also to bear in mind their casual mechanisms when exploring agential experiences. Furthermore, classifying them with the quantitative model links different aspects of the same themes explored in this thesis (i.e. paid work and welfare entitlements). Before classifying lone mothers, it is important to bear in mind that as the typology is a construction dependent on specific quantitative indicators, it inevitably obscures finer differences between and within lone mothers in each of the three sub-groups. As mentioned earlier, the critical realist intersectional approach conveyed in this thesis recognises that those quantitative categories are used to sort lone mothers in distinctive sub-groups, nevertheless those groups are not understood as fixed or permanent (Anthias, 2008), but on other contrary they are sub-groups which identify the best explanatory intersections which give light to the uneven effects of the economic recession and austerity. Accordingly, the differences and also the similarities between and within lone mothers are acknowledged when exploring the detailed accounts captured in the qualitative interviews. In the processes and agential practices which are shown in their experiences when facing socioeconomic pressures, categories of social divisions and their proxies are identified which provide better explanations of the diverse outcomes. It is also noteworthy to mention that from the qualitative sample; twenty-one lone mothers were easily classified while four of them presented more challenges concerning their identification in one of the three sub-groups. This then should be understood by considering two points. Firstly, the main purpose of the latent class model constructed in this thesis is to provide the best explanatory typology of lone mothers based on their configurations within specific categories of social divisions as opposed to provide an unequivocally positivist single model. Secondly, as it has been shown in the previous chapter, some dimensions of the quantitative intersectional indicators are shared between sub-groups. Thus, for instance, 'young, never married' and 'least formally educated' lone mothers share some features concerning educational attainment, occupational class and housing tenure. Furthermore, these shared dimensions between lone mothers allow the recognition that social divisions should not be reified, but understood within a determined time, space and context. Moreover, the dynamic nature of intersectional categories become more relevant when explored qualitatively, as it will be shown in this and the following chapter. Thus, keeping in mind the contingency of the model provided, the twenty-five lone mothers interviewed were matched to one of the three latent classes as shown in Table 6.1.

Table 6.1. Lone mothers interviewed and their locations on the manifest variables used in the quantitative typology

Lone mothers	Adult –life stages			Early motherhood		Marital status		Number of dependent children		Age of youngest depend. Child		Educational attainment			Occupational social class				Housing tenure		Current Disability		Ethnicity			
	Emerging	Adult	Middle-life	Y	N	Never married	Previously married	1 or 2	3 or +	Under 5	5 or +	degree or higher education	Secondary or Further	Below secondary	Managerial /professional	Intermediate	Routine /manual	Never worked /unemployed	Owner	Renter	Y	N	White	Non-white		
'Least formally educated'	Ada																									
	Dora																									
	Sally																									
	Ruth																									
	Jane																									
	Delia																									
'Young, never married'	Caroline																									
	Erin																									
	Celine																									
	Jackie																									
	Lianne																									
	Luisa																									
	Maria																									
	Amalia																									
	Rocio																									
	Laura																									
	Roberta																									
	Chloe																									
	'Middle-class'	Jasmin																								
Annie																										
Salma																										
Sharon																										
Juliet																										
Isla																										
Alexia																										

Considering Table 6.1 within the qualitative sample there are six lone mothers identified as 'least formally educated, lower occupational social classes' who tend to be in their adulthood or middle-life adulthood with regards to their life stage, have secondary or further education attainment and are mainly socially classified in routine or manual occupations or they have never worked/unemployed. All but one are tenant occupiers and most did not become mothers at an early age. All of them have been previously married and all have no more than two dependent children, typically of school age.

The second sub-group identified is 'young, never married' mothers with twelve research participants classified within this group. As their label suggests, most lone mothers in this sub-group are in the 'emerging adults' life stage. Most of them also have secondary or further education qualification, like the 'least formally, educated, lower occupational classes' sub-group. Furthermore, similar to that sub-group, all 'young, never married' mothers are tenant occupiers and they usually live in social housing. Nevertheless, these two sub-groups of the lone mothers interviewed differ in the following features: in their marital histories (most have never been married), the age of their youngest child (often pre-school age), their current occupational social class (all but one are currently classified in the never worked/unemployed category as most are economically inactive) and in experiencing early motherhood. Accordingly, all but two 'young, never married' mothers in this sub-group have never been married, most of them became a mother at an early age and most of them are currently economic inactive. Another characteristic that both sub-groups share is that the majority have just one or two children. However, they differ in the age of their youngest child, since most 'young, never married' mothers have children of pre-school age.

There are seven lone mothers in the interview sample which are identified as belonging to the 'middle-class, home owner' sub-group of the quantitative typology. They are characterised by being in adult and middle-life adult life stages, similar to the sub-group described as 'least formally educated, lower occupational classes'. Many of them have obtained a degree or higher education qualification and in regard to their occupational social class, all but one work in managerial, professional or intermediate occupations. Furthermore, all but one are owner occupiers⁸¹ and as a result of the last three features this sub-group is very distinct from the two previous ones. Additionally, most lone mothers in this sub-group have been previously married, all but one did not become mothers at an early age and all have one or two dependent children who are school age.

⁸¹ Due to changes in her personal circumstances during the context of economic recession and austerity, the only lone mother who is not an owner occupier (Isla) lost her house. These lived experiences would be further explored in the following qualitative chapter.

Additional proxy features of the lone mothers interviewed were also found when exploring their individual paid employment and welfare trajectories. These characteristics not only provide more distinctions between the three sub-groups of lone mothers but they also reveal a richer explanatory understanding on why the effects of the context of austerity and economic recession on paid employment and welfare are experienced unevenly within sub-groups. They are also understood as manifesting overlapping processes (causal mechanisms) at the intersections of some categories of social division and differentiation. Accordingly, the features shown below in Table 6.2 are also considered as characteristics of the three types of lone mothers which are summarised in Table 6.3.

Table 6.2. Features identified in the qualitative interviews when exploring paid employment and welfare experiences under economic recession and austerity

Proxy Feature	Dimensions
Current economic employment status	Full-time, part-time, unemployed and economically inactive ⁸² .
Paid employment trajectory	Long-term, short-term, patchy or irregular and none.
Spells of unemployment	Long, short and none.
Spells of poverty	Yes and No.
Adverse/Life-changing events	Domestic violence, personal illness or illness/dead of close relative, ex-partner in prison or ex-partner's drug/alcohol addiction, care Leaver.

⁸² Being economically inactive or not actively seeking work is a category mainly related with the take up of welfare receipt in the qualitative sample. This is important to consider as it will later reveal distinctive economic experiences when facing macro socioeconomic changes.

Table 6.3. Lone mothers interviewed and added factors relevant to understand the unequal effects of austerity

	Lone mothers	Current economic employment Status				Paid employment Trajectory				Spells of unemployment			Spells of Poverty		Life-changing events			
		Full-Time	Part-Time	UN	EI	Long	Short	Irregular	None	Long	Short	None	Yes	No	DV	PIIDR	EP	CL
'Least formally educated'	Ada																	
	Dora																	
	Sally																	
	Ruth																	
	Jane																	
	Delia																	
'Young, never married'	Caroline																	
	Erin																	
	Celine																	
	Jackie																	
	Lianne																	
	Luisa																	
	Maria																	
	Amalia																	
	Rocio																	
	Laura																	
	Roberta																	
	Chloe																	
'Middle-class'	Jasmin																	
	Annie																	
	Salma																	
	Sharon																	
	Juliet																	
	Isla																	
	Alexia																	

Abbreviation key
Unemployed (UN)
Economically inactive (EI)
Domestic Violence (DV)
Personal Illness or Illness/dead of close relative (PIIDR)
Ex-partner issues (EP)
Care Leaver (CL)

Considering Table 6.3, most 'least formally educated' lone mothers are in part-time paid employment and many have experienced patchy or irregular work trajectories with all experiencing at least one spell of unemployment and poverty. Some of them have experienced adverse life events such as dealing with their former partners' addiction. As it has been suggested in the previous chapter and also considering the new proxy features provided by the qualitative data, the six lone mothers identified in this sub- group have been adversely affected by the implementation of austerity policies and the economic crisis. The 'least formally educated' lone mothers who participate in the labour market within the qualitative sample are experiencing low-paid jobs characterised by insecure working conditions with obvious further implications for their socioeconomic stability whereas the few mothers who are not actively seeking work usually face many of the welfare changes.

Considering the paid employment features of 'young, single' mothers in Table 6.3, most of them are not actively seeking work or are unemployed and they have experienced irregular or short-term working trajectories with longer spells of unemployment and various spells of poverty. The latter characteristics resulted in distinguishing 'young, never married' mothers from the 'least formally, educated' lone mothers interviewed who usually have experienced shorter spells of unemployment and fewer spells of poverty. Furthermore, most lone mothers in this sub-group have experienced at least one adverse life-changing event; being the most common the ones related with health issues or death of a parent alongside domestic violence. These adverse life events are intertwined with outcomes not only in paid employment which are explored in this chapter, but also in their economic experiences more broadly which are delved into in the following chapter. Comparatively to the 'least formally educated' lone mothers interviewed, 'young, never married' mothers from the qualitative sample have also been facing precarious lives around their employment circumstances and even deeper struggles concerning their welfare experiences as a result of the context of austerity and economic recession.

With regards to the new factors explored as part of their biographical accounts shown in the Table 6.3, all 'middle-class' lone mothers interviewed are in paid work on full-time or part-time basis. Additionally, almost all of them have experienced long-term paid employment trajectories with short or no spells of unemployment during their paid working life which differentiates them from the two other sub-groups as they are located in less dimensions of multiple disadvantage. Another feature which distinguishes them is that they are characterised by not having experienced any spell of poverty and almost all of them have not experienced adverse life-changing events. Adding these factors to their location in specific socio-demographic characteristics have placed lone mothers in this sub-group as the less affected by the welfare changes when compared with the other two sub-groups.

However, and despite their steady working trajectories; they are also experiencing difficulties in their paid employment circumstances.

After identifying the twenty-five lone mothers interviewed within one of the three groups of the constructed typology and adding further characteristics shown in Table 6.3, it is evident that individual experiences can provide a more nuanced picture on paid employment and welfare trajectories in times of austerity and economic recession. Accordingly, the following section explores those individual paid employment trajectories to illustrate a less static picture which complement the quantitative findings shown in the previous chapter.

6.3. INDIVIDUAL PAID EMPLOYMENT TRAJECTORIES

The following Tables in this section focuses on exploring the trajectories of employment of the qualitative sample to provide a more dynamic account on how changes around paid work can be experienced during the years explored.

Table 6.4: Paid employment trajectories of ‘least formally educated, lower occupational classes’ lone mothers

Colour key of economic activity

Full-time employment	
Part-time employment	
Economically inactive	
Unemployment	

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Dora										
Ada										
Delia										
Jane										
Ruth										
Sally										

Table 6.4 shows the six ‘least formally educated’ lone mothers and their employment trajectories. As it is displayed, they have been engaging in the labour market in the last few years. Many of them have experienced changes between economic activities which sits in contrast with the quantitative results that indicate four main changes for this sub-group: the decrease of economic inactivity and the increase of unemployment, underemployment and take-up of part-time jobs. Nevertheless, the main paid employment pattern in which they can

be identified in the last year explored is having paid jobs on a part-time basis. As such they can be interpreted as part of the 34.7% (± 3.3) of 'least formally educated' lone mothers who were identified participating in part-time paid employment in 2014 in the statistical exploration. Later in this section, the characteristics of those jobs are identified as being low-paid and financially insecure. Importantly, the individual trajectories in Table 6.4 display how nuanced can be qualitative individual explorations as opposed to quantitative explorations based on representative samples. Nevertheless, patterns are also found which allow to identify sub-groups of lone mothers within this type.

Table 6.5: **Paid employment trajectories of 'young, never married' mothers**

		<i>Colour key of economic activity</i>																	
		<table border="1"> <tr> <td>Full-time employment</td> <td style="background-color: #4F81BD;"></td> </tr> <tr> <td>Part-time employment</td> <td style="background-color: #A6C9EC;"></td> </tr> <tr> <td>Economically inactive</td> <td style="background-color: #FFD700;"></td> </tr> <tr> <td>Unemployment</td> <td style="background-color: #C00000;"></td> </tr> </table>										Full-time employment		Part-time employment		Economically inactive		Unemployment	
Full-time employment																			
Part-time employment																			
Economically inactive																			
Unemployment																			
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014									
Erin																			
Roberta																			
Caroline																			
Maria																			
Jackie																			
Celine																			
Chloe																			
Lianne																			
Amalia																			
Luisa																			
Laura																			
Rocio																			

Table 6.5 shows the twelve 'young, never married' mothers and how almost all of them have participated in the labour market but with different lengths of time during the years explored. Furthermore, they have experienced more irregular paid employment trajectories than the 'least formally educated' lone mothers interviewed. Consequently, the individual experiences

of 'young, never married' mothers also display a contrasting picture that the one shown in the statistical exploration as they display a deeper element of churning in their economic activities. Unemployment has also been experienced by some 'young, never married' mothers as it been displayed in Table 6.5. In 2014, the main economic activity which characterises this group is being economically inactive. Thus, when linking this qualitative data with the latest year explored quantitatively, most of them can be identified in the 42.1% (± 3.1) of 'young, never married' lone mothers who were economically inactive in 2014.

Table 6.6: **Paid employment trajectories of 'middle class' lone mothers**

Colour key of economic activity

Full-time employment	
Part-time employment	
Economically inactive	
Unemployment	

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Isla										
Alexia										
Salma										
Jasmin										
Juliet										
Annie										
Sharon										

Table 6.6 shows how the seven 'middle class' lone mothers interviewed have steady paid employment trajectories and most of them have not experienced many changes during the years explored. The paid employment trajectories identified in the 'middle-class' lone mothers sit in contrast with the trajectories of the two previous sub-groups which show more irregular patterns when inserting in the labour market. Some of the 'middle-class' lone mothers interviewed work part-time and most work on full-time basis. These individual paid employment trajectories are consistent with the results in the quantitative exploration which identify 'middle-class' lone mothers as the group which engages the most with paid employment.

The paid employment trajectories identified in the twenty-five lone mothers interviewed illustrate a more nuanced picture on how the economic activity of lone mothers can be experienced during times of economic recession and austerity. Whereas the statistical exploration of the previous chapter provides an overall picture on how different types of lone mothers are undergoing changes in their economic activity, the individual trajectories provide

a richer account on how the fluctuations between economic activities can be individually identified.

Thus, what do these individual employment trajectories add to the statistical employment trends? Firstly, that individual transitions between economic activities can be far more complex than the statistical aggregate picture in the previous chapter can provide. Secondly, that element of complexity is characterised by an element of ‘churning’ between different economic activities in the labour market. Finally, that these movements between patterns of paid employment, unemployment and economic inactivity have been identified in the two most disadvantageous sub-groups as opposed to the ‘middle-class’ one which shows steadier paid employment trajectories. To explore further these distinctions, the next section explores the lived experiences around paid work of the lone mothers interviewed. It covers not only the latest years shown in the individual trajectories shown in Tables 6.4, 6.5 and 6.6, but in order to identify meaningful intersectional categories and proxy features which explain diverse effects related to the context of recession and austerity, their work histories are explored more broadly.

6.4. THE LIVED EXPERIENCE OF PAID WORK⁸³

6.4.1. THE TYPES OF JOBS WHICH LONE MOTHERS DO: INTERSECTIONS OF OCCUPATIONAL SOCIAL CLASS, EDUCATIONAL ATTAINMENT AND ADVERSE LIFE-CHANGING EVENTS

During their paid work trajectories, almost all lone mothers interviewed have engaged in various sorts of jobs which can be acknowledged as being part of routine and manual occupations, particularly in the service or manufacturing sectors:

"When I left school, I did what it is called a youth training scheme [YTS] run by the government for a year which I absolutely loved. I worked, it was a clerical course; I worked in Sunny School on a placement and then I worked at Moon Community Centre as placement, they did want to keep me on but they wouldn't because the government was going to pay for the next YTS person so I left there and I went as a machinist in a sewing factory which I detested, I think I worked there for about a year and half, then I moved to fire assistant which means putting circuits boards, I was

⁸³ Specific places, institutions and names have been anonymised in this and the following chapter.

there for thirteen, fourteen years then that closed down" (Ada, 'least formally educated' sub-group).

"I went to work in an office [...] invoice matching [...] I always worked full time and then I was an air stewardess for quite a while and then I worked for a Rover dealership until I had Lola" (Annie, 'middle-class' sub-group).

Nevertheless, it is important to notice that there is a distinction between the types of jobs most 'middle-class' lone mothers are currently involved and the types of jobs that the two other groups engage during their work trajectories. Accordingly, whereas almost all 'least formally educated' and 'young, never married' mothers have always been engaged in routine or manual jobs; most 'middle-class' lone mothers have changed the type of paid job they do at some point during their work trajectories. Thus, most of them are currently involved in managerial, professional or intermediate occupations such as Alexia who is an outreach worker or Jasmin who has been an assistant management accountant for almost a decade:

"I started whilst I was working part-time. I did my nursery nursing certificate and so I could be a nursery nurse and in that same year I started working [...] I started me [bachelor] degree [Childhood and Early Years Studies] just before I left Little wool and then I transferred over and I came here to work here as a nursery nurse [...] [When did you start to work as an outreach worker?] four years; five years since I have been here at Lime children centre, five years I worked in the centre; I did a year in the nursery and then four years I have been doing this" (Alexia, 'middle-class' sub-group).

"That job, because it was only, you know mainly it was office, like the receptionist so I decided to look for another job so I moved to Layman company and I got an accounts assistant like, purchase ledger role there, and I stayed there for three years I think [...] I carried on with my [accountancy] qualification so I was studying evenings at this point" (Jasmin, 'middle-class' sub-group).

This distinction between occupational classes alongside engagement in further and higher education, as mentioned in the excerpts above, are noted in the work histories described by many 'middle-class' lone mothers and they are expected to be two of the various intersectional categories which may explain distinctive features on employment, welfare and economic experiences. Then, their agential manifestations concerning paid work outcomes are embedded in the occupational class intra-acting with education attainment to improve those outcomes. Furthermore, one of the qualitative proxy features identified, adverse life-

changing events, is also manifested when exploring experiences on further or higher education on some 'young, never married' mothers. Accordingly, those significantly negative circumstances are manifested as structural constraints which impede their inability to continue their formal education:

"I got onto my hairdressing course that I wanted, that was the year after, it was like the second year after I left school, I completed my first-year hairdressing [...] And I had completed all my assessments and there were six-week holidays [and I was] ready to go for my second year, to do all my colours and perms; and that's when I broke my back" (Celine, 'young, never married' sub-group).

"I went straight to college for two courses – one was travel and tourism and the other was health and social care [...] so I decided to do health and social course and I did first and second year and third year I had to stop half way in my third year because of my health [...] I was born with a deformed left kidney and it was causing me severe abdominal pain and I couldn't walk [...] the doctors gave us two options, surgery or leave it there and I said get it out because I cannot more with the pains and I went to Sheffield hospital and had the surgery [...] Initially I went back to see if I could catch up and the head of the department of the Social Health called and told us the situation and because of what happened, you are taking longer than originally planned and you have fallen so behind and there is no chance you could go for the examination..." (Jackie, 'young, never married' sub-group).

" I actually left my course, I found out my mum had breast cancer, so I just couldn't cope with the pressure of everything so I left the course and then after that I think I got a job" (Lianne, 'young, never married' sub-group).

Thus, the processes of how the intersections between occupational social class, engagement in further or higher education alongside experiencing adverse life events are made explicit on the lived experiences of many lone mothers interviewed and they are important points to consider when exploring the paid employment and welfare trajectories of lone mothers in times of economic recession and austerity.

6.4.2. CARING RESPONSIBILITIES AND EMPLOYMENT SUSTAINABILITY: INTERSECTIONS OF GENDER, OCCUPATIONAL SOCIAL CLASS AND NUMBER OF DEPENDENT CHILDREN

As it has been widely studied, caring responsibilities are determining factors for employment engagement for women who are mothers (e.g. Lewis, 2009; McKie *et al.*, 2002). More specifically when studying lone mothers, Millar and Ridge (2009) identified the importance of effective social relationships around caring work for their ability to maintain paid jobs when leaving IS. Furthermore, Harknett (2006) found an association between most support from social networks and better employment outcomes for single mothers. Along these lines, the relevance of a supporting network to provide childcare in order to sustain jobs has been identified in the work histories from many lone mothers interviewed. Thus, the gendered dimension of the role as main carers came to the fore when narrating their participation in paid jobs. For some of them, the provision of childcare by support networks were not only including relatives, but also at some point their ex- partners when being married:

“Well, my husband at the time worked continental shift so if he was off, he had them and if not my mum and dad. Then that closed down [manufacture company] and I went to work for Marks and Spencer’s and I have been there ever since [...] [Who would use to care for him?] My mam ‘cause she had retired by then and few years later my dad retired and it was easier” (Ada, ‘least formally educated’ sub-group).

“My mum did a lot for us then anyway but because, because my husband was about you know he did, you know, we used to try and work amongst ourselves. We did work pretty much 9-5 job, so if my mum had the kids it used to be just for an hour and a half or so; we lived very close by so she used to basically bring them back to their own house” (Isla, ‘middle class’ sub-group).

“[Who used to take care of the children?] We, kind of. Coz he [ex-husband] done night shift as well. He, he used to come in and take them to school while I went and then obviously he’d get up, when he remembered, to get up to go and pick them up.” (Sally, ‘least formally educated’ sub-group).

“My mum and dad looked after Jose after school and my daughter who was old enough because she is eleven years older than Jose so she was there and there was always someone around in the family circle and would look after Jose [...] my daughter she was looked after by nana and grandpa and I only really worked part-time really” (Salma, ‘middle class’ sub-group).

Thus, one gendered factor for the employment sustainability of lone mothers is linked to their support networks translated into childcare and for some of the lone mothers who had

steadier work histories, it was also important the ability to access various childcare arrangements more broadly:

"When she was about I think two, she went to nursery two days a week and my mum used to look after her for a day" (Annie, 'middle class' sub-group).

"Me mum used to have him on mornings 'cause she used to sort of work back shift and then after a while she changed jobs so he had to go nursery full time [How did you pay it?] It was mainly tax credits plus wages so, it was very expensive" (Delia, 'least formally educated' sub-group).

"At the time when I was doing the twenty-two hours I was doing three full days and Peter was in childcare for three full days and then two days we had off together" (Jasmin, 'middle class' sub-group).

It is noteworthy that over half of the lone mothers interviewed have experienced jobs on full-time basis at some point as part of their work trajectories. Nevertheless, most of the ones who changed that job pattern usually changed it as a result of becoming a mother or having more children; and the subsequent gendered caring responsibilities. Accordingly, some mothers indicate their childcare commitments as the main reason of currently working part-time, which manifest the gendered moral rationalities of caring:

" I couldn't work full-time as I need to take her to school and pick her up" (Annie, 'middle class' sub-group).

"[So basically you decide to go part time because of the little one?] Definitely [Would you like to go to do more hours?] No, I think it's important that your child is with at least one parent" (Jasmin, 'middle class' sub-group).

"I work mornings and I like to be in for the kids getting in from school to make them a meal and I like get tax credits at the moment so that help to bring the wage up a little bit" (Ruth, 'least formally educated' sub-group).

For some of the interviewees the change on their work pattern and posterior irregular work trajectories should also be understood considering the nature of the work which many of them do, usually identified as jobs of lower occupational classes. Accordingly, the intersection of gendered caring responsibilities and types of jobs which are considered by being low-paid and insecure, explain irregular paid work outcomes for some of them:

"I was only working sixteen hours, but I had to quit my job as well because I was paying like my little sister to help us babysit [...] It was too much, I had two kids and I couldn't after I was paying rent, after I was paying like for people to help us babysit and stuff, there was no point us going to work" (Maria, 'young, never married' sub-group).

"It was evenings in the social club and then I went into part-time during the day to work in the kitchens doing the school meals and became a dinner lady and then a sandwich shop and then a newsagents and then I fell pregnant with my son [...] when I had my son until, from 2004 to 2009 I was a full time mum" (Dora, 'least formally educated' sub-group).

These gendered childcare commitments and the inability to take up paid work as a result of them are clearly acknowledged by many lone mothers:

"I think people who are wanting to go to work should get more help with childcare costs, because it's so expensive, that's why I've never been back to work yet, because I just couldn't afford it" (Chloe, 'young, never married' sub-group).

"There is not enough employment out there and not enough reasonable childcare out there and sometimes they are better off staying on benefits" (Dora, 'least formally educated' sub-group).

"I did try and put her into childcare for like one day a week and it just, you know financially again and it just, it just didn't work out" (Roberta, 'young, never married' sub-group).

"There was a pub that opened in Lind, it was my friends' pub and she said I could have a job but I couldn't get it, again it's the childcare [...] I noticed just recently I've been offered a few jobs in bars but I cannot, I can't take them because of the childcare; obviously it's night times, I can't, it's the weekends and night times, I can't, cannae do. I'd love to do it, but obviously I can't do it" (Maria, 'young, never married' sub-group).

To further the understanding of paid employment outcomes beyond the intersection between working class occupations and gendered caring commitments, those who have more than two children narrate their potential difficulties of balancing their caring responsibilities of children of different ages and engaging in paid work. Thus, decisions of employment are embedded in various processes in which structural intersectional constraints play an important role:

"So if I wanted to get a job I would find it hard to, with four different [children], with two drop offs at one school at the other side of town and then two here every day. I've got to get a bus to that school, then a bus from their school to the nursery and then the same [when] picking them up and stuff" (Maria, 'young, never married' sub-group).

"I think it's hard when I change to jobseekers, because I'll have to find somebody to watch; if I do get a job, I would have to find somebody that would watch all four kids, where the baby would have to be watched all day or she'd have to go into childcare, the three-year-old would have to be watched half a day" (Amalia, 'young, never married' sub-group).

Thus, the nature of jobs in which lone mothers engage is one important factor to ensure the stability of the work trajectory for some lone mothers alongside external help around childcare provision. Thus, structural constraints based on the intersections of occupational social class and gendered caring commitments are relevant to account for the sustainability of their paid employment. Furthermore, intersectional categories identified within the policy field (i.e. number of dependent children and age of the youngest child) are also factors to consider.

Additionally, the access of various childcare arrangements in which personal social networks play an important role are also linked to the employment sustainability of many of the lone mothers interviewed. Furthermore, as Fagan and Norman (2012) identified, there is an association between occupational class and women resuming employment after becoming mothers and the qualitative findings shown here reassert those factors for lone mother's employment sustainability.

6.4.3. IRREGULAR WORK TRAJECTORIES

Tables 6.4 and 6.5 show how some lone mothers identified in the two most disadvantageous sub-groups, mostly lone mothers in the 'young, never married mothers' sub-group; have experienced 'churning' in their economic activities during the years explored. This feature is understood as a feature of the 'low-pay, no-pay cycle' and it is described as the repeated movement between jobs and welfare (Shildrick *et al.*, 2012). This experience should also be understood as part of the wider neoliberal context of the flexible labour markets. It is noteworthy to mention that for many lone mothers who experience these irregular trajectories, they have not only been experiencing them in the latest years of recession and austerity, but the 'churning' was a dynamic already present in their lives:

“I worked in a bar, in a bingo hall, in a bar for about six, seven years then I was unemployed, then got another job” (Rocio, ‘young, never married’ sub-group).

“I was a coach hostess, so I used to go away for like three days a week on the coach and then my sister used to look after the littl’un while I was away and when she started to struggle with that I stopped doing that and I just, I’ve been in and out of like little jobs, newsagent, supermarkets” (Jane, ‘least formally educated’ sub-group).

“I went to the shipyards. I actually worked for Swan Hunters and I was paid off there because they closed it down. And I worked at an Italian restaurant [...] they actually closed the restaurant in 2011, so I was made unemployed again” (Laura, ‘young, never married’ sub-group).

One important aspect to consider when accessing low-paid jobs, and which was mentioned by a few ‘young, never married’ mothers; is related with their social networks helping them with information about jobs. Accordingly, they are provided with other type of support⁸⁴, besides the childcare one mentioned in the previous section; by their personal social networks:

“My sister got me a part time summer job in a restaurant, they were looking for people and she put my name forward and I was asked to come down, got the job, signed off because I did more than sixteen hours; I think they were seventeen, eighteen hours but above the sixteen-hour national thing, so I signed off, I hated the place but I liked the wage package [...] and unfortunately it ended and I had to sign back on” (Jackie, ‘young never married’ sub-group).

“I couldn’t find anything and then I spoke to a neighbour about working on the school transport with the special needs children, So I done that for two years and then I fell pregnant” (Luisa, ‘young never married’ sub-group).

For some the nature of their precarious work experience implies also the continuous participation on temporary or sessional contract positions when inserting themselves in the labour market which exhibit the flexibility of low-paid jobs as a result of neoliberal principles ruling the current working conditions:

“Well most of the jobs I got, I found were all like sessional work [...] I was like sort of a play worker and like sessional worker, working with families with disabled children.

⁸⁴ More types of support from their social networks are further conveyed in the next chapter.

And I loved the job, but like I say I think I was only about £10 better off but for me it was more about getting out there and you know having my own independence as well” (Roberta, ‘young never married’ sub-group).

“I was a full-time mum for the first two years and then I got a full-time job when Louis just turned two in Clone housing [...] I was helping young people with their first tenancies; and helping them like budget and filling forms and how to contact people but that was only a pilot scheme and it only lasted ‘til the August in 2011” (Caroline, ‘young never married’ sub-group).

Thus, these irregular work trajectories can be the most common feature from the ‘young, never married’ sub-group when compared with the other two sub-groups from the qualitative interviewees. What it is important to remember is the nature of those jobs which as stated earlier are characterised by being insecure, temporary and low-paid:

“I was a picker-packer, packing boxes and things like that which I did enjoy but then I got pregnant with Coral [...] when they had work they’d give you it, you’d be priority to get it but ones that were permanent at the place would get it before you. So then I had Coral after that, went back after maternity [...] For about a few weeks and then they said there was no work, which was in my contract they can do that anyway and then by the time that they had work, I didn’t answer my phone quick enough so they gave that work to somebody else that wanted it. And I thought really to be fair I can’t have a job where there’s going to work that week and not that week [...] Well, once they said that they had no work I had to go to the dole anyway” (Rocio, ‘young never married’ sub-group).

Finally, other pattern identified in the accounts of some lone mothers when describing these irregular work trajectories has to do with experiencing low paid, unsteady jobs and their intersections with adverse life-changing events:

“I got in touch with my uncle Clive ‘cause he lives in London; he knows connections down there, people looking for jobs so I asked him if he could, you know, check some jobs to see what’s the wage package and everything so he did that, then in 2011 I lost me mam [...] I was planning to move and that was when I took over the household ‘cause everyone was in a state of shock because my step dad could not handle it” (Jackie, ‘young never married’ sub-group).

“...I was bullied in the shop, there was a lot of bullying went on in the shop and I was on antidepressants so I was actually on the sick at the time, when I found out I was

pregnant, so I had to come off the antidepressants and basically I didn't go back" (Jane, 'young never married' sub-group).

"I had a still birth and I couldn't go back to work, I was literally devastated" (Laura, 'young never married' sub-group).

Exploring further these intersections between irregular work trajectories and life-changing events, few lone mothers who experienced domestic abuse indicate how as part of the controlling nature of the relationship, their former partners did not allow them to work at some point:

"...he didn't want me to work either, which was very difficult because I wanted to and then it was hard because I wanted to gain like I was saying because I needed that time to myself and also I wanted to help us financially [...] It was just constantly churning around in my head and causing loads of tension at home really." (Roberta, 'young, never married' sub-group).

"I went on maternity for six months and that's when he started being funny and he said I wasn't going back to work" (Erin, 'young, never married' sub-group).

Thus, exploring the individual paid employment trajectories of lone mothers enables to identify the relevance of the irregular working trajectories as an important factor to understand paid employment experiences of many lone mothers in the two most disadvantageous sub-groups. It has also manifested overlapping experiences around jobs characterised by being from lower occupational social classes, intersected by gendered caring responsibilities and adverse life-changing events.

6.4.4. THE FRAILITY OF WORKING CONDITIONS DURING TIMES OF ECONOMIC RECESSION AND AUSTERITY

Before exploring the paid work experiences by lone mothers in the context of economic recession and austerity, it is important to identify main labour market characteristics of the area of study because they evidently shape the working conditions of the lone mothers interviewed. Thus, the North East remains the English region with the highest proportion of public sector employment (ONS, 2016c). Specifically, South Tyneside⁸⁵ has 84.1% of people on employment working in the service sector and from those, 34.7% work in public administration, education and Health (Nomis, 2014). This high percentage of public sector

⁸⁵ Main socio-economic and demographic features of South Tyneside Metropolitan Borough were conveyed in Chapter 4.

employment leave this Metropolitan Borough in particular, and the North East in general, in vulnerable positions as a result of the successive public-sector cuts as part of the austerity agenda implemented by the Coalition government.

Considering this local labour market, some of the main changes experienced by some lone mothers concern with their working conditions in the public sector⁸⁶. Accordingly, for some lone mothers who are engaging in low-paid jobs those changes refer to adding more duties than the ones they were hired for or major changes to their previous job duties. Those are the case of Ruth and Sally:

“When I first started working at Limerick we used to answer the telephone and do certain things on the computer but now I seem to be doing like more like ordering, finance and stuff like that [Since when?] Since probably the last four, five years just doing like ordering goods, finance and processing invoices and sending them away to the payments team and stuff like that, what I didn’t used to do at all” (Ruth, ‘least formally educated’ sub-group).

“Well, it was just it was just a different job. They decided that [because] all the cutbacks that you, the job that we applied for were like admin assistants. We done minutes, we looked after, like a PA to somebody and that all got taken away from us. I was like only a Scale 2, which was like the lowest and they decided that you didn’t have responsibility for that anymore so you weren’t, they just decided that you didn’t, you weren’t qualified to do that sort of thing so they just said all your wages do is let you do inputting. So all I was doing was data inputting and I hated it, I absolutely hated it, and I, I spent like more or less two years doing that [...] That’s not the job that we applied for and all of a sudden they could just change your job. Just like that.” (Sally, ‘least formally educated’ sub-group).

Changes in the working conditions were also the result of cuts in local funding as it was mentioned earlier by Caroline when mentioning her temporary job with Clone housing. Accordingly, the consequences for a few of them had to do with reducing their working hours and the resulted underemployment or the possibility to access only jobs based on temporary contracts:

“Due to funding and cuts, there was four of us left in employment in South Tyneside as community entrepreneurs, it was either one loses her job or we all went down to

⁸⁶ From the twelve lone mothers who were engaged in paid employment at the time of the interview, nine of them were working in the public sector. As a result, the findings shown in this section identify more changing experiences in that sector.

twenty-seven hours and we all agreed to go down to twenty-seven hours to keep our jobs and then the hours got cut then and then recently my hours have been cut again due to lack of funding again [When was that?] Oh this is my first month on sixteen hours so I have to wait to see pay day today, I have to wait to see what I am getting, to see if it is going to be worthwhile working, but my role has changed slightly; I now concentrate on training and booking training so I am not working with the families as much as the others (Dora, 'least formally educated' sub-group).

"I wanted to go back after me maternity leave. But the company lost all its school contracts [..] And I was all ready to go back but we got called to a meeting with the new employer, and he only offered us six hours a week of work [...] This was gonna be after me maternity leave, so I said it wasn't worth us going back" (Luisa, 'young never married' sub-group).

"All the changes in the law and all the cutbacks and like government and things and again like with jobs I've just felt like really unlucky because like all the projects and things that I used to work for, I mean, the ones that I actually worked for, they'd ran out of funding, they weren't getting funded any more" (Roberta, 'young never married' sub-group).

Other feature found in the narratives of lone mothers which is also related with the direct effects to public sector jobs have to do with experiencing work intensification. Thus, some lone mothers mention how the reduction of staff has caused some other members of staff to increase their workload:

"People are losing their jobs but are making other people do their job as well as their own for no extra wage really and I just think it is probably a lot of people are going off on the sick due to work you know" (Ruth, 'least formally educated' sub-group).

"...there used to be about fifteen people maximum in one group, now there are sometimes thirty; so you are still getting the same amount of money for double the amount of students; so that is the double amount of marking, double the amount of preparation [...] it is just the actual volume of students have more or less tripled but you still got the same amount of hours [...] I have to take work home or the weekend [...] and it is not just me it is everybody taking work home" (Juliet, 'middle class' sub-group).

“You tend to work more for less money [...] The job role has changed” (Alexia, ‘middle class’ sub-group).

When mentioning this work intensification, Isla not only indicates the changes in her job role and the increase of her workload; but she is also aware of the future effects of the economic recession, welfare changes and austerity measures in the increase of vulnerable families in the area, identifying the potential negative effects on public services:

“We’re supporting the libraries but we’re doing a lot of jobs that the libraries would have done themselves, because of cutbacks that’s happening [...] so because of all of those cuts it has had a massive impact on the services that are still standing and it puts a lot of pressure on us and we juggle so many balls, I mean when I first started my role, it wasn’t anything like what I’m doing now, I’m in high end child protection now and I work with very, very vulnerable families whereas sometimes I used to support a speech and language therapist because she couldn’t get out that week so I would be doing some support with that or with the physiotherapist or we’d be accompanying parents on [...] my goodness I write that many reports and things and you know we do a lot of social work jobs, we do a lot of what the jobs the health visitors do, we do a lot of monitoring development [...] the pressure on my job is going to be higher because the families that I work with, they are gonna grow, there’s going to be a lot more of them and there’s not going to be enough staff for to do that, so it’s going to put pressure on us and I think that’s when you’re going to start seeing cracks in the system. This service can only take so much capacity wise and I can only take so much workload, and I think that’s going to increase” (Isla, ‘middle class’ sub-group).

The lived experiences of some lone mothers concerning the instability of the labour market within local services expose having to go through the reapplication process of current jobs due to service restructuring or almost experiencing redundancies:

“They say that maybe your subject is not running any more obviously that is the case you might be made redundant [...] there are cuts as well every year certain people get letters for the redundancy poll, fortunately I have not received a redundancy letter yet, but we are in the same situation and the morale is so low now” (Juliet, ‘middle class’ sub-group).

“They were doing a big slash and what we had to do was we had to reapply for our existing job, which there was a massive uproar about because you know I had been in my role like nearly nine or ten years and a lot of the girls that were working actually

who had been enrolled for quite a long time, so they're basically going in and applying for the same job and they were concerned about sort of pay cuts and things like that, we lost 25% [of the workforce]" (Isla, 'middle class' sub-group).

"In fact I've only just narrowly missed redundancy this year by the skin of my teeth, let's put it that way [...] Lucky that I didn't, but there were fifteen redundancies at school between teaching staff and technical staff [...] Luckily one of the other technicians was due to retire next year so he took early redundancy, which saved my job [...] Not going to say that it's not going to happen again next year" (Sharon, 'middle class' sub-group).

"There have been some cuts and the latest cuts were just over a year ago and that was stressful [...] We had to reapply for our jobs and very close colleagues lost their jobs" (Alexia, 'middle class' sub-group).

The consequential increase of feelings of uncertainty and stress as a result of precarious conditions of the insecure local labour market are evident in the accounts of some of the lone mothers interviewed:

"I think the impact of the stress of, have we got secure jobs now, you just don't know what's going to happen, if the government's going to make any more cuts [...] there's so many cuts just now that people are having to work a lot harder for their money, they're under a lot of stress so I think there will be a lot of people who are going to get ill [...] what you see through work and how you see people's reactions, and how you feel yourself when you're at work, that the stress levels are so much higher" (Jasmin, 'middle class' sub-group).

"I think a lot of people are probably really stressed you know, a lot of people are probably going off on the sick with stress related work issues because they are cutting peoples' work, people are losing their jobs but are making other people do their job as well as their own for no extra wage really and I just think it's probably a lot of people are going off on the sick due to work you know [...] I don't feel safe at all because every year they say they have to save so many million you know so that makes me think that there is just going to carry on being more job cuts and that's the way I feel you know" (Ruth, 'least formally educated' sub-group).

These insecure neoliberal working conditions as a result of the economic recession and austerity policy measures are not only perceived in the public sector, but there is also a clear

perception of the flaws of the local labour market in the private sector, particularly in businesses which used to demand people in routine and manual occupations:

“...the prospects of jobs at the minute, it's few and far between [...] All the shops down the street are closing [...] the whole of shields is like a ghost town, the bigger chains like Primark and Currys and all these other big chains, they're staying away from South Tyneside because there's not enough revenue, because people won't go into the shops because it's like a ghost town”. (Lianne, 'young never married' sub-group).

“...the more shops shut, the more people will want to go to London, Newcastle and Morton [...] it is not going help people who are losing their jobs in those shops and the town itself is going to lose more money and obviously that is a low”. (Caroline, 'young never married' group).

Finally, concerning paid employment changes there is also an acknowledgement of the lower value of wages during the last years resulting from the neoliberal economic circumstances and the government austerity agenda identified since Chapter 1:

“Why should someone be doing a full-time job for crap, crap wages”. (Sally, 'least formally educated' sub-group)

“I do remember teaching in 2007 and in 2008 and things were; I could afford, you know having two part-time jobs with the help of child benefit and working tax it was fine; it just seems to be the last three years where I just can't I am struggling everything I earn goes out in bills” (Juliet, 'middle class' sub-group).

“Inflation is going up and peoples' wages are staying the same so I do think it is bad under this government to be honest, it is worse than what it was”. (Ruth, 'least formally educated' sub-group)

As it is displayed in this section, lone mothers who are currently participating in the labour market are experiencing very unstable working conditions as a result of the neoliberal economic recession and austerity agenda. For some lone mothers located in more multiple positions of disadvantage, the local demand side of the labour market is identified as defective and unable to offer jobs, and this holds true for most lone mothers who participate in the labour market in routine and manual occupations. Accordingly, many lone mothers from the two most disadvantageous sub-groups are finding the prospect to obtain a stable

paid job very unlikely. Furthermore, the constant managerialist approaches (Griggs and Roberts, 2011) of restructuring and reviews of services in the local public sector to cope with budgeting retrenchment pinpoint lone mothers from different occupational classes not only experiencing changes in their working conditions, but also facing a very uncertain scenario concerning their jobs. Thus, across the experiences of the lone mothers identified in the three sub-groups; paid work is not presented as the safest route out of poverty as the WTW programmes and the Coalition government rhetoric purports.

6.5. INDIVIDUAL WELFARE TRAJECTORIES

Similar to section 6.3 of this chapter which explored the individual paid employment trajectories of the qualitative sample, this section describes the individual trajectories of the lone mothers interviewed concerning the take up of welfare entitlements during the statistical years explored.

Table 6.7: **Welfare entitlement trajectories of ‘least formally educated, lower occupational classes’ lone mothers**

Colour key of benefit entitlements

Income Support	
Job Seekers’ Allowance	
Disability related benefits	
Tax credits	
Housing related benefits	

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Dora										
Ada										
Delia										
Jane										
Ruth										
Sally										

Table 6.7 identifies the welfare trajectories of 'older, least formally educated' lone mothers. All of them claim TC and most of them have been doing it for the last few years. These TC patterns can be related with the statistical exploration of the previous chapter which identifies 82.5% (± 2.6) of lone mothers in this group claiming TC in 2014. Other important characteristic which is deployed in table 6.7 is that few 'least, formally educated' lone mothers which were not claiming housing related benefits before have started to do so in the last few years. Linking these housing entitlement trajectories with the statistical exploration, these qualitative results can illustrate the increase number of lone mothers claiming housing related benefits (around 69.7% in 2014) within the context of economic recession and austerity.

Table 6.8: Welfare entitlement trajectories of 'young, never married' mothers

Colour key of benefit entitlements

Income Support	
Job Seekers' Allowance	
Disability related benefits	
Tax credits	
Housing related benefits	

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Erin	Orange	Orange	Orange	White	Orange	Orange	Light Blue	Purple	Purple	Purple
Roberta	White	White	White	Orange	Orange	Light Blue	Light Blue	Purple	Purple	Light Blue
Caroline	Dark Blue	Dark Blue	Dark Blue	Dark Blue	Purple	Purple	Purple	Purple	Dark Blue	Dark Blue
Maria	Light Blue	Light Blue	Light Blue	Purple	Purple	Purple	Purple	Purple	Purple	Purple
Jackie	White	White	White	White	Light Blue	Light Blue	Light Blue	Light Blue	Purple	Purple
Celine	Light Blue	Light Blue	Light Blue	Orange	Orange	Purple	Purple	Purple	Purple	Purple
Chloe	Orange	Orange	Orange	Orange	Orange	Orange	Purple	Purple	Purple	Purple
Lianne	Dark Blue	Dark Blue	Dark Blue	Purple	Purple	Purple	Purple	Purple	Dark Blue	Dark Blue
Amalia	Purple	Purple	Purple	Purple	Purple	Purple	Purple	Purple	Purple	Purple
Luisa	White	White	White	White	Orange	Orange	Purple	Purple	Purple	Purple
Laura	Orange	Orange	Dark Blue	Dark Blue	Orange	Orange	Dark Blue	Dark Blue	Purple	Purple
Rocio	Light Blue	Light Blue	Light Blue	Light Blue	Light Blue	Dark Blue	Orange	Purple	Purple	Purple

Table 6.8 identifies the twelve ‘young, single’ mothers interviewed and their welfare trajectories during the last few years. Similar to the ‘least formally educated’ lone mothers, ‘young, single’ mothers have been claiming TC and they are also dependent on housing related benefits (In 2014, around 89.3% were claiming TC and around 71.7% were claiming housing related benefits). Most of them have claimed JSA at some point during the years explored and in 2014 most of them have as their main financial resource IS (nine out of the twelve interviewees). This latest evidence can be linked with the statistical exploration which

identified 43.3% (\pm 2.9) of ‘young, never married’ mothers claiming IS in 2014. Few lone mothers interviewed in this group can also be linked with some of the welfare changes displayed in the quantitative exploration concerning moving from IS to JSA (e.g. Caroline, Lianne). Furthermore, these individual welfare trajectories provide a more diverse picture on the take up of entitlements, particularly in regards to moving in and out means-tested benefits such as JSA. As the table displays, the ‘young, single’ mothers interviewed are the group most reliant on welfare entitlements on overall.

Table 6.9: **Welfare entitlement trajectories of ‘middle class’ lone mothers**

Colour key of benefit entitlements

Income Support	
Job Seekers’ Allowance	
Disability related benefits	
Tax credits	
Housing related benefits	

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Isla										
Alexia										
Salma										
Jasmin										
Juliet										
Annie										
Sharon										

Table 6.9 deploys how the ‘middle-class’ lone mothers interviewed are the least reliant group of welfare entitlements and how the only benefit which they have been claiming during the last few years is TC, relating this result with the 71.3% (\pm 2.6) of ‘middle-class’ lone mothers who were claiming this welfare entitlement in 2014.

Similar to the individual paid employment trajectories, the welfare trajectories identified in the twenty-five lone mothers interviewed illustrate a more nuanced picture on how benefits patterns of lone mothers can be experienced during times of economic recession and austerity. Once more, whereas the statistical exploration provides an overall picture on how different types of lone mothers are undergoing changes in their welfare entitlements, the individual trajectories provide a richer account on how the fluctuations between claiming benefits (or not) can be individually identified. Once again as it is expected, the two most disadvantageous sub-groups display more changes in claiming different welfare entitlements. The following section focuses on exploring qualitatively the experiences around

the take up of benefits to provide a more holistic view of welfare changes on the context of economic recession and austerity on the lone mothers interviewed.

6.6. THE LIVED EXPERIENCE OF WELFARE

6.6.1. EXPERIENCING A MORE CONDITIONAL AND PUNITIVE WELFARE SYSTEM

Due the characteristics of the purposeful sample, 'young, never married' mothers are the most reliant on welfare rights. As most of them are on IS due to having young children, they have that welfare entitlement as the main source of their budget, alongside housing related benefits and TC. There are also two 'least formally educated' lone mothers who are currently claiming IS as a result of having young children. Only three mothers of the 'young, never married' group are not claiming IS, but have done in the past when they were eligible to claim it. This reflects the policy changes concerning the age of the youngest child as part of the LPO.

Many lone mothers, particularly the ones identified in the 'young, never married' group; have not only been claiming Income Support, but they have also experienced the JSA regime, usually after losing their low paid jobs and they are aware of how that welfare entitlement produced more struggle and economic difficulty on their living conditions:

"Quite depressed about things at first, it is not a lot of money that you live on and then obviously I would like few nice things and stuff like that and go to places and now I am working I feel a bit more optimistic" (Caroline, 'young never married' sub-group).

"...you have to explain why you need to claim it, was it your fault that you lost your job? Was it this? Was it that? And at the finish, it took that long for them to sort my benefit out I was literally up to my eyes in debt again" (Laura, 'young never married' sub-group).

"I struggled to pay my rent when I was only on Jobseeker's Allowance, 'cause it's like £90 a fortnight" (Celine, 'young never married' sub-group).

During the years characterised by economic recession and government austerity, more conditionality and sanctions are also not unfamiliar experiences but on the contrary usual experiences for some lone mothers, regardless even if a hospital appointment was the reason not to attend a meeting with the jobcentre as it was the case of Laura:

"[2008] I used to just sit and cry and they would just turn round and tell us to pull myself together, there was nothing wrong with us and I've had two years to get over it [stillbirth] and things like that [...] [2012] I had a hospital appointment and an appointment with the DHSS [Department of Health and Social Security] at the same time and I asked them could I change the date? 'no, you can't change that' but I couldn't change my scan appointment at the time [...] they actually stopped my benefit for four weeks" (Laura, 'young never married' sub-group).

Further, a few lone mothers in this group were still experiencing the conditionality of the JSA regime despite being heavily pregnant or the acknowledgement of lacking appropriate childcare as it is displayed below:

"[2008] it was just rather very bizarre 'cause you had to go on these job seekers courses and stuff, things like that which I mean I was twenty-three weeks pregnant and they sent us on one of them, who is going to employ me at twenty-three weeks pregnant you know what I mean, so I still had to go on them until I was into Income Support" (Caroline, 'young never married' sub-group).

"[2011] so I went onto jobseekers because it was strange, I had an interview in the December, I had my baby in the January so we couldn't see the point of me going for this interview, but to claim jobseekers you have to go to all the interviews [...] like I say the interview in December I did before I had the baby, that was quite stressful because I was in a lot of pain, I was like uncomfortable and that and you're sitting there waiting and waiting and waiting. (Jane, 'least formally educated' sub-group).

"[2014] The job centre is now saying that not having sufficient childcare is not an excuse for not being able to get a job [...] I was speaking to one of my advisors at the job centre and he turned round and he says 'oh well I'll out you on a Nissan course' I went 'Nissan, as in cars?' he went 'yeah' I went 'ok, what's it doing?' he says 'you've got to be there for half-past six in the morning' I went, 'how can I physically do it? I have a six-year old child. School doesn't start 'til eight 'cause Charles goes to breakfast club, so it's breakfast club at eight o'clock. There's no way I can make anyone, or ask anyone to look after him for two hours and wake him up as well at four o'clock in the morning [...]' And he says 'well you're just making excuses now not to go'". (Lianne, 'young never married' sub-group).

Thus, lone mothers who are located in most multiple positions of disadvantage are the ones who are directly affected by the welfare changes. These experiences confirm not only what Fraser (1989) argues about welfare programmes and how they institutionalise the feminisation of poverty, but also how welfare policies are perpetuating precarious lives (Gingrich, 2008) for the already most vulnerable groups.

6.6.2. THE HARD EXPERIENCE OF WELFARE TRANSITIONS

One of the main problems related to economic instability of some lone mothers is related with changes in circumstances regarding their welfare rights. Furthermore, many of them tend to experience more difficult economic situations as soon as their financial conditions change which result in variations in their interactions with the welfare system. Those welfare transitions, which can be a consequence of employment loss, separations, having a new child, inter alia, bring delays in accessing welfare and as consequence they produce worse gendered economic disadvantages as it is illustrated by Caroline and Jane:

“It was horrible because they messed up the housing benefits things and stuff and the change and that and it ended up that I was £600 in arrears with my rent [...] It took it two years to pay it off” (Caroline, ‘young never married’ sub-group).

“There was a delay in my payments so from being heavily pregnant, to having him [son] I had no money for ten, twelve weeks and every time I went down to say I’ve got no food, I’ve got to buy this, I’ve got to buy that, they just said can you not borrow from a family member” (Jane, ‘least formally educated’ sub-group).

As the last excerpt from Jane shows, another aspect which was a very usual experience among some mothers concerned the difficulties in the transition between welfare entitlements, particularly between IS and JSA:

“you have to go for interview after interview at the job centre and then your payments are out of schedule because normally you get paid every two weeks but because of the changeover from income support to job seekers it was later than that” (Caroline, ‘young never married’ sub-group).

“I was still in Job Seekers Allowance but it was just waiting that length of time, they stopped me money and I had no money coming in [For how long?] It was about six weeks” (Jackie, ‘young never married’ sub-group).

“They basically turned round and said ‘oh it’ll be paid, your benefit will be paid, definitely the same time next week blah, blah, blah’ [...] And for some reason it wasn’t and it actually took them three weeks to transfer over so I had nothing for three weeks” (Laura, ‘young never married’ sub-group).

“There was always, every time I called up the benefits delivery centre, there, they always said there’s a delay on the system, we’re backtracked, erm, there’s nothing we can do about it, we’re trying to process everything as fast as we can. This went on for around four or five weeks” (Lianne, ‘young never married’ sub-group).

6.6.3. HOUSING BENEFITS CHANGES

All but one mother from the two most disadvantageous groups were claiming housing related benefits in 2014. Accordingly, claiming this type of benefits has been an essential part of their low family budget. Furthermore, one important aspect found in a few lone mothers, particularly from the ‘least formally educated’ group had to do with experience economic difficulties in regards to their finances just after the dissolution of their previous relationships. It seems that regardless of the context of economic recession and austerity, changes in housing tenure and housing costs become a usual problem for some lone mothers. This can be explained by the intersections of low paid employment, gendered financial dependency and gendered caring commitments. Accordingly, all of them had to claim housing related welfare entitlements after the break up:

“As a couple, we were managing, even though we were still in debt and what have you, but now I’m on my own I get obviously housing benefit, which we didn’t get” (Sally, ‘least formally educated’ sub-group).

“...you will qualify for housing benefit but unfortunately we can’t give you housing benefit until you find a flat and once you find your flat and you can come and see us [...] but she says because the children were the same sex, I only qualify for benefit for a two bedroom flat” (Ada, ‘least formally educated’ sub-group).

Since the start of the economic recession and the implementation of austerity policies, some lone mothers have experienced a shortfall in their housing related benefits. This shortfall is mainly exposed in two ways which are directly linked to neoliberal welfare changes imposed by the Coalition Government: the lower value of the LHA and the removal of the spare room subsidiary, mostly known as ‘bedroom tax’. Concerning the changes around LHA, some lone

mothers mention the need to supplement their renting costs with their low budgets and the experiences of struggle as a result:

“I lent £1100 off me mam to get my new private house and then they’re [LHA administered by the council] not even paying all the money for it so I’m £100 out of pocket a month. [...] I’ve gotta give the landlord £25 a week” (Amalia, ‘young never married’ sub-group).

“It is hard, even though I get help I still struggle some weeks [...] Private is a lot more than council [...] I do get help but it’s still a lot for me to pull out” (Luisa, ‘young never married’ sub-group).

“I had to pay about £17 or something rent and £10 poll tax or something like that [...] I had loads of arguments with the council saying when I worked this out it doesn’t cover what you’ve said that I get” (Rocio, ‘young never married’ sub-group).

“I just pay, I’ve got to pay extra on top every week [...] I think the council only pay £435 and I have to add the other £40 on every month” (Lianne, ‘young never married’ sub-group).

In regards to the ‘bedroom tax’, a few lone mothers who are affected by it indicate they prefer to pay it in order not to lose their homes:

“I have to pay bedroom tax [...] Well, it’s an extra £12 a week [...] I’ve got no choice, have I? I want to keep my house” (Chloe, ‘least formally educated’ sub-group).

“I have to pay the bedroom tax [...] because Charles is under ten so technically they can share” (Delia, ‘least formally educated’ sub-group).

“I still have to pay bedroom tax ‘cause I have a three bedroom house [What do you think about that?] Shocking, it is absolutely shocking [...] I think I would prefer to pay the bedroom tax to have a nice house in a nice area than not paying it and live somewhere rough” (Erin, ‘young never married’ sub-group).

6.4.4. THE EFFECTS OF THE WELFARE CHANGES ON THE TAX CREDIT SYSTEM

As it has shown in section 5, almost all lone mothers claim TC in the form of CTC, WTC or both. For many of them, TC were part of their family income even before the onset of the last economic crisis and welfare changes. As mentioned in Chapter 1, the TC system has been an important policy lever to increase the participation of lone mothers in the labour market (Millar, 2008). Furthermore, the WTC element which focused on low-wage earners usually was essential to the family budget when some of them were still married:

"...my husband wasn't that well paid so we got about £400 in tax credit" (Ada, 'least formally educated' sub-group).

"... [2007] we were claiming tax credits so we weren't on benefits, he was working [and] we were claiming tax credits, child tax credits and then obviously I had my job as well, I was working" (Jane, 'least formally educated' sub-group).

Concerning latest welfare changes, some lone mothers, particularly the ones identified in the 'middle-class' group raise grievances of how the TC system is calculated, particularly lone mothers who are in paid employment on full-time basis. Furthermore, their perception of unfairness implicitly provides the recognition of the changes experienced regarding the up-rating of the tax credits using the CPI (as opposed to the RPI which it is more generous) and the decrease of the TC income disregard which are changes brought by the Coalition Government, recognising also their current lower financial value:

"I would say it is swings and roundabouts because with my wages have changed and now I am going to have to ring the tax credit again and tell them it has changed so my money will go down again" (Salma, 'middle-class' sub-group).

"I don't get working tax credit, I just get child tax credit, but every year it is reduced, it is reduced every year" (Alexia, 'middle-class' sub-group).

"Tax credits changed [...] which I think works out about £120 a month worse off, so again we have to change the way that we live to compensate that" (Jasmin, 'middle-class' sub-group)

"...some people are not entitled to working tax credits because they work too many hours but basically by the time they pay all their bills and everything; they have hardly anything left as well, so I believe there should be a change in the tax credits for people who do work, many hours but don't earn enough to live as well you know" (Ruth, 'least formally educated' sub-group).

Thus, as lone mothers identified in the 'middle-class' group are only currently inserted in the welfare state system based on TC, the effects of the welfare changes are only personally experienced through the TC system and not through other welfare entitlements which is commonly the case of the other lone mothers identified in the other two sub-groups.

6.7. CONCLUSIONS

The results shown in this chapter provides a deeper explanatory account concerning multiple intersecting factors which play an important role for the paid employment outcomes of lone mothers and their experiences with benefits. First the twenty-five lone mothers interviewed were classified in the quantitative model to identify them with the same intersectional categories and hence provide a more comprehensive picture of paid employment and welfare entitlements which focuses more in qualitative processes and agential experiences.

Accordingly, the individual work histories allow to identify how upper occupational social classes, higher levels of formal education, less experiences of adverse life changing events and effective childcare arrangements made possible the continuous engagement of many lone mothers in the labour market. Those childcare arrangements are translated not only by having a support network able to help with gendered caring responsibilities, but also by accessing various childcare arrangements more broadly. These various options within gendered caring arrangements can be understood as intersecting with social class also as wider childcare choices are related with economic circumstances. Focusing on social networks, other form of support which was able to be identified concerns with information related to jobs and which allowed to some lone mothers to engage in paid work. Concerning types of jobs, it is evident that low-paid jobs characteristically of routine and manual occupations, have not provided steady working conditions for many lone mothers even before the onset of the economic recession and austerity. The labour market context which lone mothers are experiencing then is mirroring the consequences of the hegemonic embedded neoliberal principles regarding the availability of jobs for lone mothers as they are characterised by being low-paid, insecure and irregular.

Other important aspect to account for is the labour market in which lone mothers who were interviewed are located. South Tyneside is a Metropolitan Borough characterised by a history of deindustrialisation and posterior increase of public service jobs. Consequently, the likelihood that central policies directed to retrench public sector budgets through local spending cuts are affecting directly some of the lone mothers who work in that sector.

Accordingly, many lone mothers from the three sub-groups have been adversely impacted by the working conditions of the previous years which is also characterised by neoliberal managerialist working practices within public services. Their job roles have changed, their services have experienced forced redundancies, and work intensification seem to be endured by many of them. As a result of these effects, many lone mothers share feelings of uncertainty and insecurity around their jobs. Moreover, real perceptions around the lower value of wages are also identified which confirms the financial unsuitability of the local labour market.

Differential employment effects are also found depending on group membership. For instance, some mothers from the two sub-groups located in most disadvantageous positions have been experiencing involuntary underemployment and temporary contracts. Furthermore, there is an acknowledgment that the unstable local economic conditions characterised by the closure of various businesses, as a result of the economic recession, unable to provide jobs to lone mothers from the most disadvantageous sub-groups. This later finding reaffirms what has already been explored by many authors which focused on identifying the deficiencies of the demand side of the labour market in post-industrial regions of UK (e.g. Shildrick *et al.*, 2012; O'Hara, 2014).

It is also clear that as lone mothers from the two most disadvantageous sub-groups, particularly from the 'young, never married' one, have been experiencing more irregular work trajectories, they have been more reliant on welfare entitlements and as a result they have been adversely experiencing the austerity welfare changes. Thus, these findings make explicit how lone mothers who are located in more positions of disadvantage are the worst affected by policies supposedly to engage lone mothers in sustainable paid employment to move them out of poverty. Conversely, the paid jobs available for them are low-paid, insecure and temporary: "workfare is not about creating jobs for people who don't have them: it is about creating workers for jobs that nobody wants" (Peck, 2001: 6).

Finally, methodologically speaking, what this and the previous chapter have been able to acknowledge is that by exploring economic and policy effects based on a mixed method approach, various factors which manifest intersectional categories of social division should be recognised as relevant to consider in order to explain different outcomes for policy target groups such as lone mothers. Thus, whereas the quantitative data explored in the previous chapter identify explanatory structural categories of social division to understand the differential employment and welfare effects as a result of the macro context, the qualitative evidence is able to identify agential aspects such as the importance of support networks and it also conveys processes characterised by individual transitions which manifest the

intersections of categories such as occupational social class, educational attainment and gender. The qualitative data also enables to recognise the diversity of lived experiences and the acknowledgement that the insights of lone mothers are fundamental to identify the neoliberal hegemonic practices embedded in their paid employment and welfare circumstances. Accordingly, the manifested categories, their proxy features and their interactions in the lived experience of lone mothers allow an understanding of the multidimensional forms of inequality as dynamic when facing individual paid work and welfare conditions. The following chapter also identifies other factors when exploring differential effects of the context of austerity and recession.

7. QUALITATIVE FINDINGS (2) - THE DIFFERENTIAL LIVED EXPERIENCES OF AUSTERITY: EXPLORING AGENTIAL PRACTICES AND STRATEGIES

7.1. INTRODUCTION

Previous chapters explored the uneven effects of the economic recession and austerity using the innovative critical realist intersectional theoretical framework, and based on the typology constructed which identified three sub-groups of lone mothers. The differentiated impact was exhibited in paid employment and welfare entitlements. Related to these effects are further effects on financial household budgets and the agential strategies to cope with broader economic and policy changes. Accordingly to, and using some of Bourdieu's key theoretical concepts, Atkinson (2012) identifies three groups unevenly experiencing the latest economic downturn using a qualitative sample: one group, the 'dominant' one, characterised by high economic and cultural capital which has undergone few changes in their everyday life and thus only exhibiting readjusting practices; a second group, the 'intermediate' one, which possesses less economic and cultural resources than the previous one and it has been displaying long-standing economising strategies to preserve household expenditure alongside enduring concerns over their paid work and income insecurity. Finally, Atkinson identifies a third group, 'the dominated' one which is already experiencing essential necessities, and which has undertaken various strategies including deep cutbacks on expenditure to make up their shortfalls and to respond to vital material demands. As expected, the latter group is recognised as the worst affected by economic recession and austerity (Atkinson, 2012).

Focusing exclusively on lone mothers in the age of austerity, Rabindrakumar (2013) illustrates how most lone mothers who participate in her research are struggling to make ends meet and how as a result of their precarious financial experiences, they have been cutting back on their family spending, undergoing debt and arrears. Using a qualitative strategy, Canton (2015) identifies lone mothers in three groups depending on how they are coping and adapting to governmental austerity and economic recession: vulnerable, resilient and transformable ones. Thus in regards to adaptive outcomes, 'vulnerable' lone mothers are mainly characterised by the inability to afford their previous lifestyle, they struggle to keep up with basic necessities and they are constantly confronting financial adversity. 'Resilient' lone mothers have more financial certainty than the previous group, they generally

perceive themselves as not struggling and despite changes in their finances, they are able to adapt, and they feel relatively secure. Finally, 'transformable' lone mothers, which Canton (2015) argues can be understood as a subset of the resilient group, have similar features than the resilient ones but their distinctive characteristics are that they anticipate potential hardship in the future and thus, they foresee potential strategies to respond to that adverse context.

Considering Atkinson's social class approach (2012) as part of the intersectional categories when exploring the impact of economic recession and austerity, and also bearing in mind the evidence already identified concerning the effects of austerity on lone mothers (e.g. Rabindrakumar, 2013; Canton, 2015), the focus on this chapter is to explore lone mothers and the differential impacts of the economic recession and austerity on their household finances and the diverse agential strategies taken to respond to it. Thus, whereas the previous qualitative chapter focused exclusively on the lived experiences of lone mothers concerning paid employment and welfare entitlements, the aim of this chapter is exploring the diverse agential practices and strategies of lone mothers in times of economic recession and austerity. Thus, this chapter answers the research question (Q4): How do lone mothers respond to the context of economic recession and austerity?

Importantly to indicate is the distinctive feminist standpoint approach taken in this study to explore lone mothers' agential responses to the macro socioeconomic changing context when compared to Canton's approach mentioned above. Thus, as explained through this thesis, the starting point of this analysis is how multiple intersectional categories of social divisions and disadvantage can shed light on the differential effects and agential strategies taken by lone mothers. Having many of those already identified in the quantitative part of this thesis, and some of them being manifested⁸⁷ in the previous qualitative findings chapter, this chapter not only identifies the relevance of some of those intersectional categories to understand agential responses, but it also provides more explanatory proxy features to understand the differential impact of the broader socioeconomic context on lone mothers based on an intersectional approach⁸⁸. Conversely, Canton (2015) classifies lone mothers based on their self-assessment concerning coping with austerity and on how those assessments fit with his conceptual approach grounded on social networks, resilience and

⁸⁷ As intersectional categories or as proxy features.

⁸⁸ Different proxy features are identified as more relevant depending on the themes explored. Accordingly, in this chapter the proxy features exhibited in Table 7.1 are essential to explain distinctive agential practices and strategies of lone mothers when experiencing economic recession and austerity.

vulnerability of adaptive systems⁸⁹. Even though, the complexity of gendered support networks is also understood as part of one explanatory feature identified in the qualitative data in this chapter, and most importantly as a strategic agential response to cope with austerity by specific sub-groups of lone mothers, this thesis emphasises the importance of understanding lone mothers as located in multiple categories of difference and disadvantage to provide a more comprehensive account on the diverse experiences of wider neoliberal socioeconomic pressures.

This chapter consists of four sections including the introduction above. The second section explores the differences around household finances on lone mothers and it explores further explanatory proxy features which shed more light in the explanation of the uneven impact of the economic recession and austerity. The third section explores the diverse economic practices which lone mothers endure to respond to those socioeconomic macro changes. Finally, main conclusions are provided.

7.2. EXPLORING UNEVEN FAMILY FINANCES AND ECONOMIC CIRCUMSTANCES OF LONE MOTHERS IN THE CONTEXT OF RECESSION AND AUSTERITY

7.2.1. ADDING EXPLANATORY FEATURES TO UNDERSTAND DIFFERENTIAL ECONOMIC EFFECTS OF AUSTERITY

Along with the additional qualitative proxy features indicated in Table 6.2 of the last chapter which provided a richer understanding of uneven individual paid employment and welfare trajectories of sub-groups of lone mothers, this section provides more proxy features which are identified in their biographical stories. Accordingly, Table 7.1 shows further proxy factors which are manifested in the accounts of lone mothers when exploring their economic lived experiences and the resulted agential strategies to grapple with austerity and recession. These financial factors can be interpreted as autonomous effects of social categories or manifestations of the intersections of multiple categories such as social class and gender. It also shows the nuance and fussy nature of exploring intersectional categories qualitatively as they are embedded in various biographical processes.

⁸⁹ Canton (2015: 127) briefly discusses the relevance of occupational classes, wages, education attainment and reliance on welfare entitlements as important factors to consider for understanding differential effects of the context of austerity. Nevertheless, his analysis essentially focused on the various forms in which social networks help to cope with wider socioeconomic factors.

Table 7.1. Lone mothers interviewed and added financial factors to understand economic experiences in times of austerity

	Lone mothers	Ex-partner's occupational social class				Regular financial support			Current financial sources of income						
		Managerial /professional	Intermediate	Routine / manual	Never worked /unemployed	None	Weak	Strong	E	CM	TC	HB	IS	JSA	SL
'Least formally educated'	Ada														
	Dora														
	Sally														
	Ruth														
	Jane														
	Delia														
'Young, never married'	Caroline														
	Erin														
	Celine														
	Jackie														
	Lianne														
	Luisa														
	Maria														
	Amalia														
	Rocio														
	Laura														
	Roberta														
	Chloe														
'Middle-class'	Jasmin														
	Annie														
	Salma														
	Sharon														
	Juliet														
	Isla														
	Alexia														

Abbreviation key of current source of income

Earnings (E)
 Child Maintenance (CM)
 Tax Credits (TC)
 Housing Benefits (HB)
 Income Support (IS)
 Jobseekers Allowance (JSA)
 Student Loan (SL)

Table 7.1 visualises some similarities and differences between the three sub-groups of lone mothers based on the three proxy financial factors: ex-partner's occupational social class, regular financial support and current sources of income. Accordingly, ex-partners from 'least formally educated' lone mothers are usually classified in routine and manual occupations. Lone mothers in this sub-group have weak or no financial support for their regular household income, and as a result they rely on the welfare system as part of their current financial sources, particularly on the form of TC and housing related benefits. Furthermore, they usually receive child maintenance, but the amount is commonly low. Comparatively, the ex-partners of 'young, never married' mothers usually are classified as not working or currently unemployed. Accordingly, lone mothers in this sub-group have usually none regular financial support in their household income and consequently they rely heavily on the Welfare system mainly in the form of IS, housing benefits and TC, usually having low amount of income from child maintenance agreements. Finally, the fathers of the children of 'middle-class' lone mothers belong to different occupational classes and many of these lone mothers have strong financial support for their household income which avoids their reliance on the Welfare system apart from tax credits, which many of them depend on alongside their earnings.

Thus, when considering these features with the preceding ones explored in the previous qualitative chapter to compare experiences between groups, 'young, never married' mothers are economically worse affected, closely followed by 'least, formally educated' lone mothers and finally, the least economically affected based on the purposeful sample is the 'middle-class' group. Nevertheless, it is also important to notice that concerning their economic experiences and agential strategies taken to cope with the macro socioeconomic context, there are distinctions between some lone mothers identified in the same cluster; and also similarities between some lone mothers classified in different sub-groups. These distinctions and similarities are explored further in this chapter and they are usually explained by understanding how these multiple gendered and classed factors intersect in the individual lives of lone mothers.

As it is exhibited as a feature in Table 7.1, one source of financial income for lone mothers which makes a significant difference in their economic experiences and the family budget has to do with accessing a regular external financial support. This external financial help consists of two not excluding economic sources: child maintenance (the most common) and/or a strong financial support network (the less common). This external financial support can be understood as the gendered inability of lone mothers to sustain a financial independent family unit. Concerning child maintenance, eleven out of the twenty-five lone

mothers received it, however, the established economic amount varies and it usually responds to the occupational classes in which their ex-partners are located. Regardless of how the child maintenance arrangement was established⁹⁰, almost all former partners who provide maintenance to lone mothers from the two most disadvantageous sub-groups belong to lower occupational classes or they rely on welfare entitlements:

“I only get £10 a fortnight ‘cause he’s on, like benefits”. (Amalia, ‘young never married’ sub-group).

“[how much does he give in child maintenance?] £5 ‘cause he’s on the dole as well so that’s all they [the Child Support Agency] really tell you for to pay, with him not being employed...” (Rocio, ‘young never married’ sub-group).

“The Child Support [Agency] now gives me £10 a fortnight for the twins and that’s what they said ‘cause he is on the sick now and he cannot work...” (Ruth, ‘least formally educated’ sub-group).

“Under duress, he’s giving child maintenance. He’s, he’s giving now, but he didn’t pay for it for a year.” (Sally, ‘least formally educated’ sub-group).

Conversely, former partners from ‘middle-class’ lone mothers who provide a child maintenance are located in upper occupational classes. Furthermore, before the separation, the household budget was based on a dual earner income which presented them with a regular economic stability. Accordingly, ‘middle-class’ lone mothers who are provided with a steady second source of income usually in the form of child maintenance have been able to maintain the quality of their life standards at levels preceding the economic crisis. This can be explained as causal mechanisms at the intersections of the categories of gender and social class which inform agential responses to the wider neoliberal context. Despite the initial sense of economic insecurity after the break-up, these ‘middle-class’ lone mothers felt more financially confident when a regular child maintenance agreement was achieved:

“...when you become a one person that has to provide everything, for me I suddenly became very conscious [...] you are constantly conscious of how much money you

⁹⁰ From the eight lone mothers who receive child maintenance and who are identified in ‘least formally educated’ and ‘young, never married’ groups; at least four indicated in their biographical stories the use of the Child Support Agency to arrange child maintenance. Exploring their experiences around accessing this service and comparing them with family or court based child maintenance arrangements go beyond the scope of this thesis.

are spending [...] I am just grateful for the life that I have been given from my ex-husband because it could have been totally different, if it wasn't for my ex-husband he could have made me sell the house and I don't know where we would have ended up, I honestly don't know.” (Salma, ‘middle-class’ sub-group).

“...I get maintenance as well so probably the money I make will be just as much I make working on a full time job. It works out well, quite well [...] he has always looked after her well and he has always given me money to buy her clothes, you know took her on holiday and stuff so he has been very kind and if she needed anything he would buy [it for] her”. (Annie, ‘middle-class’ sub-group).

In the case of ‘middle-class’ lone mothers who were not accessing a steady child maintenance from their ex-partners, few have a strong financial support network which allows them to overcome adverse scenarios. As stated earlier in this section, this strong financial support network has been identified as the less common economic source of the external financial provision in the lone mothers interviewed. Furthermore, this strong financial support network has two main features: the high amount of financial availability that they can provide, and that they are constituted usually by relatives who do not ask for the money back when providing it⁹¹. Juliet for instance, explains how the constant help from their parents, who have a strong financial stability, supports her financially not only by currently paying her doctoral degree, but also they helped her when she experienced economic adversities as a result of the separation from her husband:

“I had to re-mortgage the house so I have more on the mortgage and then my mum and dad gave me like £12,000 towards paying him out, I wasn't in a position to pay him out and if I sold the house I would not have enough equity to buy another house” (Juliet, ‘middle-class’ sub-group).

The remaining few ‘middle-class’ lone mothers interviewed who were not able to secure a child maintenance or did not have a strong financial support network were the most adversely exposed within this sub-group when facing the effects of the economic context. Of particular theoretical interest is the case of Isla who as a result of the loss of a dual income in the family budget, the inability of a child maintenance agreement alongside the insecurity of losing her paid employment due to the retrenchment of public sector jobs in South

⁹¹ This financial help from relatives can also be interpreted as the manifestation of the social class category.

Tyneside, made her take the difficult decision of going to repossession procedures for her house:

“I held on to my house for another couple of years once we had split up and it was getting too much I couldn’t afford the mortgage [...] I rang them up, the mortgage company, and said I need to give you the keys back, I just can’t afford to keep this house, so by doing that they’ve got to force you into repossession they’ve got to force you into that to do that to hand the keys back, the only process which I think is diabolical, especially when you’ve never been behind with anything like that before”. (Isla, ‘middle-class’ sub-group).

Thus, these added dimensions which manifest causal powers of categories of social divisions at the intersections of social class and gender (sole dual earner/carer role), should be considered with the previous ones already acknowledged in the preceding chapters to understand the uneven economic effects of the context of austerity and economic recession on lone mothers. Furthermore, it is evident that a strong regular gendered financial support which has been identified in most ‘middle-class’ mothers provides that group with better outcomes when dealing with the broader changing neoliberal socioeconomic context. So although they experience a reduction of the value of their real wages and the rising of prices, most ‘middle-class’ lone mothers are aware that their access to a high external regular source of income is one important factor to maintain their lifestyles. This is reflected by Salma who is concerned about the near future when their child maintenance alongside tax credits and child benefits stop:

“...come back to me in two years’ time and ask me when my child tax credits go and my child benefit goes and when my husband stops my allowance, come back in two years’ time and ask me how I am coping then, at the minute every penny that I save gets put away because I am so scared of what the future brings and it really does frighten me because if I can’t afford [for] my son [to have] a good lifestyle, if I can’t afford them in two years’ time, what am I going to do?” (Salma, ‘middle-class’ sub-group).

7.2.2. ASSESSING FAMILY ECONOMIC CONDITIONS: EXPERIENCING AUSTERITY AND RECESSION

Lone mothers interviewed convey distinctive outlooks of their current economic situation and they are better understood when they are compared between the three sub-groups

alongside the interactions with the added proxy factors found in the qualitative data. Accordingly, 'Least formally educated' lone mothers have a very constant experience of difficulties with the context of austerity. Despite that most of them participate in the labour market, their paid employment has not allowed them to cope effectively with the rising costs of living since, as explored in the previous chapter, their jobs are characterised by being low-paid and unstable. As stated previously, this paid employment experiences are better understood as part of the wider neoliberal context which strengthen flexible labour markets. Furthermore, their none or weak regular financial support usually do not allow them to evaluate their finances positively. Accordingly, when assessing their current economy context and the last years of economic recession, they circumscribe their accounts with undergoing a constant struggle:

"I always look as if I don't have enough money [...] I gave my car up because the petrol and diesel was getting ridiculous" (Ada, 'least formally educated' sub-group).

"...it is a struggle, don't get me wrong, it is a struggle, but you learn to cope, you learn to manage" (Jane, 'least formally educated' sub-group).

Similar to the experience of 'least formally educated' lone mothers, and also bearing in mind their characteristics in the multiple factors analysed; 'young, never married' lone mothers have a constant experience of struggle when facing the latest years characterised by economic recession and austerity, and they seem to experience deeper difficulties when being more reliant on welfare entitlements as it is identified in the financial sources of income in Table 7.1:

"Well I feel a lot worse off 'cause of my rent [...] I go to the cheapest for everything [...] I know I can't buy the best on benefits, do you know what I mean?" (Celine, 'young never married' sub-group).

"It is hard, even though I get help I still struggle some weeks [...] Just like trying to cover everything..." (Luisa, 'young never married' sub-group).

One important characteristic which is shared by some lone mothers of the two most disadvantageous sub-groups, within the broader context of the latest years of economic recession and austerity, is regarding experiencing economic difficulties not only when being a lone mother, but also when they were still living with their former partners as they are usually located in lower occupational classes:

"We struggled, prices were going up but your wages weren't going up to meet so it was very tight and we got ourselves into a few debt problems" (Dora, 'least formally educated' sub-group).

"...we couldn't afford to rent privately so we were staying with my parents and then we just had to keep on, and on, and on at the council to try and get a house [...] He got made redundant, he worked; it was in a factory making sheet metal things" (Chloe, 'young never married' sub-group).

Alongside the identification of having precarious economic experiences before the onset of the economic recession, few lone mothers from 'young, never married' and 'least formally educated' sub-groups who experienced adverse life-changing events such as domestic violence or ex-partner's addictions, narrated further experiences of economic disadvantage as a result of the controlling gendered nature of their relationships:

"I didn't want to be on the Jobseekers' Allowance but I was forced to because of our financial circumstance [...] I just felt as though I didn't know anything and I was just in such a shock and like I didn't, nobody, he'd left me in so much debt he never told me about, like he'd been like not opening letters and things or like hiding things from me and the rent, we were in £600 rent arrears and like with the gas, the electric like the bills they just mounted up that he hadn't paid for [...] It was very difficult because I think that he started using the finances as a way of like holding over me, you know." (Roberta, 'young never married' sub-group).

"he used to give us £10 a week for us to live on [...] if he wanted a meal, we would get a meal as well; he is a bully and he used to spend money on drugs and stuff when we would go to do without." (Erin, 'young never married' sub-group).

On the other hand, 'middle-class, home owner' lone mothers are experienced less the impact of the economic crisis and austerity when compared with the other two sub-groups. Nevertheless, most lone mothers identified in this group have a very tangible perception of the rising of the daily living costs, from utility bills to food shopping:

"I save less because everything costs more" (Jasmin, 'middle-class' sub-group).

"I am earning more money than I did in 2007, 2008 but I am worse off [...] Food, gas and electricity has definitely increased" (Juliet, 'middle-class' sub-group).

“...I’ve still got, you know bills to pay and I’ve still got the same income coming in so it’s still very difficult [...] My shopping bill’s gone up dramatically, in the last few years” (Isla, ‘middle-class’ sub-group).

Despite the real perception of the rising cost of the daily necessities, they are not experienced at the extent of the other two groups of lone mothers and that is particularly true for lone mothers who have access to a regular financial support (which has already been identified as causal mechanisms at the intersection of social class and gender). Furthermore, when assessing the last economic crisis, some of them do not focus on mentioning current experiences of struggle, but they address the economic uncertainties of the long-term future which are identified through the future of their children:

“It is worrying for not so much for myself – I worry for my son about what is going to happen when he is older” (Alexia, ‘middle-class’ sub-group).

“I’m worried about my daughters, I’m worried about the fact that I’ve got one that’s going off to University” (Isla, ‘middle-class’ sub-group).

Accordingly, the lived experience of austerity for most ‘middle class’ lone mothers could be summarised using the following snippets from their personal experiences:

“I wouldn’t say there has been loads of changes but I just like I do work more hours than I used to, so that little bit helps [...] you have to make ends meet you know like sometimes with shopping it gets so like expensive so, but I manage” (Annie, ‘middle-class’ sub-group).

“I wouldn’t say struggle, I’m okay, but we have to do without a lot of stuff to be okay” (Sharon, ‘middle-class’ sub-group).

As it is portrayed in this section, multiple features interacting in the personal experiences of lone mothers provide a deeper understanding of how the neoliberal context of austerity and economic recession affect diversely to them when considering their multiple locations of disadvantage, privilege or combination of both. The following section explores those experiences further by focusing on what has been tangentially expressed: the agential practices of lone mothers to cope with the wider socioeconomic pressures.

7.3. DIFFERENTIAL AGENTIAL PRACTICES TO RESPOND TO AUSTERITY AND RECESSION

7.3.1. AGENTIAL PRACTICES AND THE GENDERED CARING APPROACH IN THE FINANCIAL DECISION MAKING PROCESSES OF LONE MOTHERS

Similar to the importance of the gendered caring responsibilities to understand paid employment outcomes in the previous chapter, caring is also identified as a fundamental principle which embeds the strategic responses to the context of austerity and economic recession from all the lone mothers interviewed. Accordingly, covering the needs of their children is the basis of the financial making decision processes taken by lone mothers from the three sub-groups when facing macro socioeconomic pressures:

"I am very careful, very careful with money so [...] Because of my son – because if he needs anything" (Alexia, 'middle-class' sub-group).

"Everything goes on Peter first, so there's always food in the house, there's always plenty to drink, plenty you know there's fresh fruit and vegetables, plenty of meat, so there's always fresh ready, we don't buy crisps or anything" (Jasmin, 'middle-class' sub-group).

"I was making sure I had enough money for the kids" (Delia, 'least formally educated' sub-group).

" Compared to now, knowing I've got her, like knowing I've got Lidia now, I can't really be irresponsible with money [...] I've got to make sure them things are paid and there's food and she's got everything she needs before anything else" (Rocio, 'young never married' sub-group).

One clear manifestation of this gendered caring approach is displayed when referring to the extra-curricular activities of their children. All lone mothers who mentioned that their children were participating in out of school leisure classes indicated that regardless of how difficult their finances are, they decided not to stop providing them:

“Louis does his activities at school and are cheap [...] hers [daughter] are more expensive because of dancing, I can afford for her a couple of classes but the outfits are expensive” (Delia, ‘least formally educated’ sub-group).

“The only thing that Talia really gets is her dancing [lessons], that’s her treat, she gets £8 a week for her dancing” (Erin, ‘young never married’ sub-group).

“She [daughter] used to do like you know, dancing and swimming and karate and you know, I always used to take her out different places and these things cost money and I just didn’t want her to stop because of the fact that I was a single mum and I wanted to keep these things up so I would not be able to get myself things because I wanted Gabrielle to be able to do these things” (Roberta, ‘young never married’ sub-group).

“...we do things for free as much as possible so Peter can have the experience of having a class or a lesson; so I can pay for those things that are more important, he can have his tennis lessons...” (Jasmin, ‘middle-class’ sub-group).

Thus, this caring approach permeates the decisions of all lone mothers, but apart from the extra-curricular activities, they are usually expressed diversely depending not only on their locations between the three sub-groups, but also considering the interactions with the added proxy factors found in this and the previous chapter. Accordingly, Table 7.2 identifies three different types of not excluding agential practices found in the narratives of lone mothers when facing their financial conditions in the context of recession and austerity. These agential practices, shopping/consumer practices, budgeting/financial practices and support network strategies, should be understood as usual activities taken by lone mothers to cope with the reduced value of their family budget. Furthermore, some of these agential practices are unintended outcomes and they should be recognised as the result of precarious conditions of existence and multiple disadvantages which are explored further in this chapter.

Table 7.2. Agential practices of lone mothers in the context of austerity and recession

Lone mothers		Shopping/consumer practices						Budgeting/financial practices					Support network strategies			
		Curtail/decrease				Other		Borrowing / debt				Other	Financial support		In kind Support	
		'Non-essential' items /Leisure activities	Shopping items	'Personal' necessities	'Shop around'	Food banks/healthy start vouchers	Exclusively sales/bargains /Second hand items	Behind household payments	Mainstream financial services	High cost Credit	Budgeting loans	Savings	Household payments	Short-term borrowing	Basic necessities	Meals
'Least, formally educated'	Ada															
	Dora															
	Sally															
	Ruth															
	Jane															
	Delia															
'Young, never married'	Caroline															
	Erin															
	Celine															
	Jackie															
	Lianne															
	Luisa															
	Maria															
	Amalia															
	Rocio															
	Laura															
	Roberta															
	Chloe															
'Middle-class'	Jasmin															
	Annie															
	Salma															
	Sharon															
	Juliet															
	Isla															
	Alexia															

Considering Table 7.2 strategies around shopping/consumer practices are found in the three sub-groups of lone mothers, however they are experienced diversely and some patterns are found depending on group membership. Accordingly, 'least, formally educated' lone mothers have reduced their shopping basket and some of them usually cutback on their personal necessities. Furthermore, some of them exclusively buy items based on sales and/or bargains to deal with their lower budget. 'Young, never married' mothers have also decreased the consumption of shopping items as part of their family basket and most of them have curtailed the shopping of their personal necessities, buying exclusively on sales or second hand items. Nevertheless, one distinctive unintended outcome usually found in the 'young, never married' group is the experience of using food banks or the need of healthy start vouchers as part of their consumer practices. In contrast to the two most disadvantageous groups sits 'middle-class' lone mothers' agential practices, who in order to cope with the lower value of their family income have reduced the consumption of 'non-essential' items and leisure activities. They also 'shop around' more often to cover most of the items which are part of their usual shopping basket. Finally, it is important to notice that the main shopping practice which is found in the three sub-groups is the reduction of shopping items which were part of their family consumption before experiencing the economic recession and austerity measures.

Concerning budgeting practices more distinctions can be found between the three sub-groups. Correspondingly, one unintended outcome which was usually experienced by 'least, formally educated' and 'young, never married' mothers is being behind household payments. Furthermore, lone mothers in both groups usually had to use high cost credit services in the form of door step lenders, payday loans or buying through catalogues. One financial practice which was exclusively identified by some lone mothers from the 'young, never married' was the access of 'budgeting loans', previously called crisis loans. Furthermore, one financial strategy which is shared by many 'least, formally educated' and 'middle-class' lone mothers is the use of various formal financial services in the form of overdraft, credits cards and low interest loans. Nevertheless, the main distinction between many 'middle-class' lone mothers and the two most disadvantageous sub-groups is the ability to save in neoliberal times of economic crisis and austerity.

Regarding the last agential strategy identified in Table 7.2, the social networks from many 'least formally educated' and 'young, never married' mothers have a crucial supporting role to cope with daily uncertainties of living in precarious economic conditions. Disaggregating the help provided by social networks in financial and in kind supports, allows for a more refined understanding of precarious experiences which many lone mothers located in

multiple disadvantageous positions go through. Accordingly, similar strategies are commonly used concerning the financial support of 'least, formally educated' and 'young never married' mothers from their social networks. These are manifested in the form of borrowing for paying basic household payments, which is regularly identified with 'least formally educated' lone mothers, or informal short-term borrowing which is identified as an agential strategy of most lone mothers of both sub-groups. As expected, these financial support strategies are responses to deal with insufficient monthly income. In kind support from social networks is also identified on both disadvantageous sub-groups. Accordingly, many lone mothers from both sub-groups implicitly count on prepared meals from their social networks, for some days, to cope with their monthly finances. A contrast appears between the two sub-groups when considering in kind support on the form of providing basic necessities, including in this category essential food items and top-up services such as electric and gas pre-paid meters. Correspondingly, almost all 'young, never married' mothers usually receive this type of in kind help from their social network compared with less number of 'least formally educated' lone mothers using this type of support. In contrast to the two most disadvantageous sub-groups, most 'middle-class' mothers do not depend on their support network strategies to cope with austerity on monthly basis and only few 'of them mention to borrow from their relatives, particularly when those relatives buy offers on 'buy in bulk'.

As Table 7. 2 displays, 'least, formally educated' and 'young, never married' mothers convene more agential strategies to deal with their adverse economic situations when facing recession and austerity. The following sections focus on exploring the lived experiences of exercising each of these agential practices.

7.3.2. SHOPPING/CONSUMER AGENTIAL PRACTICES UNDER RECESSION AND AUSTERITY

As it has been identified in Table 7.2, all lone mothers from the three sub-groups had to change some of their shopping and consumer practices to cope with the latest years of socioeconomic macro changes. One strategy which is shared by many mothers is that they had to reduce the amount of consumption items which they used to have as part of their family shopping basket. Nevertheless, as the excerpts below convey, those experiences can also manifest different levels of reduced consumption based on group membership:

"My £45 a week shop is, it's went to like £55 and I'm still getting the same things so now my shopping, my debt list, my shopping list, you need more money to fill it

otherwise I could lose out on, like I like to get my bairns new school t-shirts like every two month, 'cause they go grey, soon I'll have to just start bleaching them rather than buying them do you know what I mean, it seems like we're going back 20 year to when I was a bairn do you know what I mean, and you had to do these little things to get by" (Celine, 'young never married' sub-group).

"I'm very, I'm much more aware of what's going in my basket and I'm thinking well, I'm not getting that, and I'm not paying that or I'll go somewhere else." (Sally, 'least formally educated' sub-group).

"You go to different places, you buy different products or you just do without you know" (Juliet, 'middle-class' sub-group).

As Juliet, almost all 'middle-class' lone mothers interviewed have as a common economic practice to 'shop around'; which it is something they were not usually doing before the onset of the last economic crisis. This 'shopping around' is characterised by the search of places, usually discount stores, which have the 'best deals' to include more 'value' on their household expenditure to cope with soaring prices on consumption items and to maintain their usual lifestyle:

"I shop at different places than I used to, I shop at Lidl where I never used to before [...] it was about just deciding to shop at different shops." (Alexia, 'middle-class' sub-group).

"...instead of it being a full shop in Asda I might get a few bits from Asda but go to the local you know, fruit and veg stall and make sure that I'm going to the butchers to get sort of something a little bit cheaper or going and buying a little bit bulk sometimes [...] I do shop around a little bit now and I think that's, just makes sense to do that anyway, I was more or less forced into doing that" (Isla, 'middle-class' sub-group).

"We used to buy a lot of fish and meat, organic, always organic fruit and vegetables and now, and we used to just go to the supermarket to buy them, and now I can't afford to buy organic so I'll go to Aldi and just buy, you know it's a big change in how we used to shop [...] I've always had fresh, but because the prices keep going up, they've changed how I shop now [...] I tend to shop at Aldi, whereas before I used to

shop at Sainsbury's or Asda which are the local shops to me" (Jasmin, 'middle-class' group).

This 'shop around' strategy is also manifested when fixed-term contracts around household services are nearly to finish. Accordingly, looking for the best deals after the contractual years in certain services becomes a common economic practice for 'middle-class' lone mothers:

"...when it comes to the end of the year I look for the best insurance deals, the best broadband deals, everything, I review everything" (Jasmin, 'middle-class' sub-group).

"I go on compare the market and I get the cheapest" (Alexia, 'middle-class' sub-group).

Adding to this 'shop around' strategy, all 'middle-class' lone mothers interviewed had to curtail spending on some non-essential items and leisure activities. Accordingly, the reduction of things and activities which are commonly considered not day-to-day necessities such as cable television, eating out or holidays have been left aside:

"We don't get fancy holidays, so like, it's a bit awkward say with the kids talking in the playground and they say 'where have you been for your summer holidays?' and they were like 'we've been to Spain' or 'we've been to Greece' or been to this, that and the other and where have we been? Hartlepool in a caravan for a week" (Sharon, 'middle-class' sub-group).

"We don't eat out a lot so we do everything together as cheap as possible [...] We have had a holiday, we went to the Lake District yeah, obviously I didn't go for the kind we would have gone for in the past, we've had to really scrimp and scrape and when we were there, everything was, had to take a packed lunch" (Jasmin, 'middle-class' sub-group).

"I have cut the package down now and she doesn't watch the TV and I have cut the Sky package to the minimum" (Annie, 'middle-class' sub-group).

"We've got to cut some of the nice things you know, your Sky television and all the nice things and going out, you know we didn't go on holiday, we didn't do any of those things..." (Isla, 'middle-class' sub-group).

Comparatively, 'least formally educated' and 'young, never married' mothers use other distinguishable shopping/consumer practices which expose continuous financial difficulties and precarious conditions of existence. Accordingly, buying exclusively on places which offer bargains, sales or second hand items is a common agential strategy for many lone mothers:

"I go to the cheapest for everything [...] I've always like bought the cheap" (Celine, 'young never married' sub-group).

"I buy a lot of second hand, a lot [...] I used to hate second hand stuff" (Chloe, 'young never married' sub-group).

"My kids don't eat a lot and I get help with the milk that Tara is on but it's constantly you just [are] scraping for money constantly and I really wanna try and save and you can't [...] I always like to bargain; but now I kind of got to do it now, so it is changed from I like doing that so that's actually the way I gotta live now and I only like, I love, we love curries and stuff but we can't eat, we can't get that stuff in unless it is on special offer for £1 because it is £1.69 just for a jar of curry sauce so I wait until they go down to £1, and it's like I can't ever ever remember having to do that before, it is in the last couple of year just have been pretty horrendous to be honest" (Erin, 'young never married' sub-group).

Other shopping strategy found on lone mothers located in multiple locations of disadvantage and who are more reliant on welfare entitlements has to do with going without 'personal necessities' to manage very low family budgets. Thus, they focus exclusively on outgoings based on the needs of their children. Accordingly, only when they can perceive any money left, if there is any, they will focus on themselves:

"I usually sacrifice meself and I usually put her first, if I need something and she needs it more, she always gets it" (Jackie, 'young never married' sub-group).

"I really try to save but even; I don't buy for me birthday, I don't count my birthday; but I still have Talia and Ariana's and Christmas that they got and it is still a struggle because you think you want to try to give your kids the best; but it is hard when you know you have hardly any money left after the end of month" (Erin, 'young never married' sub-group).

“I need to get my hair, my roots done, £5 from ASDA for a dye, now if my kids need something else, say like my big’un needed a school tie, he lost his tie, it was £4, he’ll get his tie and I’ll do without my hair, I’ll just wait until I get that money later on down the road. The big’un said to us this morning, I need some more hoodies, my hoodies are tight [...] if I’m running short on coffee, sugar, milk, milk no because I get my milk tokens now, but coffee and sugar, I’m the only one in the house that drinks that, I’ll do without them to let them have his hoody, do you know what I mean?” (Jane, ‘least formally educated’ sub-group).

Thus, some of the most financially deprived lone mothers, who are located in more intersecting categories of inequality, usually experience the most precarious experiences concerning their shopping/consumer agential practices. Furthermore, as Erin and Jane mentioned above, some have to access to healthy start vouchers for their children’s milk consumption and some of them have also relied on food banks to cope with their low financial budget:

“All I got turned round and told was that my benefit had been suspended because I was under suspicion that my daughter’s father was living with us; he doesn’t [...] You have to live at food banks [...] They’re good but they’re degrading. I, my, I personally think it makes you feel inadequate” (Laura, ‘young never married’ sub-group).

“I had to borrow for things until like money came in and there was one point that was probably one of the lowest points of my life, because I was so used to like giving people charity, like I’ve always donated things to charity, there was actually a point where I was worried, thinking I’m not going to have food in the cupboards and I actually got like a charity donation from this like church place [...] I just broke down crying when they came to the door, but I thought well, you know what sometimes in life, you always give out you have to take” (Roberta, ‘young never married’ sub-group).

As it identified in these shopping/consumer agential practices, the effects of the neoliberal socioeconomic context have created differentiated responses which can be related with the group membership identified in the quantitative typology alongside with the added proxy factors acknowledged in the qualitative data. Accordingly, ‘middle-class’ lone mothers have altered their shopping/consumption strategies but not at the extent in which ‘least formally educated’ and ‘young, never married’ mothers are forced to do as a result of their unsuitable household incomes. Furthermore, based on the characteristics of the qualitative sample and

group membership, 'young, never married' who are characterised to have welfare entitlements as their main sources of family budget seem to experience the worst economic disadvantages which is manifested by the various agential strategies identified in this section. Thus, as various authors (e.g. Lister, 2011; Hills, 2015; Brown, 2016) already argue, the wider neoliberal socioeconomic pressures not only affect unevenly the population, but they also locate the effects of those pressures disproportionately to the poorest, most vulnerable and least powerful in society.

7.3.3. BUDGET/FINANCIAL AGENTIAL PRACTICES UNDER AUSTERITY

Table 7.2 also displays distinctive patterns concerning budget/financial agential practices between the three sub-groups of lone mothers. As exhibiting in the findings of this thesis, the reasoning behind the ability of most 'middle-class' lone mothers to be more resilient with the changes of their economic situation is not only based on them being located in less multiple positions of structural disadvantages which was explored in the quantitative aspect of this thesis, but also the overlapping interactions with the following features: continuous engagement in paid employment, the absence of experiencing spells of poverty, the absence of experiencing adverse life-changing events, and fundamentally the reliance on a regular external financial support. This financial support manifests causal mechanisms at the intersection of social class (from ex-partners or relatives) and gender (caring responsibilities, unpaid work). Accordingly, it provides an important second source of income alongside the stability of their monthly earnings. It can also be understood as the gendered inability of lone mothers to form a financial independent family. Furthermore, most of the lone mothers interviewed within this sub-group had been able to save at some point during their adult life, particularly to accrue for the deposit to become home owners. Nevertheless, during the last previous years this financial agential practice has been reduced and the ones who are still able to save some money from their family budget, usually do so as means to preserve the current demands of their life standards:

"I have to save but I still manage to save the same amount, it never, it is not in there that long 'cause it is always something it has to go on, to be spent on but at least it is there to fall back on" (Annie, 'middle-class' sub-group).

"At the minute every penny that I save gets put away because I am so scared of what the future brings and it really does frighten me because if I can't afford my son has a good lifestyle [...] so if I have that two pound that I got and I don't need it I'll save it up and it can be for those trainers he wants or things like that" (Salma, 'middle-class')

sub-group).

“So I just save that little bit up every month then when the insurance is due then the whole lot goes and then I save up that little bit more again...” (Jasmin, ‘middle-class’ sub-group).

Other financial agential strategy used by ‘middle-class’ lone mothers is related with their wide access to mainstream financial services. Accordingly, the overdraft or credit card facilities allow them to keep up with their monthly family expenditure or cover costs of an unexpected expense:

“...I’m in my overdraft in my bank account at the moment [...] because I haven’t got any savings, my fridge broke, so I was like, I’ve got to find £300 for a fridge freezer” (Sharon, ‘middle-class’ sub-group).

“...like of my visa but I pay it straight off at the end of the month” (Salma, ‘middle-class’ sub-group).

“Just overdraft really ‘cause you obviously have to live on it, I have free overdraft so I usually you know I would definitely I would say be overdrawn every month by £100 or something” (Annie, ‘middle-class’ sub-group).

One case from the ‘middle-class’ lone mothers interviewed concerns with applying for a loan as a strategy to cope with the increasing costs of living which indicates one extreme agential strategy within lone mothers who have access to mainstream financial services:

“It was an accumulation of overdrafts, credit cards and trying to keep on top of bills and it accumulated to a credit card I had and then overdraft facility and that was accumulating interest and it was ridiculous and the easiest way was to get the loan” (Juliet, ‘middle-class’ sub-group).

Many ‘least, formally educated’ lone mothers also use mainstream financial services, however, they mention more often than ‘middle-class’ lone mothers that they use the overdraft facility more frequently:

“I am always in my overdraft” (Delia, ‘least formally educated’ sub-group).

“I’ve always got an overdraft [...] you kind of live off off your overdraft don’t you?” (Sally, ‘least formally educated’ group).

"It was last year and I got the loan no problem and I was wondering what I am supposed to do for Christmas and I paid off the credit card I did not want to use it again [...] I went to a lower interest payment so I got £1,000 added to the [previous] loan for Christmas and I was always £300 overdrawn each month so I thought I would have money left and I would pay to the bank and I am not overdrawn every month; but what happened was I had a huge leak in my bay window which it needed repairing so the extra £300 I had, I ended up paying that off" (Ada, 'least formally educated' sub-group).

Even though many lone mothers in 'middle-class' and 'least formally educated' sub-groups have access to mainstream finances services to obtain better financial transactions when more money is needed to face the macro socioeconomic changes, most 'least formally educated' lone mothers interviewed inevitable have to use other budgeting agential strategies to cope with the usual economic struggle of their low-paid jobs. Accordingly, one unavoidable survival strategy of these lone mothers is being behind with paying their utility bills:

"I call it rob Peter [to] pay Paul, I'll stop one bill, pay another and then go back and pay that [...] I'll get my income support and that, so I'll work out what bills are coming out and I work out how much I've got to take out each week's income support to cover my bills. Now with the gas and electric being so high, what I'll do is I'll say right, I'll erm hold back on whatever bill this time for that one and I'll pay my gas and electric so then I pay this bill that I should pay the week after" (Jane, 'least formally educated' sub-group).

"I'm always been late and behind in paying bills [...] I have the habit of, borrowing, like, Peter to pay Paul. Do you know what I mean, because if I miss one, I'll pay the other, and you know" (Sally, 'least formally educated' sub-group).

"I normally rob Peter to pay Paul, like you know paying bills late and I do it all the time and I've never got any money left by pay day, I never have any money left" (Ruth, 'least formally educated' sub-group).

This inevitable budgeting strategy of being behind payments in the utility bills is also a shared experience with most 'young, never married' mothers. Accordingly, being behind payments is a survival strategy of lone mothers who struggle to cope with unsuitable household budgets based on low earnings or/and welfare receipts:

“I just try and budget so I know when things are coming out but sometimes I have missed payments and it is hard” (Caroline, ‘young never married’ sub-group).

“if I did get behind or whatever, I’d try to work it out, think to myself, right, what can you pay that’s not going to put you to where you’ve got no money, try and work it out that way” (Rocio, ‘young never married’ sub-group).

Few of them also express how their inability to pay the basic services of their homes resulted in using the emergency credit of their ‘pay as you go’ gas and electricity meters, which can be identified as a common survival strategy to cope with their precarious economic conditions:

“I used to be able to put £10 on a week on either machine and it would last me nearly a week and a half, now I’m putting £20 on every week and it’s just lasting and I’m actually going into the emergency [...] if anything does run out like your electric or your gas then you put your emergency credit on and if you have to use the whole thing until you get paid next you have to do it” (Lianne, ‘young never married’ sub-group).

One additional form to be behind payments which is also commonly endured by ‘young, never married’ mothers is having housing arrears. Furthermore, lone mothers in this group describe meticulously this cycle of managing unsuitable family budgets and the resulted agential experiences of being behind household payments and accruing debt:

“But my rent, obviously I was, you know struggling to pay [...] the bailiffs have started coming to my door for like rent and things so I’ve phoned up and I’ve said about it, they’ve said you haven’t actually paid any rent for six months, you now owe over £800 [...] I’m now paying £43 rent a fortnight in order for me to clear, it’s something like, I’m trembling and shaking at the thought of it now” (Celine, ‘young never married’ sub-group).

“I have been behind, but that was the councils house...like the councils fault, going from working to unemployed, the gap in between trying to get everything in that I needed to get in to claim it, and then they ended up backdating it and it was then not being covered.” (Rocio, ‘young never married’ sub-group).

“if I can’t afford to pay some bills on the first time I get my jobseekers, I’ll put half of it, and then I’ll pay the other half when I get my next fortnights jobseekers, so on that third week I’m always worse off” (Lianne, ‘young never married’ sub-group).

“You’ve got to rob Peter to pay Paul [...] sometimes one of them will need shoes it’s like right, I’ve got to get food and I’ve got to get shoes so nothing gets paid that week so you’re left with another week to catch up the week after and then it’s, you’ve still got to buy food you’ve still got to get like, ‘cause my electricity is on a key so it’s my gas that never gets paid because it’s an ordinary meter and then it just seems as if I’m always behind on” (Laura, ‘young never married’ sub-group).

As it can be interpreted by this last excerpt some lone mothers have to take difficult decisions around their family budget, and between covering basic necessities, always putting children’s needs at the centre of their financial choices. Despite having to decide between these difficult alternatives, many lone mothers from the most disadvantageous sub-groups had to rely on the use of high cost credit as an added financial strategy to face the wider socioeconomic context. Accordingly, a usual strategy for some ‘least formally educated’ lone mothers was accessing payday loans to cope with the lower value of their incomes, difficult economic circumstances or when extra money was needed due to special occasions, the start of the school year or just to keep up with daily costs:

“you go and start on a small amount and before you know it, you borrowed your wages and paying it back and then borrowing it again because you have no wages left and it was a vicious circle” (Dora, ‘least formally educated’ sub-group).

“I have to get pay day loans to help [since when have you been doing this?] I probably have to get pay day loans over the last couple of years” (Ruth, ‘least formally educated’ sub-group).

“I ended up getting Wonga loans and I was in a terrible hole” (Sally, ‘least formally educated’ sub-group).

Similarly, some ‘young never married’ mothers had to access high cost credit services not only in the form of payday loans, but also through door stop lenders or buying through catalogues as it is illustrated in the following excerpts:

“I’ve had payday loans [...] about three times in the last year [...] they just take it straight out of your bank and then you struggle until you next get paid [...] I had to feed the kids and it was quick and easy” (Laura, ‘young never married’ sub-group).

“I’ve applied for people who come to your door and take weekly payments, yeah” (Lianne, ‘young never married’ sub-group).

"I only have £100 overdraft, but I have catalogues, Littlewoods and Next and stuff for things like in the house, home, clothes and things" (Caroline, 'young never married' sub-group).

"I got myself into a little bit of debt when me fridge freezer broke and I had to get a fridge freezer out the catalogue so I do pay that off but what I tend to do is that as soon as my money is in the banks, me bills get paid and if I got nothing left, I got nothing left" (Erin, 'young never married' sub-group).

One final unintended financial strategy, the access to budgeting loans, found in some 'young, never married' mothers responds also to their inability to cope with their precarious financial circumstances, and it is typically experienced when going through welfare transitions:

"[So 4 or 5 weeks when you were without Jobseeker Allowance and without Income Support how did you cope?] I was applying for crisis loans all the time, every week getting a crisis loan, just to try and live really" (Lianne, 'young never married' sub-group).

"...that loan that I got when I was on Jobseekers Allowance and I got that £800 loan and that was a bit of a killer to pay back [...] I got that loan just because I was in financial hardship" (Roberta, 'young never married' sub-group).

Finally, the use of these various financial and budgeting survival practices to face their common experiences of living below the margins is manifested in many lone mothers from the two most disadvantageous sub-groups when providing experiences around their inability to cope when special occasions which demand more expenditure from the family budget. This was mentioned earlier when Ada mentioned adding more money in her loan, and also in the accounts displayed below:

"You know when it is a birthday or when you have to buy like uniforms for school and Christmas; I always end up falling behind on everything [...] I had to get loans from the Provident and everything because I haven't been able to cope, like Christmas I can pay me bills alright but as soon as it comes to Christmas or birthdays or Easter I can't buy things like that out of my wages cause I've never have anything left and

then so that's when I gotta, you know take out the loans” (Ruth, ‘least formally educated’ sub-group).

“The week of his birthday actually I was really really really skint and it was his party and I was worried and I wonder how I am going to manage because all the bills came at once” (Caroline, ‘young never married’ sub-group).

Similar to the identification of differentiated shopping agential practices to cope with recession and austerity, the lone mothers interviewed also shown distinctive budgeting/financial practices depending on group membership as a result of coping with the decreased value of their family incomes as a result of the wider hegemonic neoliberal pressures. Even though some of these agential strategies are shared between lone mothers classified in different sub-groups (such as access to mainstream financial services from ‘middle class’ and ‘least formally educated’), the burden of dealing with inadequate household budgets and the resulted exercise of taking difficult financial and budgeting practices is worst experience by ‘young, never married’ mothers; closely followed by ‘least, formally educated’ lone mothers.

7.3.4. THE NEED FOR SUPPORT NETWORK STRATEGIES IN PRECARIOUS TIMES

The last strategies shown in Table 7.2 correspond to agential practices which are based on the support networks which many lone mothers depend on as part of their coping mechanisms to face unexpected difficult economic circumstances and/or routinely precarious financial conditions. Concerning the former, unforeseen challenging economic situations, such as the resulted from marital separation, made some ‘least formally educated’ lone mothers to rely on the financial support of their social networks to cover household payments with the condition that the money borrowed is paid back at some point in the future:

“...due to the separation I did ask my dad if he could lend me the money to pay me rent arrears off so I could get his name off the tenancy agreement and me brother, ‘cause I didn’t realise it was more than we thought and they both helped us, I paid me dad back and I am in the process to pay my brother back but he has told me there is no rush and don't make myself to go skint as long as I do pay him back, so I have had help recently” (Dora, ‘least formally educated’ sub-group).

“I needed to pay a full month rent in advance [So what did you?] My mum and dad paid it for me, I said how I am supposed to? I said I can't go, I can't go and me mum said just leave it and we will sort it” (Ada, 'least formally educated' sub-group).

Some 'young, never married' mothers also count on these type of financial support, nevertheless is most common for them to rely on short-term borrowing from their social networks as this type of help seem to be a usual practice to manage their precarious household budgets, which is mostly based on welfare entitlements:

“I lent £1100 off me mam to get my new private house [...] I had to lend £1100 just to move into the house.” (Amalia, 'young never married' sub-group).

“If I borrow money off my mum even though she's my mum and sometimes she like, if it was just a fiver she'd say oh it doesn't matter, but I feel like I should be paying it back because I've borrowed it. So I've borrowed it, I should be paying it back” (Rocio, 'young never married' sub-group).

“I borrow a lot of money off my parents” (Chloe, young never married' sub-group).

Living with inadequate family budgets is also explicit in some mothers from the two most disadvantageous sub-groups when describing their monthly financial cycle of living under welfare entitlements; and the resulted short-term borrowing provided from their support networks to 'get by' with regular household costs:

“...because I get paid on a Thursday, say a direct debit comes out on a Wednesday or a Tuesday and I haven't got any money, I'll actually borrow money off my mum, pay her back on the Thursday [...] if I have a direct debit coming out before payday I borrow that money off my mum, I put it in my bank, that direct debit comes out and then I pay her back on the Thursday, so very often I'm borrowing from week to week” (Jane, 'least formally educated' sub-group).

“me mum's only on benefits herself so like if I borrow anything it'll be like, me mum's like me, like everything down, like rent £20, electricity £10, gas £10 and she'll work it all out and then I don't know how much she's got left, but she'll say I don't need to pay that until such and such, so you can take that, so I know I need to pay her back because it's for her” (Celine, young never married' sub-group).

As it can be interpreted by the last excerpt, one usual feature of the support network of some

lone mothers, particularly from 'young, never married' group, is that some people who are part of it, may also be dealing with low household budgets themselves. Thus, as conveyed earlier when explaining having a regular external financial support which considers the locations of social classes by ex-partners or relatives, similar causal mechanisms are manifested but on the less privileged dimensions of the social class category as the support networks from some lone mothers are also experiencing difficult economic circumstances :

"Both my parents were on benefits as well, 'cause my mum's registered, well she's registered disabled" (Lianne, young never married' sub-group).

"My foster parents are old age pensioners my dad is 83 and my mum 77 so they don't have a lot of money anyway, but every now and then if I need to borrow they will help" (Caroline, young never married' sub-group).

Concerning the 'in-kind' support provided by support networks, most 'young, never married' mothers received it through basic necessities or prepared meals. Accordingly, for many of them these types of support are used routinely in order to cope with daily living costs and as part of their monthly financial cycles:

"it's normally like on a weekend until the Monday when I get paid, my mum will always like, she's always, she'll give us a bag, a bag of bread, eggs, tea and a tin of beans or something, even when I don't need it, do you know what I mean? 'just take this bag' she's on benefits herself you know, bless her" (Celine, young never married' sub-group).

"My brother still helped, he still helps now [...] if he comes to my house and like I say it's a prepaid meter and if he comes in, it's literally at my front door and he'll have a look and 'I'm just going to the shop' and he takes my key and puts it in..." (Laura, young never married' sub-group).

Furthermore, this 'in-kind' support from social networks also becomes fundamental when lone mothers have been experiencing delays or sanctions due to experiencing welfare transitions, which as a result, it deepens the experience of financial hardship:

"Me real dad helped us out a lot; with gas, electric food and at the time [...] I am very much grateful for me dad, he has helped me out" (Jackie, young never married' sub-group).

“My mum, my mum helps us a lot, like when I, when my benefits, I was on Jobseeker’s Allowance” (Celine, young never married’ sub-group).

“...mum was feeding, like making meals and so she knew we were being fed [...] my brother used to put my electric on and pay for my gas” (Laura, young never married’ sub-group).

Some ‘least formally, educated’ lone mothers are also provided by this ‘in-kind’ support by their social networks and those who depend on it count on this help as part of their family economy:

“...me mam sometimes, me mam would say I’ll do tea for you, you don’t need to get anything, so we’d go to me mams for tea”. (Sally, ‘least formally educated’ sub-group).

“Their dad will pick them up tomorrow night so he will feed them” (Ada, ‘least formally educated’ sub-group).

Finally, a negative lived experience identified in many lone mothers from the most disadvantageous groups as the result of setting up these various economic strategies around shopping/consumer, financial and support network practices; has to do with the deterioration of their mental health because of the economic difficulties displayed above. Accordingly, these lone mothers narrate the health repercussions of coping with unsteady, unreliable family budgets:

“I have to be really careful with money because I suffer from anxiety with it all, when it comes with money, everything I can cope, money I just can’t cope” (Erin, young never married’ sub-group).

“...when you don’t have money coming in and then the benefits you’re expected to live on are so little and things cost so much, you know it is a big, you know, pressure and then you find yourself feeling ill and then you know suffering from anxiety and you know coming down with ill health because it’s all the pressure, it’s like unhealthy to live like that, under constant pressure you know and it doesn’t make sense.” (Roberta, young never married’ sub-group).

“it used to get us depressed but I am starting to get back on top of everything, consolidated everything now and get one payment and get someone else to deal with it and won't have that stress” (Dora, 'least formally educated' sub-group).

7.4. CONCLUSIONS

The beginning of this chapter provided more proxy factors which give more nuanced insights of the differential effects concerning economic experiences and the distinctive agential practices which lone mothers rely on to face macro social economic changes. These dimensions are acknowledged as features which manifest categories of social divisions in which lone mothers are located or experience directly through their income. Accordingly, the importance of the ex-partner's occupational social class which usually feeds into the strength of the regular financial support which lone mothers could have access to, alongside the various sources of income which constitute the family budget are explanatory mechanisms to consider with the other ones already explored to understand distinctive economic experiences between lone mothers.

Concerning the regular external financial support feature, this characteristic can resemble one of the types of support provided by the social networks theorized in Canton's argument (2015). Accordingly, in his explanatory framework 'resilient' lone mothers do not ask as much financial assistance as 'vulnerable' lone mothers, but at the same time the financial help received by 'resilient' lone mothers is more significant when compared with the small amounts of money received by 'vulnerable' lone mothers. Conversely in the explanation proposed in this chapter, social networks appear in two distinctive aspects to explore the context of austerity and recession: as part of a regular financial support which give more understanding of the structural conditions which produce differential effects, and also as a type of agential strategy which encompass different practices and which are taken by lone mothers to respond to the macro socioeconomic context. Thus, it can be perceived as part of a structural explanatory characteristic (at the intersections of social class and gender) and as a agential strategic outcome resulted by being impacted differently by austerity.

As it has been explored in this chapter, the economic experiences narrated by many lone mothers from the two most disadvantageous sub-groups are surrounded by feelings of constant struggle to cover basic needs. These experiences seem to be exacerbated when relying to welfare entitlements as main sources of income. Furthermore, many of them have been experiencing those economic difficulties even before the onset of the neoliberal economic recession, and also when living with their former partners. This indicates that

further characteristics interacting with other categories beyond type of family unit (i.e. sole carer/earner), such as occupational social class, levels of educational attainment, paid employment trajectories, *inter alia*; also explain living and experiencing further disadvantages as a result of the economic recession and austerity.

Focusing on exploring the economic practices of lone mothers when facing their macro socioeconomic context, the gendered caring responsibility is identified an overarching principle which not only elucidates paid employment outcomes, but it also explains a common economic motivation in all lone mothers to fulfil their children's needs. Nevertheless, the economic agential practices which lone mothers rely on to cope with austerity and economic recession are diverse and as it has been explored in this chapter, they are triggered depending on where lone mothers are structurally located based on the quantitative typology and the other proxy factors identified such as their paid employment characteristics, external financial support, more reliance on welfare entitlements, *inter alia*.

Experiences of going without personal necessities, shopping/consumer practices based exclusively on sales and second hand items alongside the experience of food banks and healthy start vouchers to get by are survival strategies faced by lone mothers located in 'the least formally educated' or young, never married' sub-groups. Additionally, being behind household payments, the use of high cost credit services and budgeting loans in times of crisis together with the constant need of financial and in-kind support from their social networks made explicit that who are disproportionately carrying the neoliberal burden of the consequences of the economic recession and posterior austerity policies are the two sub-groups who are already located in positions of multiple disadvantage to cope with external shocks.

Conversely, 'middle-class' lone mothers usually have been able to move different and less agential strategies, which financially speaking are based on their monthly regular wage alongside a steady external financial support. Thus, despite their real perception of the rising costs of daily necessities, the experience of 'middle-class' lone mothers concerning the macro socioeconomic context is not as adversely lived as the other two most disadvantageous groups of lone mothers. Nevertheless, it is important to keep in mind that the quantitative and the qualitative data in this thesis have identified all lone mothers unable to obtain a living/sustainable income based uniquely on their sole earnings which shows explicitly the gendered dimension of the wider context and the need for a feminist standpoint approach from the start of this exploration. Thus, an important reason behind the ability of 'middle-class' lone mothers to cope more than the other two sub-groups is related by the

proxy factors identified in the qualitative data, particularly concerning the external financial support.

Accordingly, lone mothers who are located in the two most disadvantageous sub-groups usually have to put in place more strategies to cope with the reduced value and instability of their family budget which reaffirms the idea that recession and austerity do not affect all evenly, but the most vulnerable in society.

Moreover, the discourse around 'making work pay' is also clearly refuted when exploring the experiences of most 'least formally educated' lone mothers who, despite participating in paid employment, are constantly experiencing economic difficulties which has been worsened during the last years. Consequently, the findings shown above illustrate how despite engaging in the labour market, most lone mothers within this sub-group face the continuous reality of in-work poverty which manifests the hegemonic neoliberal powers of flexible labour markets.

Furthermore, the lived experiences around the latest recession and austerity of 'young, never married' mothers, who are commonly relying more on welfare entitlements for their financial sources of income, have a unified characteristic of further their disadvantages in an already usual precarious condition of living which again reaffirms that the most vulnerable groups in society are paying the price of the macro socioeconomic policies.

Finally, what the qualitative findings suggest when using an intersectional approach is the understanding of social categories as not uniform or fixed, but embedded in various processes at the same time. Furthermore, the qualitative findings allowed to explore how social positioning interact with biographical experiences and identity features: "we need to be able to tease out the dynamics of identity, subjectivity, subject position, and political agency, how these affect the landscapes of choice and risk that face individuals and social groups, and how people therefore articulate their welfare needs" (Williams, 1995: 128). Nevertheless, the causal powers of experiencing multiple structural categories of inequality such as gender, social class, educational attainment, *inter alia* should also be considered to exhibit socially unjust experiences by some groups of society that are located in multiple positions of disadvantage and which are facing even further precarious experiences as a result of wider neoliberal market-driven principles governing the institutional domains of the economy, welfare state and family.

8. CONCLUDING REMARKS

8.1. INTRODUCTION

The neoliberal context of economic recession and austerity has distinctive features which have been identified in Chapter 1 and Chapter 3. At the policy level, WTW policies have been at the centre of changes concerning eligibility criteria to access welfare entitlements since 1990s. Nevertheless, one main distinction should be recognised between the Coalition government and the New Labour governments regarding their consensus on more conditionality and sanctions: New Labour not only implemented WTW programmes to increase the rate of paid employment on lone mothers, but it also focused on compensating those low-paid jobs with other policies. Accordingly, New Labour implemented a more generous TC system, introduced the NMW and provided wider assistance on childcare provision. Conversely, the Coalition government only focused on implementing more stringent and conditional welfare and workfare programmes arguably aimed to change 'individual behaviour' of 'workless', 'welfare dependent' households⁹². At the economic level, the latest recession produced an environment characterised by the fall in real wages which reduced the living standards of the population and it also produced differentiated adverse effects identified to exhibit classed and gendered features.

The wider ideological paradigm which encompasses these macro policy and economic changes is neoliberalism. Neoliberal principles have permeated the macro institutional domains of the economy, the state and the family. Accordingly, various unregulated market tenets are the ideological assumptions sustaining policy changes, labour market conditions and normative behavioural discourses around family values. They are also the causative principles of the unstable fluctuations in the economy and the latest financial crisis. Furthermore, the current normative conditions of the flexible labour market are based on neoliberal principles characterised by not providing jobs which can bring a sustainable livelihood to lone mothers but on the contrary they are reproducing and exacerbating precarious living standards. One of the consequences of the hegemony of this political economic paradigm is the endorsement of austerity policies by governments. As it has been identified in Chapter 3, austerity is acknowledged as exacerbating multiple inequalities.

⁹² All these welfare ideological assumptions are understood in this thesis as part of the permeation of market-driven principles leading not only the economy, but also government policies as it was conveyed in Chapter 3.

This is the ideological wider context in which the exploration presented in this thesis rests. I argued that to challenge this hegemonic paradigm, it was necessary to reveal how the economic crisis, the labour market conditions and the austerity policies are affecting marginalised groups which are already located in multiple structural positions of disadvantage. As a result, I took a feminist standpoint exploratory critical realist intersectional approach to elucidate the unfairness of the economic recession and austerity policies implemented by the Coalition government. The initial feminist standpoint assumes that the wider changes are unevenly affecting lone mothers when compared with other groups of the population as a result of being structurally positioned in gender disadvantages, mainly because the sole earner/carer role of their family unit.

The following section focuses on providing a summary of the key findings concerning each of the research questions which led this exploratory study. Then, by linking the analysis of the first chapters of this thesis with the empirical findings, the following sections provide a theoretical critique, a methodological critique; and finally, a policy implications section.

8.2. KEY FINDINGS

This section aims to provide the key findings which answer the four research questions that guided the exploration of lone mothers in times of economic recession and austerity. Accordingly:

Research question (Q1): What distinctive sub-groups of lone mothers can be identified depending on their multiple intersecting positions?

Grounded on the latent class model, three sub-groups of lone mothers were identified, and they were labelled based on their most distinctive intersectional features: 'least, formally educated, lower occupational classes' lone mothers, 'young, never-married' mothers and 'middle-class, home-owner' lone mothers. Based on their differentiating multiple positioning grounded on various categories of social division and their underlying causal mechanisms, it was expected that they will experience diverse outcomes in paid employment, welfare take-up and economic circumstances during economic recession and austerity. Furthermore, many lone mothers within each sub-group have also distinctive intersectional categories of disadvantage which explained certain specific trends. For instance, 'least, formally educated' lone mothers concentrate a group of lone mothers who indicate that they have a disability.

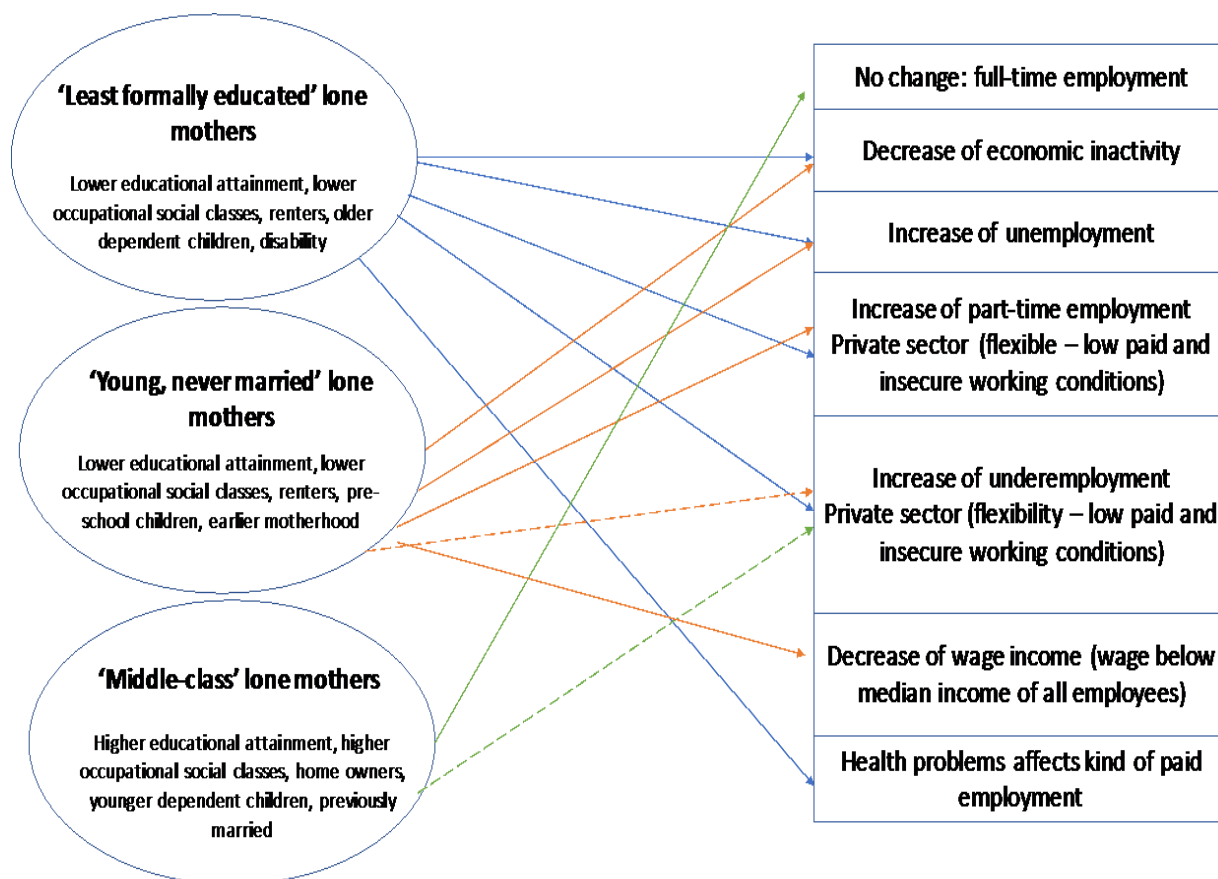
When exploring changes in disability related benefits, there is an increase of lone mothers in this group claiming this type of benefits.

Research question (Q2): What types of patterns on paid employment and welfare entitlement take up are identified based on those sub-groups of lone mothers in times of economic recession and austerity?

First of all, the patterns in paid employment and welfare entitlements identified are mostly differentiated by sub-groups, and those sub-groups which are located in more disadvantageous multiple positions are the ones experiencing more adverse changes concerning those statistical trends.

In regard to paid employment, 'least, formally educated' and 'young, never married' mothers have been experiencing various paid employment changes, being the two most relevant: the increase in taking part-time paid employment and their experience of underemployment. Furthermore, when exploring patterns concerning their real earnings, the three sub-groups have earnings much lower than the median weekly income of the UK population in 2014. Thus, the quantitative paid employment trends show that lone mothers are increasing their participation in the labour market exclusively on part-time basis and they are also experiencing underemployment. These two aspects within employment usually translate in inferior payments and insecure working conditions (this was also conveyed in the qualitative working experiences of the lone mothers interviewed). Furthermore, these differentiated findings should be understood as outcomes produced by the wider flexible labour market conditions. Hence, the main types of paid jobs available as various authors pinpointed (e.g. Harvey, 2007; Williams, 2013; Hermann, 2014); are characterised by lower wages, increase of job insecurity alongside loss of job benefits and protections. Furthermore, this precariousness in paid employment has been acknowledged as the result of deepening neoliberal principles within the flexibilisation of labour markets. Figure 8.1 shows the sub-groups of lone mothers, their main intersectional dimensions and how they have been affected unevenly based on different paid employment statistical outcomes during the years explored (2005-2014). The arrows indicate which sub-group have been affected by each paid employment outcome in the quantitative exploration.

Figure 8.1: **The three sub-group of lone mothers, their main intersectional categories and main paid employment outcomes**

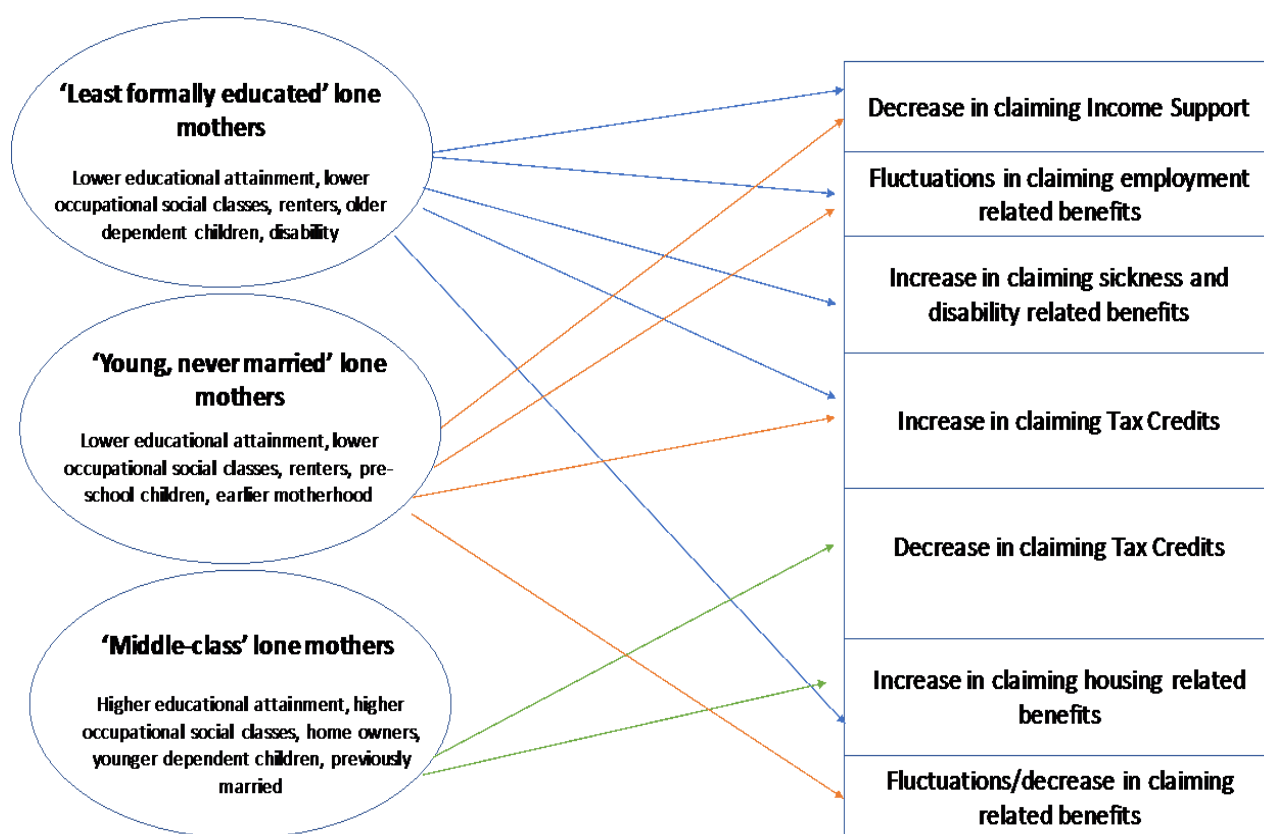


Linking these results with the qualitative findings, individual employment trajectories are also identified as irregular for the 'least formally educated' and the 'young, never married' lone mothers during the same years explored. Regardless of the increase of participation in paid employment by lone mothers, that increase does not mean better financial outcomes as it has already been conveyed in the quantitative evidence. It does not mean that participating in paid employment is on permanent and secured basis either. Thus, the mixed-methods findings confirm what Whitworth and Griggs (2013) argue concerning the experiences of paid employment on lone mothers: the financial gains of paid work are usually low, they have limited job progression and they also experience financial insecurity and debt. These latter two points are further conveyed in the qualitative data.

Regarding exploring welfare trends, lone mothers are also experiencing differentiated statistical outcomes as a result of the welfare changes. Thus, there is a decrease on claiming IS by 'least formally educated' lone mothers and 'young, never married' mothers through the years explored. This can be understood by recognising that the work-related

conditionality regime focused on lone parents has been incremental (Whitworth and Griggs, 2013). More lone mothers from these two sub-groups are now claiming JSA, and more 'least formally educated' lone mothers are claiming sick or disability related benefits (as it was mentioned earlier). There are also distinctive outcomes based on sub-groups of lone mothers concerning housing related benefits and tax credits. Furthermore, when linking these results with the twenty-five individual qualitative welfare trajectories, the fluctuations on the take-up on benefits are strikingly evident in the two sub-groups located in the most disadvantageous positions. Thus, as they are the most reliant on welfare entitlements, they will be the worst affected by the austerity policies concerning benefit changes. Figure 8.2 shows the sub-groups of lone mothers, their main intersectional dimensions and the main welfare entitlement statistical outcomes during the years explored indicated by arrows (2005-2014)⁹³.

Figure 8.2: **The three sub-group of lone mothers based on their main intersectional categories and main welfare entitlement outcomes**



⁹³ For the exploration of Tax Credits trends the time frame was 2007-2014.

A main conclusion concerning these paid employment and welfare outcomes is that wider social pressures affect diversely lone mothers and those differences can be better explained by distinguishing lone mothers based on their multiple positioning of disadvantage and privilege. For instance, I identified in this exploration how 'middle class' lone mothers are the least adversely effected when compared with the other two sub-groups which are multiple positioned in more categories of social divisions and differentiation. Accordingly, I argue that multiple structural oppressive categories of social division locate some sub-groups of the population in worse vulnerable positions concerning adverse paid employment and welfare outcomes as a result of the wider socioeconomic changes dominated by the neoliberal market-driven logic.

Research question (Q3): How do lone mothers experience paid employment, welfare take up and economic circumstances in times of economic recession and austerity?

Based on the qualitative sample, the experiences on paid employment trajectories of lone mothers are conveyed through the intersections of gendered caring responsibilities, educational attainment, occupational social class and adverse life-changing events. Furthermore, taking into account the local insecure conditions of the labour market in South Tyneside, lone mothers who are participating in public sector jobs are experiencing very unstable working circumstances, regardless their social multiple positioning. This is the result of the continuous managerialist practices of reviews and restructuring within public services⁹⁴. In the case of many lone mothers identified in the two most disadvantageous sub-groups, they are finding the prospects of getting a permanent and secured job very unlikely. Broadly speaking, the local labour market context make the lived experiences around paid employment of the qualitative sample interviewed uncertain, precarious and insecure. As expected, this is more acute in lone mothers who are located in more multiple disadvantageous positions as they narrate experiences of involuntary underemployment and temporary contracts. These latter qualitative experiences reaffirm and complement the quantitative exploratory trends shown earlier.

Concerning welfare experiences, there is a deep cleavage between the experiences of the three sub-groups of lone mothers. Accordingly, as 'young, never married' are more reliant on diverse benefits, they are the ones that are being most affected by the broader welfare changes. There are also sharing experiences between the two most disadvantageous sub-

⁹⁴ These features concerning neoliberal ways of working within the public sector have been analysed by some authors, particularly concerning local governments (e.g. Geddes and Fuller, 2008; Downe and Martin, 2006).

groups concerning welfare transitions, workfare sanctions and housing benefit changes as part of their interactions with the welfare system at different point in their lives. These experiences are deepening their precarious economic circumstances and make them more vulnerable. This was theorised in Chapter 3 when identifying that the interplay between welfare institutions and various groups are dependent on how the latter ones are located in multiple social positions, and hence there is a need to “examine particular groups defined simultaneously by race, class, and gender to explore their relationship to the welfare state” (Weldon, 2008: 213). Accordingly, the wider context of neoliberal economic recession and austerity is experienced by the three sub-groups of lone mothers unevenly and they can be better explained if identifying them within multiple locations of disadvantage.

Research question (Q4): How do lone mothers respond to the context of economic recession and austerity?

The agential responses of lone mothers to cope with economic recession and austerity are diverse and depend not only on the gendered material experiences as lone mothers (i.e. sole dual role involving caring responsibilities, unpaid work and earnings), but they are also conditioned by their multiple social positioning grounded on categories of disadvantage and difference. Accordingly, different agential practices depend on where lone mothers are multiple located structurally. Therefore, lone mothers identified in the two most disadvantageous sub-groups are using agential practices which are deepening their precarious economic conditions. Those practices are for instance being behind household payments or using high cost credit services which pushes them to experience further extreme difficulties as a result of the wider neoliberal market-driven circumstances:

“The ‘poverty industry’ targets the poor, unemployed and underemployed by including them in the financial sphere through credit whilst these populations are simultaneously targeted through morality discourses as wasteful and immoral” (Cameron *et al.*, 2016).

Conversely, ‘middle-class’ lone mothers put less economic practices in place as they experience steadier financial conditions within the macro context. This is not only because of their own less disadvantageous multiple positioning, but also because causal mechanisms conveyed by the intersections of upper social classes by their ex-partners or relatives who provide them with a regular external financial support. Thus, differential agential responses when facing wider socioeconomic pressures are also identified as contingent to sub-groups of lone mothers. To conclude, the findings in this thesis have allowed to identify various

processes which exhibit stratified experiences of economic crisis and austerity. As Nunn and Tepe – Belfrage (2017: 121) emphasise “poorer households have acted as shock absorbers for the withdrawal of state provided services”. The evidence conveyed in this thesis confirms this argument and exhibit the uneven effects of the wider neoliberal socioeconomic context imposing the uneven share responsibility to the most vulnerable in society.

8.3. THE INTERSECTIONAL CRITICAL REALIST FRAMEWORK: A THEORETICAL CRITIQUE

Since Chapter 1, I conveyed my initial logic of inquiry which is based on a feminist standpoint approach (Harding, 2009) to start my exploration from the points of view of one of the most marginalised groups concerning the effects of the context of austerity and recession. Accordingly, women have been identified as the worst affected by those wider changes, mainly as a result of neoliberalism being embedded in institutional, social and economic practices which have exacerbated gender and other multiple inequalities. Furthermore, early evidence identified that the context of government austerity and economic recession has uneven effects on the population, and hence there has been a clear disregard on the impacts on “women as the sex most vulnerable to new social risks owing to their dual and potentially conflicting, roles in reproductive care and paid work.” (MacLeavy, 2011: 365). Thus, the well-established structures of gender inequality between paid and unpaid labour and the failure of recognising the value of appropriately investing in care and social infrastructure; locate women as the initial focus for sociological enquiry to produce knowledge about their paid employment, welfare entitlement, economic circumstances and agential responses, understood here as conditioned by the wider socioeconomic neoliberal pressures.

Within women, lone mothers have been located as one of the groups most adversely affected by austerity and recession. As Harding (1992) claims, identifying who can provide better insights within a specific social problem is a better starting point for a knowledge project. Furthermore, as part of the initial feminist standpoint approach taken in this thesis, it was recognised that multiple positioning was fundamental to explore the experiences of lone mothers as they are also located in other multiple categories of social division. This intersectional approach has been argued by standpoint theorists like Harding (2009) and Collins (1997) who indicate that feminist standpoint theory should be intersectional. Furthermore, intersectionality was also recognised earlier in this thesis as an important analytical strategy to be applied as not only the gendered, but the classed and racialised nature of the uneven effects of government austerity policies and economic recession was

acknowledged by recent evidence (e.g. Rubery, 2015; Walby, 2015; Atkinson, 2012). Additionally, it was recently argued that intersectionality should be applied to explore the uneven effects of the wider socioeconomic context (e.g. Tepe-Belgrave, 2015; Tepe-Belgrave and Steans, 2016).

The innovative theoretical framework I proposed to explore the multiple positioning of lone mothers considered the institutional field to acknowledge that it conditions normative discourses, economic and policy directions, and thus it influences the experiences of lone mothers. Accordingly, before the empirical exploration, I analysed in Chapter 3 hegemonic assumptions in the institutional domains of the economy, the state and the family. One important lesson mentioned by Vacchelli (2013) when using a feminist standpoint critique is to reject an analysis of the social world based on dominant positions. This was one of my central points when arguing that neoliberalism has “permeated society, transforming what passes as common sense” (Hall and O’Shea, 2013: 12), and it has produced the economisation of all areas of life which are led by the powerful economic and political elites. As a result, the neoliberalist market-driven logic has deepened multiple structural inequalities which unevenly affect people based on gender, race, social class, life stages, *inter alia*. These inequalities then are not only reproduced, but exacerbated within flexible labour markets, welfare austerity structures, workfare and responsabilisation practices alongside behavioural normative ideas concerning gendered family units. Inquiring and challenging the underpinnings of the neoliberal dominant ideology and identifying its potential material and social implications for lone mothers was achieved by informing my analysis with the three main theoretical approaches used in this thesis: feminist standpoint, intersectionality and critical realism. Thus, this early critical analysis of the wider institutional domains was recognised as the wider context in which lone mothers are embedded when experiencing government austerity and economic recession.

The first empirical quantitative part of this exploration, that is the application of the constructed model to explore sub-groups of lone mothers located in multiple positions of inequality and social divisions, identified three clusters of lone mothers. The sub-group classified as ‘middle-class, home owner’ was located in less multiple positions of disadvantage when compared with the other two sub-groups of lone mothers which were predicted to be affected most adversely by the context of austerity and recession. Thus, when linking this first empirical evidence with the critical realist intersectional framework, I recognised that a theoretical analysis which considers exploring multiple structural positions of inequality provides great explanatory power. However, it is also relevant to recognise that those sub-groups are contingent to the categories of social division and differentiation

selected. Accordingly, using a critical intersectional approach also requires a careful selection of the categories of social division which are relevant for the topic to be explored. As mentioned earlier in this thesis, the focus of the theoretical approach I proposed was not to identify relevant social categories of identity markers, but categories that can provide better insights of the uneven impact of austerity and economic recession. As various intersectional feminist theories argue (e.g. Anthias, 2012a; Yuval-Davis, 2006; Lykke 2010; Mehrotra, 2010), I reviewed the evidence to locate the most relevant theoretical categories which can provide better understandings for my exploratory thesis project. As a result, I critically analysed that not only sociological categories (e.g. ethnicity, occupational social class) were relevant for my theoretical framework, but I also identified categories of differentiation found in policy research (e.g. early motherhood, housing tenure) to construct the model I proposed. The ten categories used for the model were analysed together in order to explore sub-groups of lone mothers holistically (based on shared intersectional characteristics) as opposed to prioritise any category like in variable – oriented approaches.

The first empirical exploratory findings in which I interpreted three sub-groups of lone mothers shown that within the model constructed some intersectional categories were highlighted more than others in the distinctions between sub-groups. Accordingly, the first quantitative evidence produced by the statistical model identified differences between the 'middle class' lone mothers on one side and the 'least formally educated' and 'young never married' lone mothers on the other. This cleavage underlined some intersectional categories such as educational attainment, occupational social class and housing tenure. I argued that this first distinction in the multiple positions of lone mothers could predict differential outcomes on paid employment and welfare trends, with less advantageous ones for the 'least formally educated' and 'young never married' sub-groups. Furthermore, I also recognised that categories such as adult life stages, disability, early motherhood and age of the youngest dependent child were distinguished between 'least formally educated' and 'young, never married' lone mothers and as such they can also provide further explanations of differentiated outcomes. The theoretical model was tested further when exploring paid employment and welfare trends as summarised in Figures 8.1 and 8.2. Accordingly, the application of the critical realist intersectional approach provided an innovative explanatory critique of the uneven effects of austerity and economic recession. Additionally, the evidence produced reaffirms the main theoretical ideas conveyed since early chapters of this thesis: that the institutionalisation of neoliberalism in various domains in which lone mothers are embedded are exacerbating multiple inequalities, effecting groups which are already in the most vulnerable multiple positions:

“The differential impacts that austerity measures have on different classes, genders and ethnic groups are rooted in the way the capitalist and patriarchal welfare state is located and structured by the intersectionalities of race, class and gender.” (Tepe-Belfrage and Steans, 2016:319)

It is also relevant to indicate which theoretical categories in the quantitative model were less distinguishable between at least two groups: ethnicity, adult life-stages and number of dependent children. This clearly acknowledges that the exploratory constructed model is contingent and open to further and better explanatory accounts depending on the selection of categories and methodological choices. For instance, the (lack of) findings concerning ethnicity should be taken with caution because as the model was carried out considering a large robust sample of lone mothers in each of the category used, the non-white population of all lone mothers was only over 13% (p. 135 of this thesis). This does not imply that ethnicity cannot provide greater explanatory accounts of the uneven outcomes of austerity and recession, it only implies that my methodological choices are contingent to lose some explanatory power related with some categories. For instance, Fairley *et al.* (2014) used a large sample in Bradford to explore if LCA can provide insights between various dimensions of socioeconomic position, ethnicity and health in mothers. They found that some ethnic groups were associated with some sub-groups in their model: women of Pakistani and Bangladeshi origin were more likely to be in the most economically deprived group than White British women. Furthermore, Sandhu and Stephenson (2015) have already identified that in Coventry women from black and ethnic minorities have been disproportionately affected by the cuts and changes to the welfare benefits. In the theoretical intersectional model I constructed, more ‘non-white’ women are identified in ‘least formally educated’ lone mothers (20.3%), but I cannot deduce any possible paid employment or welfare outcome as a result of this category only.

Thus, this quantitative evidence conveys that a critical realist intersectional framework offers an innovative approach to explore multiple inequalities, but theoretical limitations should also be borne in mind when interpreting the results as they depend on the researcher’s choices concerning categories of social divisions. This is particularly true when starting an intersectional exploration from the selection of structural categories to explore distinguishable sub-groups of a given population using statistical methods. As I wanted to explore paid employment and welfare outcomes after the identification of sub-groups, I strategically decided that I needed large samples to classify dimensions on each intersectional category. That clearly obscures some other possible explanatory critiques

concerning sociological categories which can explain multiple inequalities during times of austerity and recession.

Other theoretical limitation of the quantitative findings has to do with the effects at the points of multiple intersections or potential autonomous effects of categories of social divisions. Even though there are plausible explanations concerning increase of claiming disability related benefits and 'least formally educated' lone mothers because they gather most lone mothers with disabilities or housing related benefits outcomes and the housing tenure category, other effects cannot be exclusively explained by only one category. Nevertheless, since the explanation of the innovative theoretical framework in Chapter 2, I acknowledged that the exploratory intersectional approach taken here was embracing explanations about autonomous effects of categories and also insights at the point of multiple intersections as proposed by Weldon (2008).

Additionally, when conveying the qualitative findings of the thesis, various overlapping casual mechanisms of some intersectional categories⁹⁵ and their intersections came to the fore for the explanation of paid employment, welfare entitlement and economic circumstances. Accordingly, they provided more nuance to the explanatory critique conveyed in this thesis. For instance, when exploring the qualitative experiences of lone mothers within various concurrent biographical processes, various manifestations of the intersections of gender (caring responsibilities, unpaid work, number of dependent children), occupational social classes, educational attainment and adverse life changing events were highlighted when conveying paid employment experiences. The quantitative and qualitative findings also shown the importance of an early feminist standpoint theory as they clearly show that lone mothers are unable to sustain a financial independent family unit and as such there is an evident manifestation of the unequal gendered effects of the neoliberal economic recession and government austerity.

Finally, similar to New (2005, 2003), Gunnarsson (2015) and Clegg (2016), I argue that critical realism offers various tools to feminist standpoint theory to acknowledge oppressive structural mechanisms that when linked with an intersectional approach can offer strong explanatory critiques to convey unjust effects of wider socioeconomic pressures; and thus it can challenge oppressive discourses and forces such as the ones diversified by

⁹⁵ As part of the identification of categories of social division in the biographical accounts, proxy factors are understood as conveying embedded processes at the intersections of the categories manifested by the lone mothers interviewed. These proxies are the factors shown in Table 6.2, 6.3 and 7.1 of this thesis.

neoliberalism. Critical realism also offers an epistemological position which recognises the contextualised nature of knowledge and hence it avoids reification. It also allows the recognition of good explanatory accounts to challenge oppressive discourses. By exhibiting the differentiated effects of austerity and recession on different sub-groups of lone mothers which are identified in different categories of social division, the unjust nature of the neoliberal paradigm is also made explicit. As it has been explained in Chapter 2, critical realism and intersectionality then allow the exploration and the recognition of differences within lone mothers and also the uneven effects of economic recession and austerity.

8.4. THE LONGITUDINAL MIXED-METHOD APPROACH: A CRITIQUE

Intersectionality has commonly been used with qualitative methods (Else-Quest and Hyde, 2016). In this thesis, its application using a quantitative statistical method such as LCA has proved beneficial to operationalise structural intersectional categories as it enabled to identify causal powers of multiple dimensions of inequality and privilege which resulted in a constructed model with three distinctive sub-groups of lone mothers. Relevant aspects to consider when following this quantitative methodological strategy with an intersectional approach are: the researcher should make explicit the theoretical assumptions in regard to the intersectional categories to recognise the epistemological contingency of the typology based on the intersectional categories which are operationalised. As mentioned in the previous section, I considered categories from the policy field because there is wide evidence in the literature about how those categories affect economic and paid employment outcomes in the lives of lone mothers.

Before applying LCA, I decided to evaluate other methodological statistical techniques that could allow me to distinguish lone mothers based on various intersectional categories of differentiation. My early longitudinal mixed-method research design involved cluster analysis techniques as they allow to explore and classify sub-groups of a given population. Based on the mixed nature of the categorical variables I used in these early explorations, my previous attempts to find robust explanatory models using cluster analysis methods were unsuccessful. Nevertheless, two iterative processes helped me with the selection of a new statistical method: the refinement of the intersectional categories of differentiation⁹⁶ to acknowledge which categories were more relevant to explore lone mothers and also

⁹⁶ The refinement of the intersectional categories was based on two concurrent aspects: identifying the most relevant categories for exploring paid employment, welfare and economic outcomes alongside accessing them in QLFS datasets (based on large samples within the group of lone mothers with dependent children).

reviewing further various statistical methods which focus on exploring and constructing typologies. Thus, I chose LCA as a statistical technique which can provide exploratory robust insights without assuming a unique positivist model. On the contrary, some LCA approaches are open to interpret statistical results based on various model selection statistical tools, which can also include theoretical reasons for the selection of a best relative model fit (Linzer and Lewis, 2011; Collins and Lanza, 2010). Furthermore, LCA has also been identified as a person-centred and holistic approach, as opposed to variable-oriented approaches. LCA then aims to cluster individuals into sub-groups based on shared characteristics; and thus in this thesis it was used to explore sub-groups of lone mothers embedded in ten categories of social divisions and differentiation. Finally, LCA as a statistical method has recently been argued to be applied in intersectional studies because it distinguishes between multiple structural locations of disadvantage and privilege (Else-Quest and Hyde, 2016; Goodwin et al., 2017). Hence, by combining a feminist standpoint theory which allows the use of secondary data to explore marginalised groups (Harding, 2004) alongside a critical realist intersectional approach which allows an analytical dualism strategy to explore structural and agential features of lone mothers, LCA provided fruitful insights concerning structural categories of social division and differentiation to explore the uneven impact of the neoliberal context.

Accordingly, the results of the exploration provided an insightful explanatory critique, first to distinguish sub-groups of lone mothers, then to explore paid employment and welfare outcomes. Thus, based on the empirical findings shown in this thesis, that is the LCA relative model fit selected and the further trends explored; it was achieved a better understanding of the uneven impact of the wider socioeconomic pressures on lone mothers. It is important to keep in mind that the selection of a LCA model is dependent on the categories (i.e. variables) used and for that reason careful reviewing of each category, its dimensions and the topics to be explored should be constantly considered. As mentioned previously, I am conscious of the limitations and the contingency of my quantitative model concerning, for instance, the intersectional ethnicity category. Furthermore, when linking both quantitative and qualitative findings, I realised the relevance of operationalising support networks as an important intersectional category for paid employment, financial and welfare outcomes on lone mothers⁹⁷. Unfortunately, the ability to operationalise support networks was not available in the QLFS datasets. At the same time, QLFS datasets were the most

⁹⁷ In the qualitative data presented in the last two chapters, the complexity of the gendered support network of lone mothers is exhibited in multiple facets: as an explanatory feature which conveys social class (from ex-partners or relatives who provide external financial support), and also as a strategic response to cope with austerity in precarious circumstances.

robust up-to-date secondary data to explore paid employment and welfare in the years of economic recession and government austerity. Nevertheless, other topics beyond paid employment and welfare changes within the macro context will require other intersectional categories to keep in mind when exploring uneven policy impacts and multiple disadvantages in specific groups.

I am also aware of the limitations concerning the QLFS secondary data. Firstly, it is not a conventional longitudinal data to explore individual trajectories. Nevertheless, as mentioned in the methodological chapter of this thesis, the aim of this exploratory study was to identify differential effects of the wider socioeconomic pressures on lone mothers grounded on sub-groups distinguished by their multiple social positioning and not changing circumstances at the individual level. Secondly, the identification of intersectional categories was dependant on their availability in the QLFS datasets and as mentioned above I was limited with applying some relevant categories such as ones related with support networks or a more refined exploration of ethnicity. The paid employment and welfare take up variables to explore trends were also dependent on their availability on the same datasets (keeping in mind large samples within the population of lone mothers). One suggestion for further research is the use of traditional longitudinal datasets such as the ones provided by the Understanding Society longitudinal survey which can produce further insights using other relevant intersectional categories: for instance this longitudinal survey has an ethnic minority boost sample which can provide further insights of differential economic recession outcomes based on ethnic minorities. Furthermore, other repeated cross-sectional surveys can also be used to explore the uneven effects of wider economic and policy changes on specific populations located in diverse social multiple positions.

Focusing on the qualitative aspect concerning the innovative exploratory mixed method approach, I decided to apply qualitative strategies which can collect longitudinal data at one point in time. It is also relevant to mention that I also changed my initial design which was based on longitudinal qualitative interviews. Accordingly, I used retrospective qualitative interview as my main technique. Retrospective qualitative interviews are not usually used in qualitative longitudinal research as the traditional approach argues to design longitudinal qualitative research based on collecting data at two different points in time. Nevertheless, due to time and resources constraints of this PhD, I decided to use this type of interview, accompanied by timelines to offer a reflective environment for lone mothers to think about their personal biographical events. This methodological strategy brought invaluable data regarding the diverse experiences of austerity and economic recession. It also allowed to examine the diverse dynamics of the lived realities of lone mothers based on a feminist

standpoint approach focusing on key life events in parallel to the wider economic and policy neoliberal context. As a result, I mapped main individual biographical life events with the wider socioeconomic pressures for each of the twenty five interviews (see Appendix 11 for some examples). Thus, the retrospective qualitative data provided a more nuanced exploratory analysis on how biographical lived experiences are intertwined with the wider socioeconomic context. One caveat which is importantly to mention about the qualitative data has to do with some intersectional categories in which the twenty-five lone mothers are not located: I did not interview lone mothers from ethnic minorities or experiencing long-term disabilities. I am conscious that if having more diversity from those two intersectional categories, a more nuanced and richer qualitative evidence would have been produced. Thus, further research considering these two categories could provide stronger explanatory accounts of the diverse and uneven experiences of wider socioeconomic processes on lone mothers.

A fundamental qualitative finding was the material uneven gendered effects which were conveyed by all of the lone mothers interviewed throughout the duration of the interviews, in particular concerning their sole carer/earner role. Additionally, further intersections of multiple disadvantage processes were also exhibited in their personal accounts, particularly concerning their social networks. Thus, my initial feminist standpoint logic of inquiry was essential to acknowledge the gendered effects of the economic recession and austerity from the start of this exploratory study:

“We are interested to bring the ‘neglected’ gender dimension to the forefront of the debate on austerity by interrogating the ways in which austerity is impacting women disproportionately to men in key areas of economic and social life and exploring the wider implications for gender equality/inequality. Inequality is not reducible to singular aspects of socio-economic identity, and it is only through intersectional analysis that we understand how different forms of inequality intersect, who it is that is actually affected and ultimately how poverty is created” (Tepe-Belfrage and Steans, 2016: 316).

Another relevant aspect resulted from this exploration has been the identification of proxy features when applying an intersectional approach in research. These proxy factors were understood in this thesis as autonomous effects of social categories or effects at the point of multiple intersections (Weldon, 2008). When exploring the qualitative lived experiences of lone mothers, their individual processes were understood as embedded in multiple layers of social structuring conditions and agential responses which can be understood as the causal

mechanisms of an overlapping layered social context. Furthermore, those processes, the manifested categories and the proxy factors are dependent on the topics to be studied. Accordingly, if their paid employment and welfare experiences were the themes to explore with lone mothers, some factors were going to be more evident to be manifested than others in their biographical accounts (e.g. occupational class and educational attainment are more relevant when exploring paid employment). The same occurs when exploring their agential responses and practices when experiencing economic recession and austerity.

Most proxy factors and categories of social division conveyed in the qualitative data from the retrospective interviews are visualised in Diagram 8.1. Accordingly, the diverse combination of those intertwined factors and intersected categories of social division were manifested in the biographical accounts of lone mothers when exploring their economic experiences and agential responses when facing neoliberal recession and austerity. Thus, the importance of a contextual understanding of factors of differentiation should be highlighted when exploring particular topics. Thus, as Ferree (2009) indicates, it is important to analyse the context in which the categories are complexly manifested to acknowledge which and how the configurations of inequality interact when doing intersectional analysis.

Diagram 8.1. Proxy factors to understand different economic experiences and agential responses when facing recession and austerity



Finally, concerning the innovative exploratory mixed-method design of this thesis, it showed the importance to be open to change designs (such as changing my early quantitative and qualitative strategies) in order to provide a better explanatory account. As Schoonenboom (2017: 12) argues, there is higher degree of research robustness in the process of having continuous feedback “in which the researcher listens to the created world’s feedback and adapts his or her research models accordingly”. Finally, it is also important to pinpoint that the exploratory evidence offered insights on how a specific marginalised group is experiencing the multiple hierarchical institutional powers of neoliberalism in the economy, state and family domains. This was the result of producing complementary (quantitative and qualitative) data which consider the analytical dualism proposed within a critical realism approach to account for structures and agency, and also an intersectional perspective within mixed-methods:

“The intersectional approach is based upon the notion that there are multiple overlapping systems of oppression that operate simultaneously. It follows logically then that multiple forms of data and analyses conducted in combination are best suited to understanding these hegemonic forces” (Trahan, 2011: 12).

8.5. POLICY IMPLICATIONS

Lister (2015) argues that recognising the agency of people living in poverty challenges assumptions concerning “the poor” as passive subjects depending on welfare. The findings produced in this thesis clearly shows how lone mothers are agential actors. Accordingly, it was identified that they used a diverse pool of strategies to cope with their financial struggles as a result of the wider socioeconomic pressures. However, as Lister also emphasises, acknowledging the agency of people should not obscure their structural context characterised by multiple inequalities:

“Agency has to be contextualised with the structural constraints and opportunities that frame people’s lives. Class inequalities and social divisions, notably of gender, race, disability and age, shape and mediate the experience of poverty” (Lister, 2015: 6).

In the exploratory findings presented in this thesis, the precarious experiences of the two most disadvantageous sub-groups of lone mothers emphasise the need to understand lone mothers based on their gendered family unit, but also considering further multiple categories of disadvantages and the various multiple overlapping processes which exhibit their causal

mechanisms. Thus, I pinpointed that my exploratory thesis starts from researching one of the most marginalised groups facing the context of austerity and recession, but it also further explored multiple intersectional disadvantageous positions within that group to convey more robust insights on how unjust social relations are exacerbated as a result of the foundations of fiscal and social policies reproducing and reinforcing multiple inequalities. As a result of this, I agree with Gingrich (2008) who argues that the state and the market function as a fusion social field which operates within a capital system provoking:

“a devastating paradox for many of its citizens: when the only legitimate means of meeting income needs is through waged labour in the private realm, and when the public system of redistribution is directed by market rules of appropriation or gain, those who are excluded from the primary distribution of resources are also necessarily excluded from the secondary distribution of resources.” (Gingrich (2008: 391)

Accordingly, as a feminist researcher I strongly believe there is a priority to elucidate the unjust effects of wider social and economic changes resulted from the diversified neoliberalist dominant paradigm. In my theoretical critique earlier in this chapter, I pinpointed that one way to provide evidence about this uneven impact is by proposing context-specific models which include a critical intersectional approach to account for multiple categories of disadvantage and privilege. These models can always be perfectible as they are always contingent of the intersectional categories applied or explored. This argument is clearly conveyed in feminist standpoint approaches and in critical realism which argue about the contingency of knowledge alongside its ability to elucidate dominant and unjust social relations. Hence, I suggest that further research on lone mothers should take into account ethnicity and disability as categories which can provide further explanatory insights of the uneven effects of specific government policies and the wider economic context more broadly.

The findings also identified that WTW policies have increased the participation of lone mothers within the flexible labour market, but the quality of paid jobs remains precarious and unstable. Deacon and Patrick (2012) argue that the justice of the WTW programme essentially depends upon the quality of the jobs. Thus, this should be part of the policy agenda if the main aim of social policies is to improve living conditions and not reproducing and exacerbate multiple inequalities. Nevertheless, as Daly (2011) highlights, it seems that within the UK context, the trend is following workfare policy reforms which promotes a dual earner, gender specialised family model which produces adverse consequence for lone

parent families. The evidence presented here also suggests this pattern as only middle-class lone mothers are able to cope better with recession and austerity because they have an external financial support which in this thesis is understood as conveying various intersecting categories, mainly ex-partner's upper social classes. On the other side, lone mothers who are not able to secure this external financial support and who are located at the intersections of their own occupational classes, lower educational attainments and adverse life-changing events are experiencing further economic precarious conditions. Thus, without that external regular financial help, the feminisation of poverty is clearly exhibited within the wider neoliberal changes: "Austerity is only secured through the way in which, largely, women take on the further care burdens to cope with losses in care functions of the state." (Tepe-Belfrage and Steans, 2016:319).

Thus as mentioned in various parts of this thesis, an important aspect of the findings conveyed here has to do with the recognition that participation in paid employment does not assure better financial outcomes, and thus it has not improved the quality of the life on lone mothers: "labour-market participation, therefore, is not a guarantee for being economically independent and escaping poverty" (Bussemaker and Van Kersbergen, 1999: 28). Furthermore, experiences of paid employment in the public sector also reflects the neoliberal ways of working within the continuous restructuring and reviews of jobs aiming to cope with institutional financial retrenchment. Thus, the conditions of the labour market should also being taken into account within policies if they actually want to improve the lives of the most vulnerable citizens in society.

Finally, this study showed how lone mothers are experiencing economic recession and austerity diversely. Their multiple locations in various categories of social allow to identify which intersectional categories of disadvantage can be addressed by policy makers. In this aspect, I agree with the argument made by Zagel (2014) who suggest that policies aiming to sole earner/carer families should not only consider gendered barriers as a result of their type of family (e.g. appropriate provision of affordable childcare to engage in paid work and recognition of the value of social reproduction), but they also should consider targeting specific needs to sub-groups of lone mothers. For instance, and based on the findings shown here, if many 'young, never married' mothers are usually located at the intersections of being young, experiencing early motherhood and as such they have short paid work trajectories, policy makers should also focus on improving their education and training outcomes to be able to participate in sustainable employment.

APPENDICES

Appendix 1: Interview topic guide ⁹⁸

Section 1: Introduction

- Introduce myself and the research.
- Explain information sheet provided and consent form.
- Explain main themes to be covered in the interview: personal, household and family characteristics, work history, benefits history, childcare, personal time and responses/perceptions of changes resulted from the context of austerity.
- Provide demographic questionnaire to fill which it will cover background of respondent and it will lead some of the interview questions.
- Provide timeline sheet to start exploring possible changes / effects of living under austerity.
- Changes over time will be considered throughout, but they will be raised specifically in section 4 if not covered before.

Section 2: Employment history

- Experience of work since end of education:
- Could you tell me at what age and in which year you left full-time education and what did you do straight afterwards?
- Probe for unpaid work in home, paid work, voluntary work.
- Reasons for moving in and out of paid work:
- Could tell me about any times when you were not working since you left education?
- What were the reasons for not having a paid work?
- Last job/current job

Section 3: Childcare arrangements

- Use of formal and informal care and the reasons for the types of childcare.
- I would like to ask you about who looks after your children, you mentioned in the questionnaire certain childcare arrangements. Could you tell me the reasons why you choose those types of arrangements?

⁹⁸ During the interview there will a constant consideration of the time framework (2005 -2014) of the study: Preceding the time of austerity – The economic crisis 2008 and changes in policies by the New Labour – The public service cuts, policy and austerities measures implemented by the Coalition government until 2014.

- Arrangements of times/hours of childcare since children were born.
- On which days of the week and times of the day would you usually use each of the childcare arrangements that you said?
- Paying for childcare: approximate costs, financial support, concessions.
- Do you pay for any of the childcare that you use? How do you pay for this?

Section 4: Exploring main changes since 2007

- Could we go back to around 2007 to explore some details about your life? Could you tell me about your life then (already mother, studying/working, partnering, benefits, etc.)?
- Reflecting from that time until now, what main changes would you say that have been the most significant ones in your life? (E.g. changes in marital status, born of a child, more children, economic activity changes, income changes, education attainment, etc.).
- Probe questions about current context of austerity (if not responded earlier)
- Which are the main changes on tax/welfare policies that have affected you the most?
- Have you been affected directly by the cuts made to the provision of services (e.g. free childcare, access to local groups, etc.).
- Section 5: Changes in paid employment (consider applicability of each question)
- Changes in hours/days/type of work
- Reflecting since 2007:
- Have you changed the quantity of days that you work? Why?
- Have you changed the hours that you work? Why?
- Have you decided to take a second job or a move to a different job? Why?
- How do you feel about these changes in your work?

Section 6: Changes in welfare entitlements (consider applicability of each question)

- Have you been experiencing changes in claiming benefits/tax credits? Which ones? Since when?
- Have you experienced any sanctions/caps/freeze regarding the changes in your welfare entitlements?
- What have you done to overcome these changes in your entitlements?
- How do you feel about these changes?

Section 7: Changes in spending patterns and income (consider applicability of each question)

- Open questions related with describing financial cycle.
- Have you been experiencing changes in the sources of your income? Which ones? Since when?
- How do you feel financially compared to this time last year?
- Do you usually run out of money? How often?
- Have you had to change how you use your family budget? How? Could you provide me with examples?
- Have you changed how you used to spend the money in the household? How?
- Why do you decide to make those spending changes and not others? (Search for criteria of spending patterns).
- How do you feel about these changes in your income budget and in the changes that you have to do to manage it?

Section 8: changes in use of time (consider applicability of each question - ask for examples)

- Are those changes that you are experiencing are affecting how do you used to spend your time in your daily activities? How?
- Do you feel that you have less time for yourself?
- Do you feel that you have less time for your child (children)?
- How do you feel about these changes in your time and in the time that you used to have with your family?

Section 9: changes in childcare arrangements (consider applicability of each question)

- Are those changes that you are experiencing are affecting the childcare arrangements that you had before? How?
- Do you have particular relatives/friends that help you with your new arrangements? How?
- How do you feel about these new arrangements?
- Have you changed other activities in your life to fit the new challenges with childcare?

Section 10: Perceptions and meanings of the current context of austerity (consider applicability of each question)

- What do you think about the current economic context?
- Have you been affected by it? How?
- What do you think about the changes in benefits/taxes?

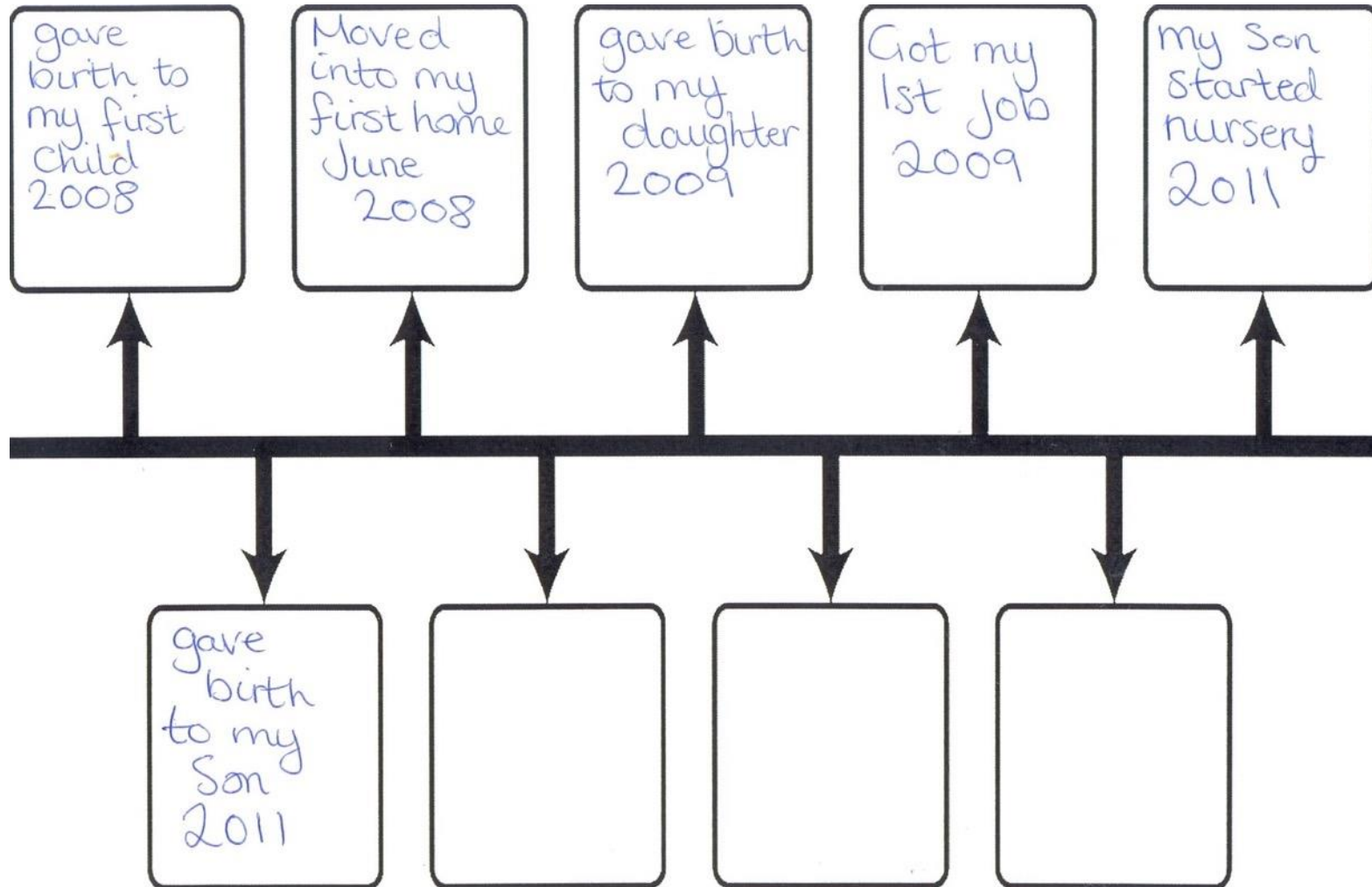
- What do you think about the changes in the services provided in South Tyneside?
- After experiencing (changes mentioned during the interview), do you feel it is easier or more difficult to participate in some activities that you were doing before those changes? Which ones? In which way?
- Some people have mentioned that the current economic situation is going affect the most vulnerable households in UK, would you agree?
- If you have the opportunity to talk with a politician or/ and a practitioner, what changes would you mention that you would like to see?

Section 11: Final remarks

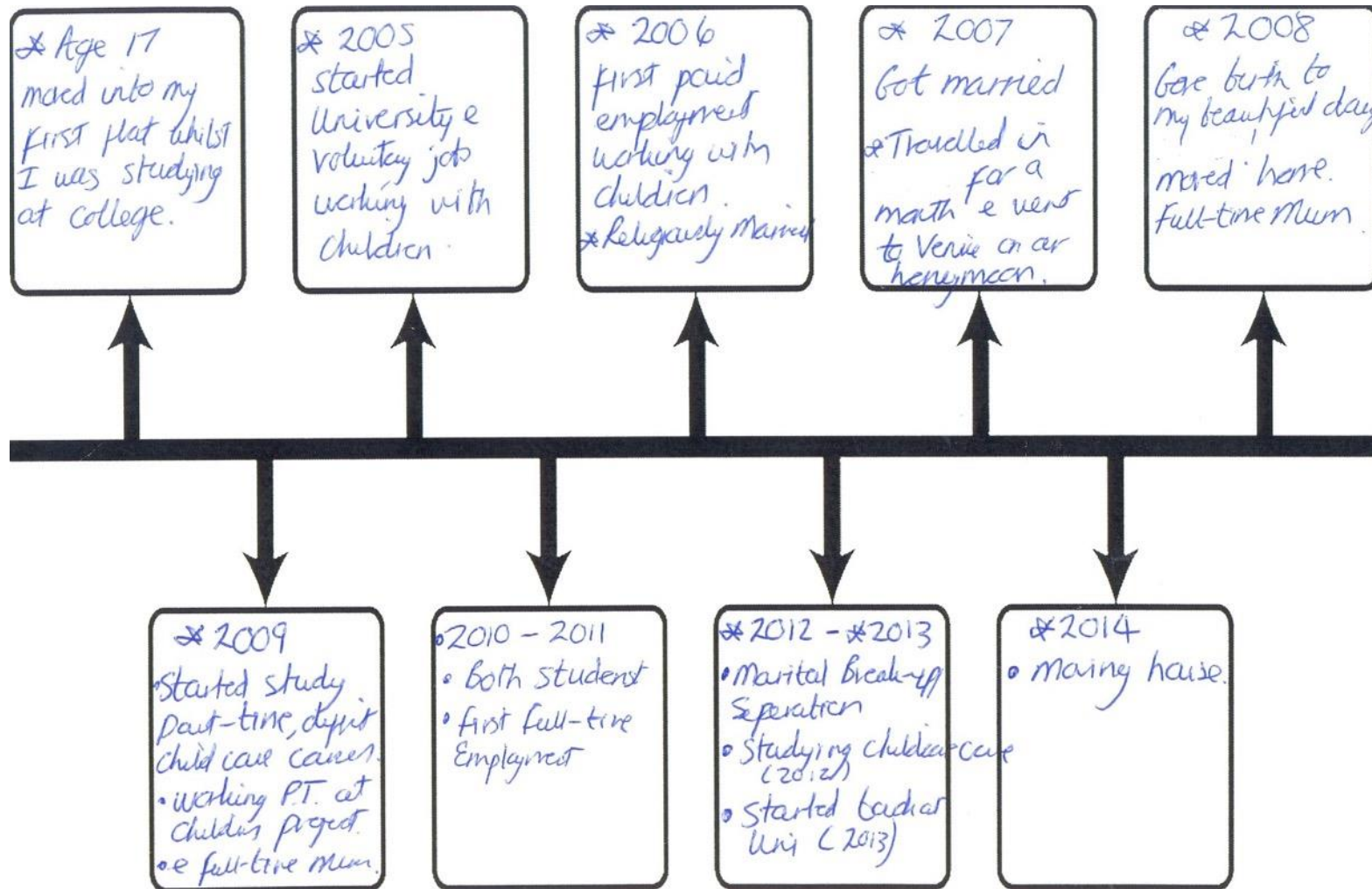
- Finally, is there anything else you would like to add?
- Thanks participants for taking part in the research and for their time.
- Reassure them about confidentiality and anonymity.

Appendix 2: Examples using timeline sheet

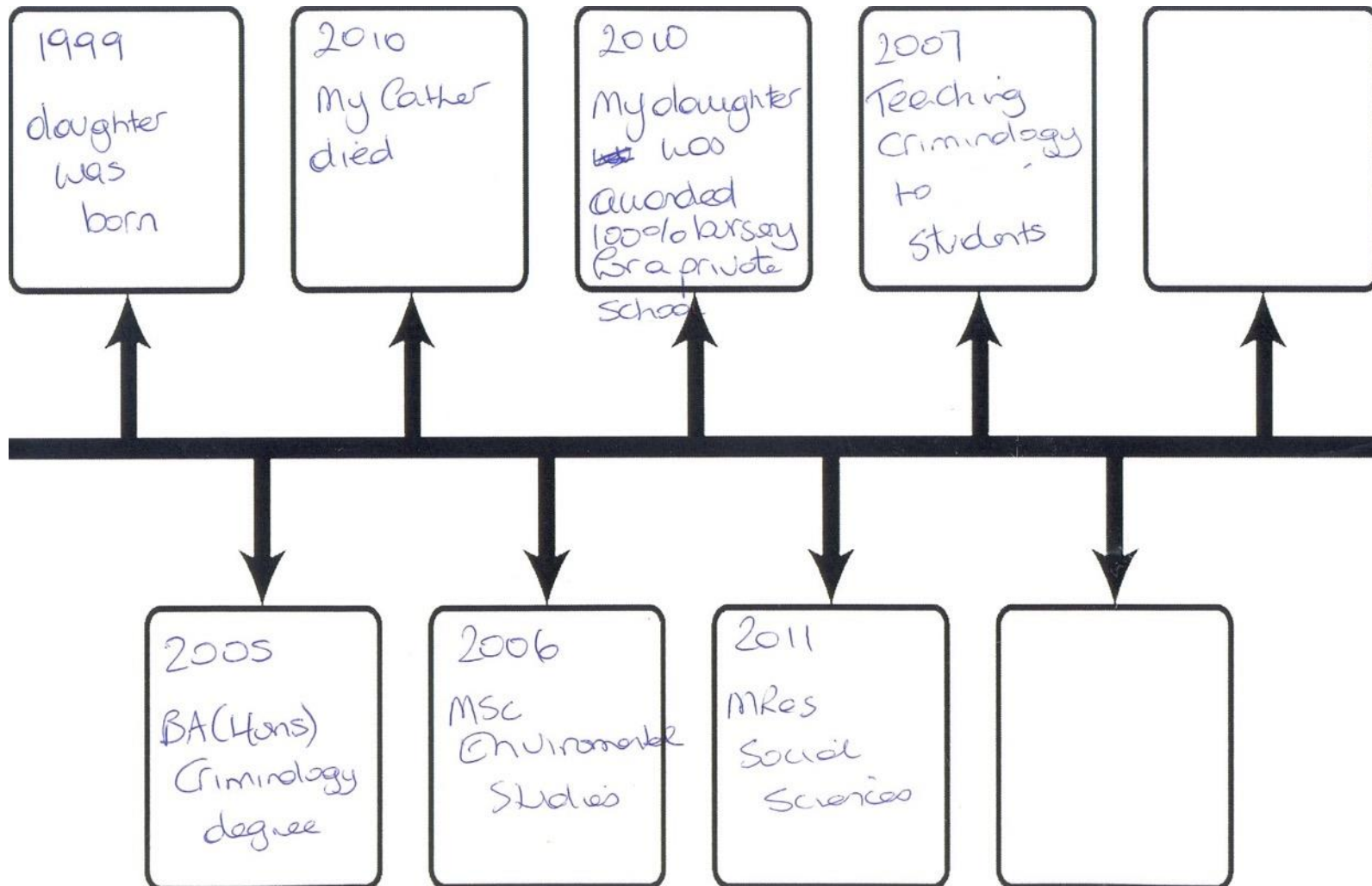
"Maria"



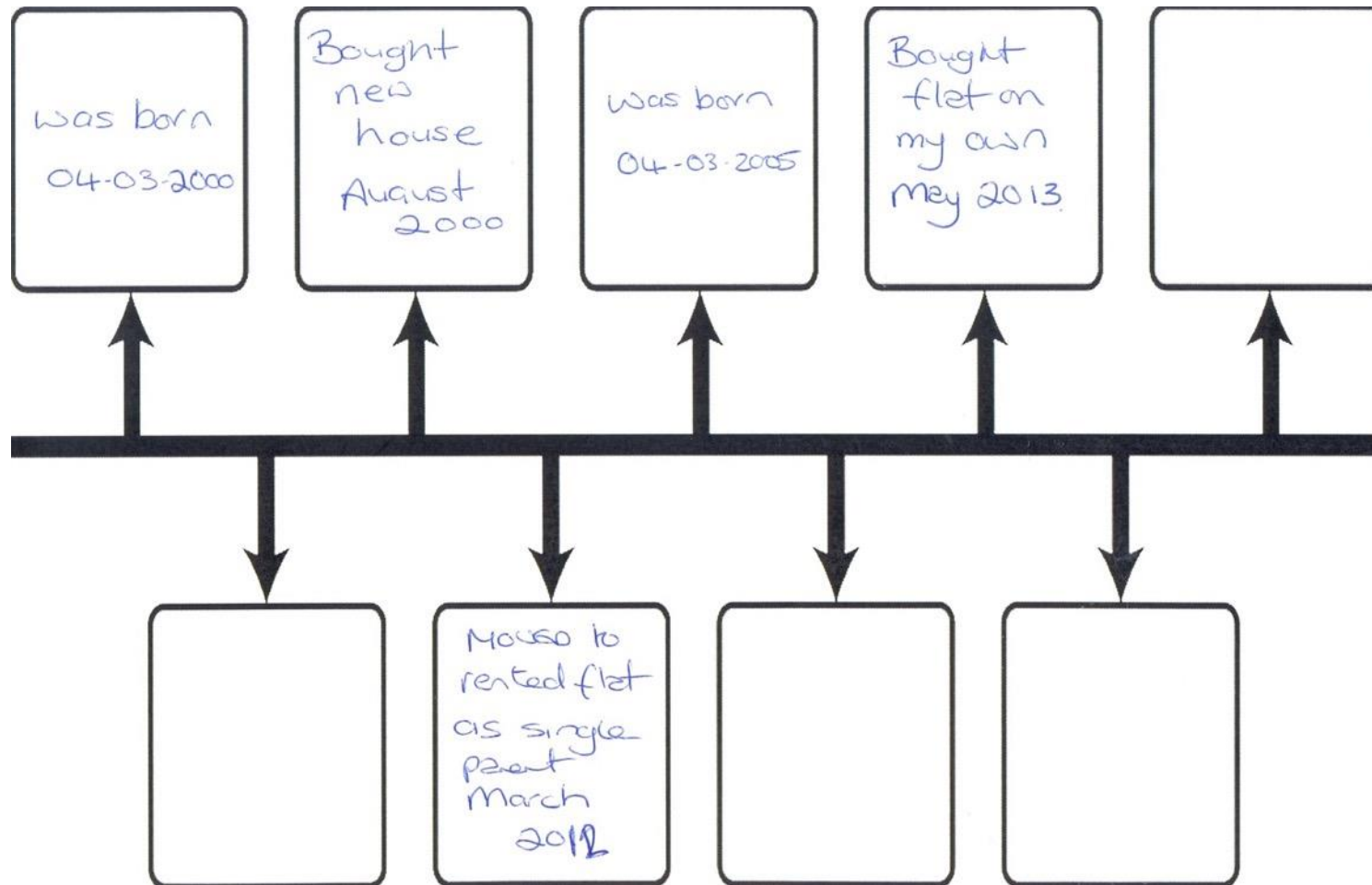
"Roberta"



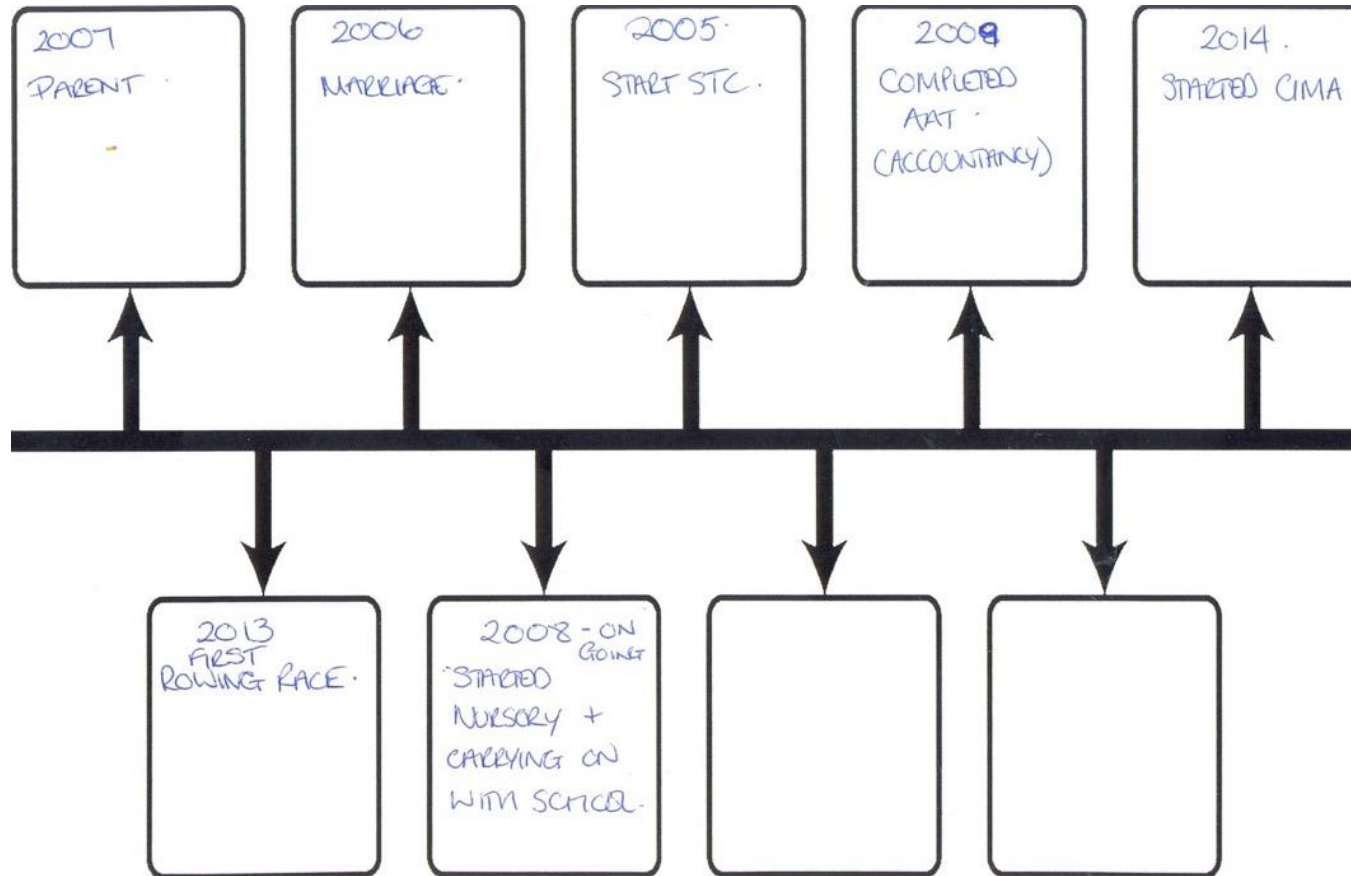
"Juliet"



"Ada"



"Jasmin"



Appendix 3: Demographic questionnaire



DEMOGRAPHIC QUESTIONNAIRE

NAME: _____ COUNTRY OF BIRTH: _____

AGE

- Under 19
- 20-24
- 25-29
- 30-34
- 35-39
- 40-44
- 45-49
- 50 and above

HIGHEST QUALIFICATION OBTAINED

- Degree or equivalent
- Higher education
- GCE/ A level or equivalent
- GCSE grades A-C or equivalent
- Other qualifications
- No qualification

MARITAL STATUS

- Single, never married
- Divorced
- Separated
- Other

ETHNICITY

- White
- Black/African/ Caribbean/Black British
- Asian background
- Mixed / other ethnic group

NUMBER OF DEPENDENT CHILDREN

- 1 child
- 2 children
- 3 children or more

AGE OF EACH CHILD (Tick as many as appropriate)

- Child aged 2 or less
- Child aged between 3 and 4
- Child aged between 5 and 11
- Child aged 12 and over

If children of pre-school age, how are they usually cared for? (Tick as many as appropriate)

- Mother looks after child/children exclusively
- Nursery / Pre-school
- Grandparent(s)
- Other family members than grandparent(s)
- Friends
- Child-minder
- Other(s), please specify: _____

If children of school-going age, how are they cared for after school? (Tick as many as appropriate)

- Mother looks after child/children exclusively
- Out of school club or equivalent
- Grandparent(s)
- Other family members than grandparent(s)
- Friends
- Child-minder
- Other(s), please specify: _____

Type of accommodation you live in

- Local authority
- Private rented
- Owner outright
- Being bought with mortgage or loan
- At home with parents
- With relatives other than parents
- Other

Current economic/employment status

- Full – time employment
Occupation: _____
- Part – time employment
Occupation: _____
- Unemployed (Tick as many as appropriate)
Duration: _____
 - Never worked
- Not actively seeking work
Reason(s) (Tick as many as appropriate):
 - Taking care of family
 - Sick / disability
 - Student
 - Other, please specify: _____

Gross annual income (before tax / benefits)

- Under £9,999
- £10,000 - £ 14,999
- £15,000 - £ 19,999
- £20,000 - £24,999
- £25,999 - £29,999
- £30,000 - £34,999
- £35,000 - £39,999
- £40,000 or more

Total (net) annual income (after tax / benefits)

- Under £9,999
- £10,000 - £ 14,999
- £15,000 - £ 19,999
- £20,000 - £24,999
- £25,999 - £29,999
- £30,000 - £34,999
- £35,000 - £39,999
- £40,000 or more

Sources of income (Tick as many as appropriate)

- Employment
- Unemployment related benefits
- Income support
- Child maintenance
- Sickness / disability benefits
- Child tax credits
- Work tax credits
- Child benefits
- Housing benefits / council tax
- Family related benefits
- Other(s), please specify: _____

Difficulties to combine work and parenting or prevent take up paid employment (Tick as many as appropriate)

- Availability of childcare
- Cost of childcare
- Child(ren) too young
- Lack of qualification/training/ skills
- Lack of paid work experience
- Not financially better off if take up paid employment
- Too little time to spend with my children
- Lack of jobs in local area
- Jobs are not family – friendly
- Other(s), please specify: _____

LENGTH OF TIME AS A LONE MOTHER (approx.): _____

AREA / NEIGHBORHOOD OF SOUTH TYNESIDE WHERE YOU LIVE: _____

Thank you for your participation!

Appendix 4: Formal letter from South Tyneside council



South Tyneside Council

26 March 2014

Silvia Soriano-Rivera – research into austerity cuts on lone mothers

Dear Silvia,

I can confirm that South Tyneside Council does not require a separate ethical approval process to enable the requested research into the impact of austerity on lone mothers.

I can confirm that you will be allowed access to lone mothers via our Children's Centres and in some primary schools, with the appropriate consents from the mothers concerned.

Please in future contact _____ (Quality Assurance and Development Officer) to facilitate this access. She can be contacted on 0191 424 6317 or by e-mail at

^{Sigle}
@southtyneisde.gov.uk

I wish you good luck and success with your research and look forward to reading your findings.

Yours sincerely,

Strategic lead – Schools Organisation and Children's Centres

Appendix 5: Information sheet and consent form



INFORMATION SHEET

Project research title: Exploring paid employment and welfare entitlements trajectories of lone mothers in times of austerity

My name is Silvia Soriano and I am carrying out a research project that focuses on exploring the effects of the current context of austerity on lone mothers. The qualitative interviews of this study will be done in South Tyneside. This is an individual study carried out to collect data for my doctoral research project at Durham University. This study is supervised by professor Lena Dominelli (<http://www.dur.ac.uk/sass/staff/profile/?id=3635>) and by Dr. Vikki Boliver (<http://www.dur.ac.uk/sass/staff/profile/?id=9700>) at the Department of Applied Social Sciences. Data collected during the research will be analysed and presented in my doctoral thesis, possible publications and presentations in conferences.

This research intends to explore the possible effects on paid employment, welfare entitlements, spending, childcare arrangements and the use of time resulted from the economic recession, the cuts on public services and the tax and welfare reform policies implemented by the UK Coalition government. To explore these issues, I particularly want to understand how lone mothers have been affected by this austerity context, how they are experiencing it and which possible strategies they are developing to cope with the changes and how they perceive these changes. Furthermore, I will ask you some questions that focus on reflecting back on some of your personal experiences in paid employment, benefits, unpaid work, use of time and partnering prior to the context of recession to develop a better picture of the changes that you are currently undergoing.

This research is important because it will provide information on the effects of current policy and economic processes on lone mothers which have not been yet fully explored, allowing the production of knowledge of how lone mothers as citizens are experiencing the current austerity that are affecting them directly.

In order to collect the appropriate data, I will conduct semi – structured interviews with lone mothers with dependent children. Each interview will last around one and a half hours and it will be recorded to be analysed appropriately. The interviews will remain strictly confidential, assuring the full anonymity of each of the participants. The data transcribed will be protected with a password and will be only available for access in my personal computer. Furthermore, the data resulted will only be used for the purpose of this research and possible further publications and presentations in conferences. You will not be identified by name and none of the information you give will be passed to anyone. No further use of data from the research is permitted without your permission.

If you require further information or have any concern, please do not hesitate to contact me. Alternatively, if you wish to complain regarding any aspect of this study, you could do this by contacting the research supervisors Professor Dominelli (lena.dominelli@durham.ac.uk) or Dr. Boliver (vikki.boliver@durham.ac.uk).

Thank you very much for your time.

Best wishes,

Silvia Soriano

CONSENT FORM

Project title: Exploring paid employment and welfare entitlements trajectories of lone mothers in times of austerity

Research supervisors: Professor Lena Dominelli and Dr. Vikki Boliver

Thank you for agreeing to participate in this study. This form provides a description of your involvement and rights as a participant and asks you to agree to participate in this research project without. This study is being conducted by Silvia Soriano at Durham University.

Please tick where appropriate.

I confirm that I have read and understand the information sheet for the above study. Yes No

I confirm that I had the opportunity to ask questions and had them answered. Yes No

I understand that the interview will be taped and that I am free to withdraw from the research at any time without having to give a reason for withdrawing or any kind of penalty. Yes No

I understand that only the researcher and/or the research supervisors at Durham University will have access to the tape or a transcribed copy of the interview. Yes No

I have been informed that any information provided will remain strictly confidential and that my identity will be anonymised. Yes No

I understand that the information collected will be used for the researcher's doctoral thesis, possible publications and presentations in conferences. Yes No

I have read and understand the above information and agree to participate in this study. Yes No

Name of the participant

Signature

Date

Researcher name

Signature

Date

Appendix 6: Formal letter with gatekeeper



Ms. [redacted] Children's Centre

South Shields,
Tyne and Wear,

Dear Ms. [redacted],

You were contacted recently by Silvia Soriano regarding her PhD research project that focuses on the effects of the current context of austerity on lone mothers. We would like to introduce ourselves as the research supervisors who are overseeing this study.

Silvia's research will explore how the economic recession, the cuts on public services and the reform of tax and welfare policies have affected lone mothers' paid employment, welfare entitlements, spending, childcare arrangements and use of time. This research is important because it will provide information on the effects of current policies and economic processes on lone mothers. These have not yet been fully explored in a manner that allows the voice of lone mothers to be heard. Anything that lone mothers say will, of course, be treated in the strictest confidence and their identities will be anonymised.

If you have any questions or need any further information about this research project please do not hesitate to contact us. We would like to thank you in advance for allowing Biddick & Whiteleas Children's Centre to take part in this study.


Yours sincerely,

Professor Lena Dominelli
lena.dominelli@durham.ac.uk

Dr. Vikki Boliver
vikki.boliver@durham.ac.uk

Appendix 7: Facebook page about the research project

Page Messages Notifications Insights Publishing Tools Settings Help


Liked Following More + Add a Button

Lone mothers in times of austerity
Create Page @username

- Home
- About**
- Photos
- Events
- Likes
- Videos
- Posts

Promote

GENERAL

Category **Community** [Edit](#)

Name **Lone mothers in times of austerity** [Edit](#)

Username [Create Page @username](#)

PAGE INFO

[Edit Start date](#)

CONTACT INFO

+ Enter phone number

Lone mothers in times of austerity [Message Now](#)

+ Edit email address

+ Enter website

[Edit Other Accounts](#)

MORE INFO

About
Research Project at Durham university exploring the effects of the economic recession, the cuts & the tax/welfare reform on lone mothers in South Tyneside

[Edit Impressum](#)

[Edit Privacy policy](#)

STORY

CAN YOU HELP?

Do you know, or are you, a working lone mother from South Tyneside? Would you be interested in sharing your experiences about the effects of the austerity measures in your daily life?

I am a mother living in South Tyneside and a researcher from Durham university who would like to interview lone mothers with dependent children to give them a voice in how they are experiencing the possible effects of the economic recession, the cuts on public services, along with the tax and welfare reform policies currently implemented by the Coalition government.

This is a valuable project that can add more evidence to current studies that affirm that lone mothers will be the worse affected as a result of the current economic situation. The interviews are completely ANONYMOUS and CONFIDENTIAL, lasting on average around half an hour.

If you would like to participate please contact me:

- by email at s.j.soriano@durham.ac.uk
- By textina or calling Silvia on ...
- Through facebook.

I will be available to see you at the time and date of your choice. Thank you for your help!

[Chat \(Off\)](#)

Appendix 8: Information flier



LONE MOTHERS IN TIMES OF AUSTERITY

Research Project at Durham university exploring the effects of the economic recession, the cuts & the tax/welfare reform on lone mothers in South Tyneside

CAN YOU HELP?

Do you know, or are you, a working lone mother from South Tyneside? Would you be interested in sharing your experiences about the effects of the austerity measures in your daily life?

I am a mother living in South Tyneside and a doctoral researcher from Durham university who would like to interview lone mothers with dependent children to give them a voice in how they are experiencing the possible effects of the economic recession, the cuts on public services, along with the tax and welfare reform policies currently implemented by the Coalition government.

This is a valuable project that can add more evidence to current studies which argue that lone mothers will be the worse affected as a result of the current economic situation. The interviews are completely ANONYMOUS and CONFIDENTIAL, lasting on average around 30 minutes.

If you would like to participate please contact me:

-by email at s.j.soriano@durham.ac.uk

-By texting or calling Silvia on 0191 275 4444

-Through Facebook. <https://www.facebook.com/lonemotherssouthtyneside>

I will be available to see you at the time and date of your choice.

Thank you for your help!

Appendix 9: Questionnaire data in NVivo

	B : Age Group	C : Occupation	D : Adult life stages	E : Educational attainment	F : Social occupational c...	G : Housing tenure	H : Disability	I : Ethnici
	45-49	Sales advisor	Middle-life adults	Secondary or further educat	Routine and manual occupa	Owner occupiers	No	White
	30-34	Outreach worker	Adults	Higher degree or degree qu	Managerial and professiona	Owner occupiers	No	White
	30-34	Not Applicable	Adults	Secondary or further educat	Never worked or unemploye	Tenant occupiers	No	White
	45-49	Merchandiser	Middle-life adults	Secondary or further educat	Intermediate occupations	Owner occupiers	No	White
	25-29	Dyson demonstrator	Emerging adults	Higher degree or degree qu	Intermediate occupations	Tenant occupiers	No	White
	25-29	Not Applicable	Emerging adults	Secondary or further educat	Never worked or unemploye	Tenant occupiers	No	White
	25-29	Not Applicable	Emerging adults	Secondary or further educat	Intermediate occupations	Tenant occupiers	No	White
	30-34	Student	Adults	Secondary or further educat	Intermediate occupations	Tenant occupiers	No	White
	40-44	Community entrepreneur	Adults	Secondary or further educat	Intermediate occupations	Tenant occupiers	No	White
	25-29	Not Applicable	Emerging adults	Secondary or further educat	Routine and manual occupa	Tenant occupiers	No	White
	40-44	Outreach worker	Adults	Secondary or further educat	Managerial and professiona	Tenant occupiers	No	White
	20-24	Not Applicable	Emerging adults	Below secondary qualificati	Never worked or unemploye	Tenant occupiers	No	White
	45-49	Sales advisor	Middle-life adults	Secondary or further educat	Routine and manual occupa	Tenant occupiers	No	White
	35-39	Assistant management acc	Adults	Higher degree or degree qu	Intermediate occupations	Owner occupiers	No	Non-white
	45-49	Lecturer	Middle-life adults	Higher degree or degree qu	Managerial and professiona	Owner occupiers	No	White
	40-44	Not Applicable	Adults	Secondary or further educat	Routine and manual occupa	Tenant occupiers	No	White
	25-29	Not Applicable	Emerging adults	Secondary or further educat	Never worked or unemploye	Tenant occupiers	No	White
	20-24	Unassigned	Emerging adults	Secondary or further educat	Routine and manual occupa	Tenant occupiers	No	White
	20-24	Not Applicable	Emerging adults	Below secondary qualificati	Never worked or unemploye	Tenant occupiers	No	White
	25-29	Student	Emerging adults	Secondary or further educat	Student	Tenant occupiers	No	White
	30-34	Not Applicable	Adults	Secondary or further educat	Routine and manual occupa	Tenant occupiers	No	White
	50 and above	Receptionist	Middle-life adults	Secondary or further educat	Routine and manual occupa	Tenant occupiers	No	White
	40-44	Administrative assistant	Adults	Secondary or further educat	Intermediate occupations	Tenant occupiers	No	White
	50 and above	Receptionist	Middle-life adults	Secondary or further educat	Routine and manual occupa	Owner occupiers	No	White

Appendix 10: Thematic Analysis in NVivo

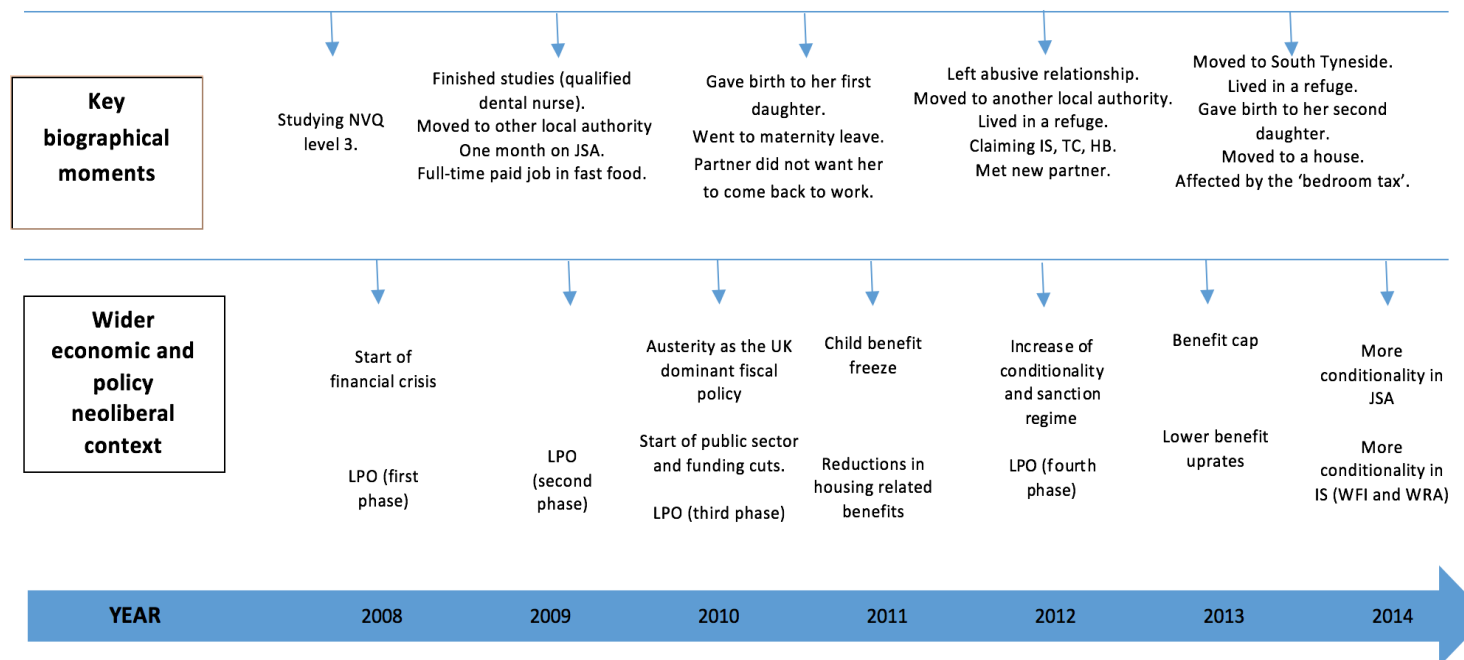
Main themes							
Name	Sources	References	Created By	Created On	Modified By	Modified On	
Changes during time	25	481	SS	27/05/2015 13:20	SS	30/06/2016 15:09	
2007	8	10	SS	27/05/2015 13:21	SS	21/07/2016 17:43	
2008	2	3	SS	29/05/2015 12:17	SS	19/02/2017 15:42	
Affected by bedroom tax	19	38	SS	27/05/2015 19:08	SS	31/07/2016 13:45	
Affected by childcare costs	5	6	SS	29/05/2015 12:20	SS	19/02/2017 15:42	
Affected by economic recession	22	67	SS	30/05/2015 09:57	SS	19/02/2017 15:43	
Arrears - housing costs - repossession	15	37	SS	30/05/2015 20:05	SS	19/02/2017 15:43	
Based on personal life story	24	131	SS	27/05/2015 13:23	SS	20/07/2016 17:16	
Becoming sick-feeling stress (austerity effect)	14	26	SS	03/06/2015 10:06	SS	19/02/2017 15:42	
Break ups	20	55	SS	02/06/2015 17:33	SS	26/07/2016 17:06	
Children issues	2	3	SS	26/07/2015 16:13	SS	19/02/2017 15:42	
Moving houses (owning, private, social) & cities	12	42	SS	17/07/2015 22:44	SS	19/02/2017 15:42	
Benefit cap	3	10	SS	11/06/2015 13:09	SS	19/02/2017 15:43	
Family & personal time	9	13	SS	09/06/2015 23:14	SS	19/02/2017 15:43	
From 2013 to 2014	11	15	SS	02/06/2015 22:39	SS	19/02/2017 15:43	
Overtime work and work intensification	5	14	SS	30/05/2015 12:28	SS	19/02/2017 15:43	
Public service cuts - legal services	9	22	SS	30/05/2015 12:25	SS	19/02/2017 15:43	
Spells of poverty	4	7	SS	02/06/2015 09:14	SS	19/02/2017 15:43	
Tax credits	3	5	SS	30/05/2015 12:01	SS	19/02/2017 15:43	
What SHOULD change - what are the problems	24	77	SS	09/06/2015 12:20	SS	19/02/2017 15:43	
Working conditions	9	22	SS	30/05/2015 12:23	SS	19/02/2017 15:43	
Childcare arrangements	23	96	SS	26/05/2015 19:11	SS	30/06/2016 15:09	
Education trajectories	23	116	SS	02/06/2015 16:32	SS	21/07/2016 13:35	
Employment and unemployment	25	248	SS	26/05/2015 19:09	SS	29/05/2015 09:59	

Look for: Search In Main themes Find Now Clear Advanced Find							
Main themes							
Name	Sources	References	Created By	Created On	Modified By	Modified On	
⊕ Precariousness, vulnerability and resilience	19	83	SS	09/06/2015 10:35	SS	31/07/2016 13:45	
⊕ Social capital	22	81	SS	29/05/2015 01:55	SS	29/07/2016 11:38	
⊖ Strategies, spending patterns, income & help	25	659	SS	26/05/2015 19:28	SS	26/07/2016 14:05	
⊖ Budgeting cycle	21	30	SS	30/05/2015 01:22	SS	31/07/2016 13:45	
⊖ Financial and budgeting knowledge	19	64	SS	02/06/2015 21:08	SS	28/07/2016 09:49	
⊖ Financial and budgeting help	3	3	SS	22/07/2015 13:03	SS	18/06/2016 18:13	
⊖ Financial and budgeting skills	18	45	SS	02/06/2015 21:10	SS	26/07/2016 17:06	
⊖ Financial inclusion and literacy	4	4	SS	02/06/2015 21:09	SS	20/09/2015 21:09	
⊖ Lack of financial and budgeting skills	4	12	SS	02/06/2015 22:15	SS	26/07/2016 17:06	
⊖ Financial support	24	98	SS	26/05/2015 23:50	SS	28/07/2016 09:49	
⊖ Child benefit agency - child support agency help	4	5	SS	21/07/2015 22:20	SS	01/07/2016 22:15	
⊖ Child maintenance	11	16	SS	26/05/2015 23:50	SS	31/07/2016 13:45	
⊖ Dad in low incomes or on benefits	3	3	SS	23/07/2015 15:19	SS	28/07/2015 12:22	
⊖ Family and friends financial help	9	20	SS	26/05/2015 23:51	SS	10/07/2016 12:59	
⊖ Irregular help from father - not as part of child maintenance	11	25	SS	09/06/2015 14:35	SS	21/07/2016 17:43	
⊖ None or low formal financial help from father	15	26	SS	19/07/2015 22:47	SS	31/07/2016 13:45	
⊖ Future possible responses to overcome or not possible budget changes	17	29	SS	21/07/2015 11:45	SS	31/07/2016 13:45	
⊖ Perceptions of household economy & FINANCIAL situation	25	164	SS	30/05/2015 20:01	SS	18/06/2016 19:46	
⊖ Constant struggle	11	41	SS	26/05/2015 19:42	SS	31/07/2016 13:45	
⊖ Feeling the same	9	13	SS	03/06/2015 00:51	SS	31/07/2016 13:45	
⊖ Financial situation	12	29	SS	30/05/2015 13:06	SS	26/07/2016 16:53	
⊖ Improvement of financial situation	5	10	SS	27/05/2015 13:31	SS	21/07/2016 17:43	
⊖ Playing catching up	4	4	SS	04/07/2015 13:29	SS	31/07/2016 13:45	

Appendix 11: Qualitative data from timelines and retrospective interviews

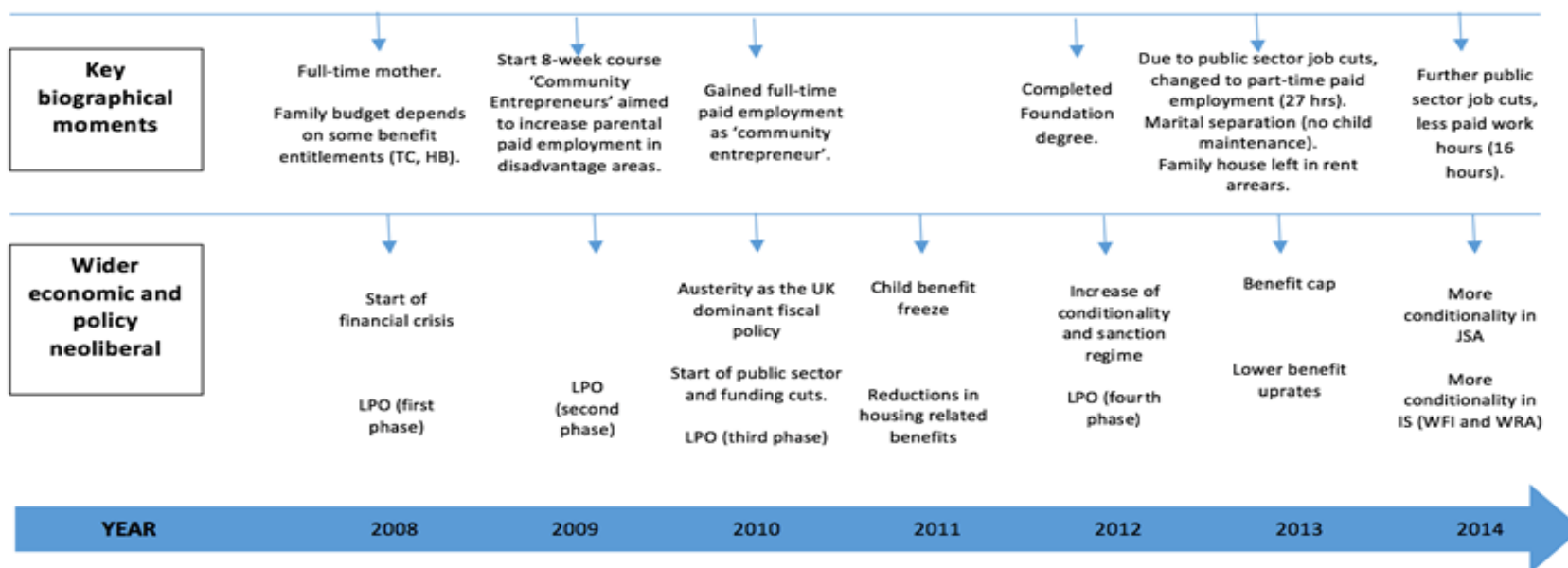
Case example n. 1 - 'young, never married' mother: Erin

When Erin finished school in 2004, she worked in various pubs, clubs and fast food services until around 2007 when she decided to focus on studying. She finished her studies in dental nursing in 2009 and moved to other local authority. Due to lack of jobs as a dental nurse in that area, she went to work full-time (50 hours per week) in a fast food service. After giving birth, her ex-partner decided that she was not going back to her paid job. She left him as a result of an abusive and violent relationship. She also moved to other local authority where she met her latest former partner in 2012. When she found out she was pregnant, her partner finished their relationship. She moved to South Tyneside and had her second daughter. The last two times she moved to other areas, she had to live in a refuge for some time. Currently, Erin is on Income Support and she would like to start an access course to go to the university.



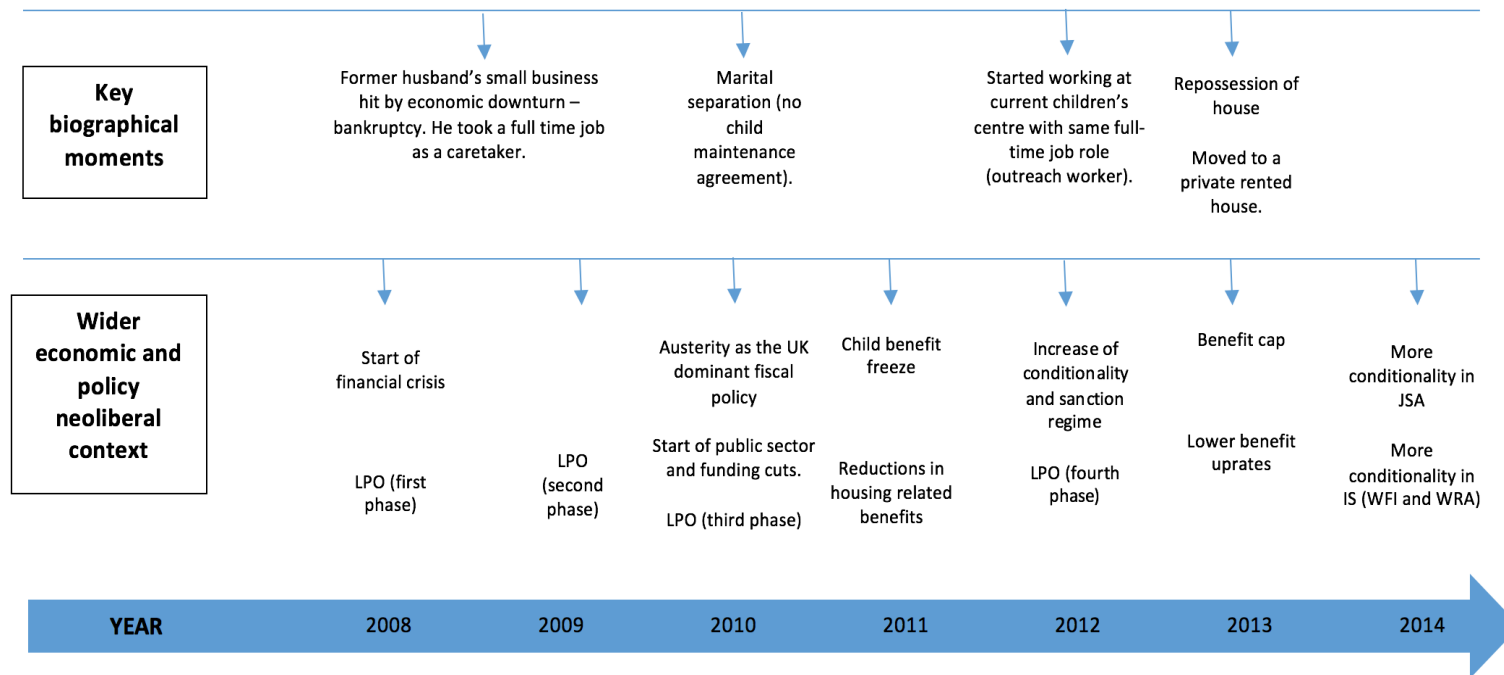
Case example n. 2 - 'least formally educated, lower social occupational class' lone mother: Dora

Dora lives in social housing since moving back to South Tyneside in the late nineties. After having her second and last child in 2004, she had various temporary part-time low paid jobs in shops and as a dinner lady. Her former husband works as a permanent ground worker for a local authority. Despite both of them participating in the labour market during the last few years, their financial situation led them to use payday loans and as result they accrued debt and rent arrears. Nevertheless, since their separation Dora perceives that she will cope better financially as she mentions that her former husband was not responsible with money. She thinks that despite of her paid employment hours being reduced due to the cuts in the local public sector, she would be able to cope by accessing more benefit entitlements.



Case example n. 3 - 'middle class' lone mother: Isla

Isla has a steady full-time paid work trajectory since finishing college. Her former husband was a landscape gardener and he had his own business until it was hit by the latest financial crisis. As a result, he took a full-time paid job as a caretaker. Thus, they were able to cope with the financial uncertainty of the family budget with two full-time paid jobs. Nevertheless, when they separated, the loss of dual income, the inability of a child maintenance agreement alongside the insecurity of losing her paid employment due to the retrenchment of public sector jobs; made Isla take the difficult decision of going to her home repossession procedures. From the seven lone mothers interviewed who were identified in this sub-group, Isla has been the worst financially affected by the intertwined neoliberal context with her personal circumstances.



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