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The Role of Social Support Networks in Helping Low Income Families through Uncertain Times

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ABSTRACT

In times of labour market insecurity and retrenchment of state support, low income families rely on friends and relatives as a safety net. This article explores the enhanced role of this ‘third source of welfare’ in light of these developments. It draws on qualitative longitudinal research to demonstrate how families’ situations fluctuate over two years and the importance of social support networks in hard times and periods of crisis. The research illustrates how social support is not necessarily a stable structure that families facing insecurity can fall back on, but rather a variable resource, and fluid over time as those who provide such support experience changing capabilities and needs. A policy challenge is to help reinforce and not undermine the conditions that enable valuable social support to be offered and sustained, while ensuring sufficient reliable state support to avoid families having no choice but to depend on this potentially fragile resource as a safety net.

KEY WORDS

Low income, families, social support, informal childcare, insecurity

INTRODUCTION

Families in the UK have been facing challenging times in recent years. Children are much more likely than other groups to be in low income households: around three in ten have below 60 per cent median income after housing costs (DWP, 2018) and over four in ten are below the Minimum Income Standard (MIS), a level deemed necessary to allow a minimum acceptable standard of living (Stone et al., 2019). On both measures, the risk has grown over the past decade, most particularly among working families (Corlett et al., 2018; JRF, 2018), making low income an issue for a broadening group.

This increase in the incidence of low family income is occurring in the context of new uncertainties including growing job insecurity (Ballaram and Wallace-Stephens, 2018), a shortage of stable and affordable housing, and a period of austerity in which benefits have been capped or cut and wages have often not kept up with rising living costs (Social Mobility Commission, 2016; Corlett et al, 2018; Rosa and Stephens, 2019). An important element in this has been a paring back of state support: the Chancellor has acknowledged that 'hard working families' have borne the brunt of government austerity measures (H M Treasury, 2018), while the Prime Minister recognised the need to do more for 'just about managing' families, facing insecurity and finding life 'a struggle' (Prime Minister's Office, 2016).

Given this context of shrinking state support and a market that leaves people vulnerable to unstable earnings and rising living costs, a 'third source of welfare' – help from wider family and friends - becomes an ever more significant form of support for families on low incomes (Shorthouse, 2013). After a decade of austerity, to what extent are families drawing on this resource, and over time, what difference do social support networks make to how families manage in dealing with change and uncertainty?

In this article, we exploit a rich resource of qualitative data that not only explores families' experiences of living on a low income but follows the same families over a two year period, allowing increased understanding of the dynamics of 'just about managing' in current times. The longitudinal approach provides valuable insights into personal and structural changes that families experience and respond to, what this means for their financial well being, and the 'complex intersections of economic, social and relational dimensions of poverty, work and family life over time' (Millar and Ridge, 2017: 4). We focus in particular on ways in which parents draw on social support networks amid fluctuation or loss of resources from work and the state and the role such support plays in the

lives of families over time. This longitudinal dimension is particularly pertinent when looking at the lives of families facing insecurity who are likely to have fluctuating experiences, and the stability of social support itself is a crucial issue. The study illuminates how the dynamic of relationships themselves can change over time, highlighting the fluidity of family life, relationships and situations. 'Walking alongside' participants in this way provides an opportunity to explore the lived experience and record stories of change, continuity and processes involved, moving beyond 'snapshots' of people's lives (Smith and Middleton, 2007; McLeod and Thomson, 2009; Neale et al., 2012).

The article starts by setting the context in which market and state support have become a less adequate and reliable means of meeting family costs and providing stability. It then presents the concept and prior evidence of social support as a resource. After outlining the research methodology, we present its findings on social support and how it evolves over time. The article ends by discussing the implications of these findings.

The uncertainty of market and state provision: why low income families are finding it harder to make ends meet

Socio economic security is a multi-dimensional concept which, through access to a range of provisions including social security, housing and the labour market, 'guarantees the primary security of daily life ameliorates risk and enhances life chances by protecting people from poverty and social and material deprivation' (Gordon, 2012: 116). However, in recent times, particularly since the financial crisis of 2007/08, the ability of low income families to achieve a standard of living that allows adequacy, security and stability has been affected by trends in both market economic conditions and state provision.

A clear economic factor has been stagnation, and in some cases decline, in real incomes. While families without work remain the most at risk of poverty, employment rates have increased, particularly for women with dependent children (ONS, 2018). However, in-work poverty is a growing issue, accounting for around two-thirds of all child poverty (Hick and Lanau, 2018; JRF, 2018). The introduction of the 'National Living Wage' for over twenty five year olds in 2016 has increased the hourly pay of low earners, but family incomes also depend on working hours, pay progression, how many in the household are working, and the impact of reductions in in-work benefits (Bangham, 2017; Cribb et al., 2018; Swaffield et al., 2018). Furthermore, labour market insecurity is being fed by an increase in 'non-standard' work - self-employment, temporary, agency and zero hours contract working – associated with part time, irregular hours, short term jobs, lower earnings and 'one-sided

flexibility' (CAB, 2016; Caraher and Reuter, 2017; Judge, 2018; Low Pay Commission, 2018). Uncertain and precarious income can in turn lead to a 'low-pay, no-pay' cycle and long term economic marginalisation (Shildrick et al., 2012; Thompson, 2015; Pemberton et al., 2017).

The strain on low income families can also be compounded by rising living costs, particularly for housing. High property prices and insufficient social housing have pushed a growing proportion of families into the more expensive private rented sector (Cribb et al., 2018; JRF, 2018) where over 40 per cent of households with children are living in poverty after rent is paid (NHF, 2019). Increasingly, Housing Benefit and its equivalent in Universal Credit do not cover rent, leaving tenants to make up the shortfall (JRF 2018). Instability and insecurity associated with private rented accommodation also make life harder for low income families where people live in fear of rent increases, tenancies ending and potential homelessness (Croucher et al., 2015; NAO, 2017).

Potentially, the state can help mitigate market uncertainties. However, both the language and actions of welfare reforms since 2010, have shifted away from the concept of protecting or insuring families against ill-fortune through 'social security', towards an expectation of individual responsibility and relying more on earnings through work. Increased conditionality for state help (Wright, 2016; Patrick, 2017) has been accompanied by a range of cuts and a freeze in working age benefits and tax credits that disproportionately affect low income families (Beatty and Fothergill, 2016; JRF, 2018; Portes and Reed, 2018). Furthermore, upheaval in the benefit system, notably the introduction of Universal Credit and changes to disability benefits, brings uncertainty and instability, and if households experience a delay or a problem with their claim, they risk hardship, debt and the need to borrow to bridge the gap (Hobson et al., 2019).

With low income households bearing the consequences of this 'risk shift' from social protection to individualised responsibility, they have to rely more on their own resources when faced with difficulties and interrupted income, which can exacerbate vulnerability (Asenova et al., 2015; Orton, 2015; Caraher and Reuter, 2017; House of Lords, 2018). Such partial withdrawal of the state removes 'immunisation' against precariousness associated with insecurity in employment and other aspects of life (Alberti et al., 2018), suggesting a widening 'precarisation' of society (Jokinen, 2016), or 'social insecurity' (Patrick 2017). This is problematic for low income families who generally lack the back up of substantial savings or access to a large amount of affordable credit and are more likely to have financial difficulties and debts (Hartfree and Collard, 2015; Finch, 2016; Pemberton et al., 2017).

Social support as a 'third source of welfare'

Where market income and state support fall short, help from social networks can become an important 'safety net' acting as a 'third source of welfare' for low income families who do not have financial backup (Shorthouse, 2013). Social support - being embedded in a network of social relationships with others - can be seen as a form of social capital that can ease the fragility of life on a low income (Hall and Perry, 2013; Canton, 2018), or indeed act as a means to reproduce social advantage at the other end of the income spectrum. However, the extent and stability of social networks is likely to vary as those supporting low income households may well themselves be experiencing similar challenges and precarity (Daly and Kelly, 2015; Patrick, 2017).

A growing body of empirical literature shows how social networks, in particular wider family, can be a 'resource pool' and a risk-countering balance for low income families (Daly and Kelly, 2015). They provide financial, practical and emotional support in times of crisis and act as an ongoing 'lifeline' for some families (Shorthouse, 2013; Kyprianou, 2015; Patrick, 2017; MacMahon and McEnvoy, 2018). While this is not a new phenomenon – see for example Middleton et al. (1994) – it has newfound relevance in the more precarious socioeconomic environment described above. Indeed, in times of austerity and policy measures that particularly affect low income families, social support networks are a 'principle resource' that take on even greater salience (Hall and Perry, 2013; Hickman, 2018) and have been linked to coping with socioeconomic adversity (Canton, 2018), personal crisis or unemployment (Shorthouse, 2013), managing debt (Atfield et al., 2016), sustaining or providing a home in an unstable housing environment (Croucher et al., 2018), and helping deal with the detrimental impact of welfare reform (Moffatt et al., 2016; Patrick, 2017).

With parents of dependent children increasingly in employment (Roantree and Vira, 2018), informal childcare can play a vital role in increasing mothers' availability for paid work, sustaining employment and in decisions about whether it is 'worth' working (Hall and Perry, 2013; Millar and Ridge, 2017; Canton, 2018; Kanji, 2018). Rapidly increasing childcare costs have particularly hit families with children aged under three and larger families (Harding and Cottell, 2018), and the cost can contribute to working families being in poverty (Hirsch and Valadez, 2015). A parallel issue is the availability and flexibility of formal childcare, which can be lacking especially where work involves irregular, fluctuating and unsocial hours (Kyprianou, 2015; Harding and Cottell, 2018). The extension of fifteen to thirty hours a week childcare provision for three and four year olds was intended to

help working parents but there are issues with access, complexity of the system and how it interacts with benefits (Centre for Social Justice, 2018; Harding and Cottell, 2018).

The extent and importance of social support therefore operates in the context of the strength or weakness of institutional provision and state support (Aassve, 2012). This relates to the concept of defamilialisation - 'the degree to which individuals can uphold a socially acceptable standard of living independently of family relationships, either through paid work or social security provision' (Lister, 1994: 37). Drawing on this framework, the UK 's family-policy relationship can be described as 'partly defamilialised' (Hantrais, 2004; Nygren et al., 2018) compared for example to other 'regimes' whose provision of childcare, state support and flexible working arrangements have differing consequences for a greater or lesser role of informal support. In the UK, for example families can in principle access up to thirty hours a week funded support with childcare for three to four year old children, statutory maternity leave, and social security benefits for those on low incomes. However, in practice people can face difficulties, such as accessing 'free' childcare in school holidays, being in continuous employment for six months to be eligible for parental leave, and low income households with children losing most from tax and benefit reforms (Bourquin et al., 2019).

RESEARCH DESIGN AND METHOD

Since 2015, a qualitative longitudinal study funded by the Joseph Rowntree Foundation has been exploring the experiences of low income families managing on a constrained budget and what this means for meeting material and social needs. The study is part of the Minimum Income Standards (MIS) programme of research in which members of the public identify the budgets that households require for a minimum acceptable standard of living (Davis et al., 2017): the research drawn on here explores the implications of living below this level.

Qualitative research in this context provides a valuable opportunity to focus on people's own accounts of their situations, their everyday experiences, and for the voices of those with direct personal insight to be more widely heard (Daly and Kelly, 2015; Patrick, 2017). Hickman et al. (2015) note the ability of qualitative research to provide a fuller picture of 'getting by' that brings out struggles and sacrifices missed in quantitative surveys of financial hardship.

The first wave of the study in 2015 comprised thirty in-depth interviews with parents whose household income (after housing and childcare costs) fell between 10 and 50 per cent below the MIS threshold for the relevant family type. These families have significantly less income than they need

but are not considered destitute. The initial findings (Hill et al., 2016) highlighted the instability and precarity that families can face. Given the turbulent economic times and ongoing benefit changes, the research was extended into a longitudinal study to provide greater insight into how low income families experience and respond to change (Patrick, 2017). Follow up interviews were carried out with eighteen of the original participants in 2017. In the second interview parents were not just asked about their current circumstances, but also to reflect on their experiences over the previous two years.

The study (in both waves of research) included working and non-working families, lone parent and couple households, with between one and four dependent children, living in social rented, private rented or owner-occupied housing in the South West, North West and Midlands areas of England. Most interviews were with one parent (most often the mother) although in a minority of cases both parents in a couple household took part. Interviews were predominantly conducted in the family home, generally lasted one and a half to two hours, and participants given a small cash gift to thank them for their time. Interviews were transcribed, and transcripts and interview notes were analysed thematically using a matrix approach and Nvivo software. Ethical considerations such as participant confidentiality, anonymity and informed consent were paramount as interviews involved potentially sensitive discussion of personal and financial circumstances, and an ethical approval process was followed. In this article (and all reporting) participant names and identifying information have been changed.

FINDINGS

Changes in labour market, benefits and family factors impact on household incomes

The majority of families with someone in work had experienced a change in their employment or income from work in the two years between interviews: they had moved into or out of work, changed jobs or hours. These changes partly reflected insecure labour market conditions.

Participants had experienced redundancy, gaps between jobs, and varying hours under zero hours contracts. However, changes also stemmed from an active decision, such as changing hours or seeking another job or promotion. Decisions around work were typically influenced and constrained by the need to balance the demands of work with family, in particular looking after children. Emma, a lone parent with three primary school aged children who had moved between part time jobs over the two years, noted the difficulty of finding work to fit in with school times.

I have had to beg and plead with my bosses to get me the hours that I needed to work around my children

Family transitions (partners separating, a new baby, and different needs as children get older), or changes in the health of parents and children, also contributed to the potential instability families experienced over the two years. These changing employment and personal circumstances impacted on earnings, the need for state support and interaction with the benefit system. Several participants who had lost a job or changed their hours during the two years had experienced significant drops in income from delays in claiming or receiving benefits. Those families who had remained without work had experienced changes in their benefits - reductions in their award, moves between benefits, or periods without benefit - with limited notice or communication, heightening the stress and sense of precarity. Rachel, who had been unable to work due to health problems, described the catastrophic impact of a sudden change in her income from benefits.

My money just stopped, so then you're not prepared for a stop either if you're not expecting it.... it has been really difficult, really, really tough, I wouldn't have got through without friends and the food bank.... There are days when there has literally been a tin of beans and a loaf of bread in the cupboard and the kids have eaten and I haven't.... Every time I start to get a handle on it, it changes, so I don't have any control.... There is no stability, no security.

Thus, the need for social support was influenced by shifting employment and personal circumstances leaving families in this study vulnerable to substantial fluctuations in their income; the benefit system could exacerbate rather than protect them against such instability.

The impact of social support networks over time

A recurring theme among participants in this study was the desire for stability and the opportunity to plan for the future, rather than just keeping their heads above water. The first wave of interviews highlighted the role of support from friends and relatives as an important backup in many participants' lives, and given the significant changes that families experienced over the subsequent two years, the value of this resource became even more apparent. The second wave of interviews revealed how financial, practical and emotional support interacts with structural and personal uncertainty, and the impact of this support on participants' financial situations and trajectories. This includes how support networks can protect against or mitigate the impact of employment or benefit changes that can threaten financial stability, or indeed instigate ways to provide a steadier state of

affairs. In this section we consider different ways in which social support networks could influence families' outcomes over those two years. First, they helped families to maintain or even increase income by enabling parents to sustain employment and childcare arrangements and providing work choices that they would not otherwise have had. Second, they enabled families to keep afloat in tough times when otherwise things might have got worse – protecting living standards and avoiding a situation deteriorating when squeezed incomes do not meet needs or are unable to cope with an unexpected expense. A third aspect is the provision of vital 'safety net' support when faced with the financial shock of a loss in income from employment or benefits – easing the effects of crisis when things had gone wrong.

(i) Maintaining or improving income through employment choices

Finding and maintaining work that fits in with childcare and family responsibilities is a key issue, and being able to draw on social networks can be beneficial in several ways. For some participants in this study friends or relatives had been instrumental in gaining employment: these contacts were especially important where people felt that they would not have got the job or were at a disadvantage otherwise. Help finding a route back into employment was particularly pertinent for Karen who had moved into work for the first time in nearly twenty years after separating from her partner. She had been worried about her lack of experience and dyslexia and felt that finding a job through someone she knew gave her the break she needed. Support into this job provided Karen with much needed stability after a period of personal change and financial insecurity, and she was looking ahead to training and potential advancement in the future, but thought that this opportunity would have been unlikely without the initial 'foot in the door'.

Karen: My sister got me the job because her best friend is the manager...it made it easier to go to the interview because she knew me....

Interviewer: And without that contact do you think you would have been able to get a job so easily?

Karen: I couldn't physically do it because of my dyslexia, I was too scared, but she helped me out and gave me the chance.

Support with informal childcare made a fundamental difference to parents' employment trajectories, helping make work logistically possible or financially beneficial. It extended choice that would have been constrained if they had to rely solely on paid-for childcare. One mother was able to return to work after maternity leave without childcare costs as her grandparents looked after the

baby and an older child. Other participants with school aged children had moved into working shifts, evenings or weekends, several as carers, made possible only by childcare from parents and ex partners. The longitudinal aspect of this research highlights the fluidity of employment here as several of these households were in work at wave one and at wave two, but had experienced financially difficult periods without work in the interim two years. They were now 'getting back on their feet', with informal childcare support being a crucial enabler, particularly for jobs with fluctuating hours or shifts.

Two mothers were very conscious of the instrumental role that their families had played in their changing work situation. Amy, a lone parent was able to move from part-time to full-time work involving shifts starting at 3am, only because her mother could stay overnight and take Amy's young child to school. Joanne had improved her financial situation dramatically by moving from a low-paid part-time job to setting up as a taxi driver as her father had provided the start-up costs and her mother and ex-partner helped with childcare. This has allowed her to clear rent arrears and after years of struggling given her money to spare:

I have got a lot to thank my dad for, because if it wasn't for him I wouldn't be where I am now, I would still be in the same position I was two years ago

(ii) Helping to keep afloat and avoid crisis when times are tough

Managing on a low income, day in day out, is tough on a constrained budget with little leeway (Hill et al., 2016). Participants talked about the everyday 'grind' and stress of constantly thinking about money (or lack of it), having to 'rob Peter to pay Paul', and worrying about how to pay the next bill. Yet over the two-year period, for some life became still harder as prices and bills rose, growing children's needs increased and incomes did not keep pace. This made contributions from family and friends particularly important in participants' battle to keep afloat and avoid their situation deteriorating. Support could take a number of forms, including: regular payments, for example towards bills; help with a large or unanticipated expense, such as repairing a car needed for work; borrowing money from friends or family without incurring high interest charges. As well as help covering unavoidable costs, parents' or grandparents' support also enabled families, particularly children, to do or have things that would have been hard to afford otherwise, for example, by contributing to the cost of a holiday, a child's sports equipment or a computer – items important for social participation. In addition to financial and material support, a strong social network provided emotional support and knowledge sharing. One lone parent whose working hours had reduced over

the two years had found her friends' moral support and money saving advice tremendously valuable as she adjusted to her lower income.

The experiences of two participants illustrate the important role support played in helping to stay afloat during tough times. Helen and her husband, who had not been in paid work for several years had seen their income from out of work benefits fall by £18 a week due to a lowering benefits cap, while prices rose. Despite meticulous budgeting and juggling short term credit, the family would have been unable to manage without financial and material help from their family, for example to replace a broken washing machine, pay for school uniforms, and taking the children on outings. Helen hated having to rely on her family, but over the two years, this was the key to them avoiding unmanageable debt.

I only tend to ask when I am desperate ... it's a big help still and I know that they are there to fall back on.

The second example is Louise, her working husband and their children. Their income is stable, but their finances are squeezed by their private rent, for which they receive no housing benefit, and having to run two cars because they live in a rural area. When both cars failed their MOTs and needed replacing, Louise borrowed money from her brother and paid him back when she could rather than taking on large debts. Louise's parents regularly lend her small amounts when she is short, buy shopping for the family and take the children away for weekends.

These examples illuminate how over the two years some families remained in very tight financial situations, with no leeway in their budgets, or ability to save – they included both working and non-working households but the common issue was just not having enough income, in some cases to manage day to day, but certainly to deal with large or sudden outlays. With family help they have kept afloat over this period, avoiding a deterioration of their finances or taking on (more) debt, despite being in tough circumstances. Participants in this situation were aware that without this support their situations could have been far more precarious. For some just knowing that they had support should they need it was reassuring and could be seen as a psychological help in coping with the insecurity of living on a low income. However, as we show below, social networks can themselves be subject to change and are not necessarily available as a long term back up

(iii) Providing a safety net when crisis hits

Having support to draw on in times of particular financial difficulty acted as a vital safety net for some participants, with family or friends stepping in when they had experienced a drop in income from employment or benefits. Where reductions in income are drastically and suddenly reduced, it leaves those on already tight budgets vulnerable.

Hannah and Adam's income dropped dramatically when Adam lost his job while Hannah was on maternity leave. They prioritised paying their private rent for fear of eviction, but accrued arrears on other bills and credit cards and relied on grandparents to buy essential items for the children and provide meals for the family. Now they are both back in work their income has increased, but the experience has left them with substantial debts and a sense of insecurity, yet also relief that they were able to draw on their family's help when they really needed it.

Rachel, a lone parent, described how a strong network of friends had provided crucial support during an intensely difficult period of poor health and benefit instability which came to a crisis point when her benefits were withdrawn because of her inability to meet work search requirements. During this time, she relied on friends who provided her and the children with a place to stay, lent her money and took her children to activities. For Rachel, the emotional support has been as important for her mental well being as the material help received during this period of precarity and extreme stress:

You suddenly think well OK somebody does care, somebody does give a shit that I am struggling and I am drowning in debt and depression and the absolute despair... it has changed mine and the kids' lives, it really has, I feel like a human being again, I feel like I am worth bothering with again.

These participant experiences over the two years highlight the drastic impact of financial shocks, whether losing income from work or benefits. While social support does not 'solve the problem', these examples show how financial, but also practical and emotional support from family and friends can be a vital safety net for people experiencing times of particular precarity and crisis.

Determinants of social support and changes in its availability over time

By drawing on participants experiences over a two year period, we have shown the real difference social support can make to low income families in uncertain times, whether improving a situation, providing security, keeping them afloat or stepping in when crisis hits. However, an important

contribution of this longitudinal approach is the light it sheds on the changing nature of social support itself, and that its benefits are unevenly spread, with some participants having little or none available, some finding it difficult to draw on and even those able to access social support facing the risk that its availability will change over time.

Some people in this study had no close extended family members, or those they had were unavailable to help, were not on good terms or were in difficult financial or personal situations and potentially in need of support themselves:

I don't talk to my brother and I don't talk to one of my sisters and my other sister she is a single Mum, trying to bring two kids up on her own, she's working as well now, and obviously she can't afford... she is always borrowing ten, twenty quid here and there off me. So she can't help me.... She needs it don't she?

Several participants felt that lack of family support impeded their work choices as they had to factor in formal childcare. One lone parent had moved from full-time to part-time work to reduce her high childcare costs, while another mother restricted her job search to within school hours, because she felt that paying for before and after school care for her four children would be unviable.

A further issue relates to how parents feel about receiving help from others. Some lone parents found it uncomfortable relying on an ex-partner for childcare, but felt that they had little choice as it enabled them to work. Such arrangements could cause tension where a relationship was strained. Having to ask for or accept help, particularly financial support, from family and friends was hard and participants discussed feeling embarrassed or guilty about not being able to provide for themselves and their children. Craig who had often been helped out by his parents and in laws over the years explained:

If needs really be then we will go and ask but that is pretty much it, you know I don't want to. I don't want to feel like a charity case... it's not nice, it is degrading.

Finally, an important finding that this study draws attention to is how the availability of social support itself evolves over time. While it can be a valuable safety net, social support is not a permanent and unchanging resource, and is also subject to instability. Family members who had provided support had themselves experienced various changes over the two years, including

deteriorating health, other care or work commitments, moving away or bereavement. These not only affected their capacity to provide help, but made participants want to depend on them less where they felt they had enough problems of their own to deal with. For some participants this had resulted in reduced levels of support over the two years, and others were mindful that such changes could have future implications for the stability of their own finely balanced circumstances. Amy, who relied on her mother for overnight childcare to enable shift work, was contemplating the impact of her mother starting a part-time job and having less time available. Hannah, whose grandparents provided childcare, was conscious that they were now in their 80s and concerned that looking after a toddler was becoming too demanding for them. And Helen who relied on her parents' and grandparents' ongoing support to keep the family out of unmanageable debt, knew they would not always be around:

I dread the day that they are not here anymore. I don't know how I would cope. It does bother me a lot.

This shift in balance between the resources and needs of different generations underlines that social support is not a one-way relationship. The support that participants provided for others is important to recognise and was also subject to fluctuation. Some were now providing (additional) support for their parents – such as cooking them meals, giving lifts to hospital appointments and providing higher level caring, in one case triggering receipt of Carers Allowance. One couple were supporting both sets of parents who had developed severe health problems including cancer and Alzheimer's, as was a lone mother whose parents had been a key source of support but now both had life limiting conditions requiring her time and practical help.

These findings illuminate the complexity of social support networks, and highlight that social support is not necessarily a stable structure that families facing insecurity can fall back on indefinitely. We have shown that it is variable resource, provided by *people*, whose lives are also subject to uncertainty and flux affecting their capabilities and needs as providers or recipients of support.

DISCUSSION

This study adds a dynamic perspective to previous work on the role of social support networks for low income families. The findings provide new understanding of how this 'third source of welfare' can be a vital resource for families whose financial situations are often precarious and prone to

unexpected changes in circumstances in a world where risk and responsibility has been shifted away from the state, yet individual households do not always have sufficient resources to cope. The research shows how family and friends can provide crucial support to those struggling to make ends meet as they experience hard times, and is particularly salient when income falls sharply or unexpectedly. Yet the research shows that there is no simple dichotomy between being kept afloat by such support or falling into crisis if it is lacking. Only rarely did it fully resolve the crisis or hardship that families faced, and often it was more 'sticking plaster' than 'magic wand'. Social support networks can help to 'mitigate the harsh realities of life on a low income' (Daly and Kelly, 2015: 110), where resilience can be more about coping or getting by than moving on or flourishing (Hickman, 2018).

Social support is not only about helping families when income drops: the study also identifies where it enhances income or prevents it from falling. In particular, it demonstrates how important unpaid childcare can be, in enabling and maintaining employment and avoiding the cost and logistics of formal childcare. Millar and Ridge's (2017) concept of the 'family work project' where sustaining work is a 'shared endeavour' can be seen here in terms of the active commitment that extended family members provide to sustain work opportunities. The example from this study of a participant's mother regularly staying overnight to provide childcare illustrates this. The extent to which policies to get more mothers into work succeed partly due to grandparents taking on care underlines how 'the political structures the personal' (Kanji, 2018), and potentially weaken the defamilialisation of measures to tackle child poverty if these are focussed on parental employment but not necessarily supported by adequate childcare provision or sufficient in-work benefits, to manage without drawing on extended family.

An important contribution extending existing research in this area highlighted by this study's dynamic approach, is that social support networks are not something that families can take for granted. Cross-sectional studies can show how different families have greater or lesser informal support, but this longitudinal approach also identifies the issue of fluctuating levels for individual families. While networks provide a reliable backup for some people, they are a resource that is *both* unevenly distributed, *and* can be subject to flux. Among our participants, some of the most common issues that cause a family to require help – such as changes in working status, health and financial well-being – were also those that affected their friends' and relatives' ability to provide help. Indeed, this led to a shift in the dynamic of support among some families in the study reflecting the 'circularity of exchange' and interdependence of support (Daly and Kelly, 2015; Patrick, 2017).

CONCLUSION FOR THE POLICY AGENDA

This article demonstrates the crucial role of informal support for families on low incomes, but also highlights the uneven distribution and potential fragility of such support over time. It is therefore problematic if people *have* to rely on these forms of support, as a substitute for the failures of the market and state, especially those on low incomes whose family members may be in similar circumstances, facing financial precarity or poor health, and in need of support themselves.

The heavy reliance on social support found in this research and lack of expectation that the state will provide a reliable safety net points to policy failure and the need for improved state protection. Low income families have been hit hard by welfare cuts, and the freeze on benefits and tax credits has reduced the value of incomes (Corlett, 2018; Bourquin et al., 2019). The importance of social support when incomes are disrupted reflects evidence that the (current five week) delay in receiving Universal Credit leads to borrowing from family and friends (Hobson et al., 2019), and/or necessitates a loan which is deducted from benefits making it even more difficult for families to manage (Guardian, 2019) This emphasises the need, going forward, to review policy measures that push low income families into depending on others for support to fill income gaps. Furthermore, low income families need income security, but austerity has brought a sense that entitlements are continuously under threat amid constant change in the system, for example, in the shift to Universal Credit or changes to disability benefits. This study highlights the need for greater stability in public provision, so that whatever the level of entitlement, families know what they can rely on.

The fact that without childcare from extended family, many parents would not have the work options that allow them to maintain a steady income underlines the weakness of their access to paid-for provision, with lack of flexibility and high cost being key issues. While low income working parents can claim back up to 85 per cent of formal childcare costs under Universal Credit, low awareness of entitlements and the process, and having to wait for reimbursement, are problematic (Bush et al, 2019; DWP, 2019). This suggests that more needs to be done to structure childcare, and state support in covering its cost, in a form that serves the needs of low-income families who often have fluctuating working lives and insufficient budgets to cover large amounts upfront.

The impact of policy on factors that allow extended family, especially grandparents, to offer childcare and other forms of social support is also relevant here. Time is crucial to providing support, but can be restricted and under pressure if grandparents have other caring or work

obligations. This has relevance in the context of extended working lives, and work related conditionality associated with benefit receipt affecting grandparents under state pension age. Policies could potentially take into account grandparents' regular childcare responsibilities, for example, in expectations about work-related activity under Universal Credit, or develop policies such as the Carer's Allowance to cater better for this group. Furthermore, austerity and welfare reform measures can undermine vital community and social networks, for example, through cuts to family support services such as Sure Start centres, or where insufficient Housing Benefit levels push families to move and uproot them from their support network. Greater consideration should be given to the impact of such broader policies in order to foster rather than weaken these important links.

More broadly, while much has been written about intergenerational transfers in terms of inequality being fed by the passing down of wealth (e.g. Piketty, 2013), intergenerational support at the other end of the income spectrum is also a key issue. Its role as a safety net can be crucial as other safety nets weaken, making this an area worthy of greater attention and policy formulation. As Shorthouse (2013: 8) notes, in inequality debates, there is a need to consider 'the inequality between the socially networked and socially isolated'.

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