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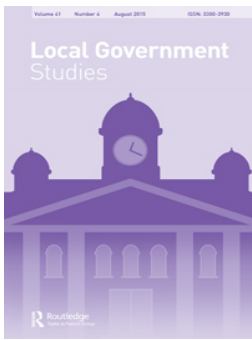
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# Recession, Austerity and the ‘Great Risk Shift’: Local Government and Household Impacts and Responses in Bristol and Liverpool

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**ABSTRACT** *A key feature of the rise of neoliberal politics and policy has been the progressive shift of risk from corporations and national states to the local government, individuals and households. In this article, we argue that, in the UK, ‘great risk shift’ has not only been intensified by recession and austerity but has also been marked by the unevenness of the redistribution of risk and insecurity across scales and places, and between different types of household. In order to capture the differentiated nature of experiences and impacts of recession, risk and insecurity, this article first considers the spatial and temporal dynamics of recession and the great risk shift. It then goes on to localise and embed these dynamics within the city regions and local authorities of Bristol and Liverpool, drawing on a quantitative survey of 1,013 households, across a range of different household types. The survey was segmented geographically and by ten different household types using Ipsos-MORI’s (ACORN) classification of residential neighbourhoods. Whilst the evolving crisis and subsequent austerity measure have been a ‘moving target’ for cities, the local government and households, the household survey was undertaken in the two city regions in the winter of 2011 and explored experiences and impacts since 2008. It will seek to demonstrate the nature, impact and ‘lived experience’ of the ‘risk shift’ during this period and consider the ongoing and broader implications for households, and national and local policymakers.*

**KEY WORDS:** Recession and austerity, uneven impacts, great risk shift, households, local government

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## **Introduction**

A key feature of the rise of neoliberal politics and policy has been the progressive shift of risk from corporations and national states to local governments, individuals and households (Peck 2012; Kennett, Forrest, and Marsh 2012). In this article, we argue that, in the UK, this so-called 'great risk shift' (Hacker 2008) has not only been intensified by recession and austerity but has also been marked by the unevenness of the redistribution of risk and insecurity across scales and places, and between different types of households (Kennett et al. 2012). In order to capture the differentiated nature of experiences and impacts of recession, risk and insecurity, this article first considers the spatial and temporal dynamics of recession and the great risk shift. It then goes on to localise and embed these dynamics: first within the cities of Bristol and Liverpool and then, drawing on a survey of 1,013 households, across different social groups within the two cities. In so doing, the analysis attempts to demonstrate the unevenness of the impacts and responses to recession and austerity and the 'great risk shift'. The survey was segmented geographically and by ten different household types using Ipsos-MORI's (ACORN) classification of residential neighbourhoods. Whilst the evolving crisis and subsequent austerity measure have been a 'moving target' for cities (URBACT 2010), the local government and households, the household survey was undertaken in the two city regions in the winter of 2011 and explored experiences and impacts since 2008. The findings will seek to demonstrate the nature, impact and 'lived experience' of the 'risk shift' during this period and consider the ongoing and broader implications for households, and national and local policymakers.

## **Recession, austerity and the 'great risk shift'**

The economic meltdown in 2008 highlighted the instability and contradictions inherent in an increasingly financialised model of capitalism and that engagement with globalisation means being subject to economic cycles. Economic restructuring, world connectivity and integration into global financial markets, whilst prerequisites for inclusion in one phase of globalisation, can also be the recipe for economic downturn and vulnerability in another. The 2008 crisis was merely the latest and most severe expression of the systemic tensions and contradictions in a loosely regulated global system of financialised capitalism (Meegan et al. 2014).

The causes of the global economic crisis have been extensively discussed (Smith 2010; Mullard 2011; Gamble 2009; Turner 2008). There is an intimate relationship between globalisation, financialisation and urbanisation, and the role of cities in highlighting the temporal, spatial and social dimensions of the crisis. Cities have been identified as the 'locus' for the unfolding of the crisis (Harvey 2012; Aalbers 2012; Kennett et al. 2012), and where the transfer of risk and the uneven geography of the impacts of and recovery from the downturn can be highlighted (Hutton and Lee 2012). The finance led regime of accumulation has been fed through urban restructuring, expansion and speculation with profit generated through the production, revitalisation and gentrification of the built

environment in what Aalbers (2012) calls the property/financial complex. Neoliberal urban governance has sought to 'entrepreneurialise' cities, a process that has been reinforced following the global economic crisis and subsequent era of austerity. Cities and citizens are being resuscitated 'as sites for capital accumulation' (Wilson 2004, 771), and financialisation (Finlayson 2009).

Since its onset, the Great Recession of 2008 has evolved temporally and spatially from a global financial crisis to a sovereign debt crisis, with the opening up of a policy space for the 'socialisation of losses' and an austerity agenda. Private debt has been transferred to the public purse, and the government's austerity programme is being felt at the local level 'as the price paid to rescue the financial system' (Kennett, Forrest, and Marsh 2012, 13). This evolution has demonstrated the 'reduction of the distance between high finance and everyday life' (Finlayson 2009, 402), as well as the recalibration of risk and responsibility, its devolution to cities and households, and mediation through a reinvigorated neoliberal policy agenda. In the UK, the politics of austerity have rewritten national and local budgets, and have been used to justify the reconfiguration of the relationship between central and local governments, and between the state and the citizen.

From 2010, the risk shift was further embedded with a change in emphasis from the global dimension of the crisis and a much stronger narrative and policy focus on local government and households, particularly those in receipt of welfare benefits. At a time of increasing volatility in family income in England, the most far reaching attempt to reform fundamentally an established welfare state was underway (Taylor-Gooby 2012). The 'cost of living crisis' became a subject of intense political debate (BBC 2011; Balls 2014), with concerns regarding the rising costs of food, fuel and light (Gordon et al. 2013, 12; House of Commons Energy and Climate Change Committee 2013) accompanied by consistently falling real wages between 2010 and 2014, the longest period since 1964 (Taylor, Jowett, and Hardie 2014, 17). Whilst recent projections suggest that median household incomes have returned to the pre-crisis levels (2007–2008) they remain 2% below what they were in 2009/2010 (Cribb, Hood, and Joyce 2015).

The public spending cuts targeted at virtually eliminating the annual fiscal deficit and reducing the national debt have to be seen as part of a broader systemic restructuring of almost all public services and the welfare state in the context of 'the reallocation of risk from collective to individual and the delegitimisation of interventionism' (Finlayson 2009, 403), an intensification of the 'great risk shift' (Hacker 2008), and growing household economic insecurity. Recession and austerity in the UK have accelerated this shift in risk as weak and unstable labour markets, growing debt and a lack of savings (Centre for Social Justice 2013; Collard and Davies 2012; Office for Fair Trading 2013) adversely impacting on household living standards and security.

The depth, breadth and nature of the 'great risk shift', as well as the impact of the crisis and austerity and responses to them, are localised and translated unevenly between and within cities, and across different household types depending on the congruence of specific historical, political and policy legacies, socio-economic profiles and risk factors. The remainder of this article will

explore these dynamics as they coalesce in Bristol and Liverpool, and for different social groups.

### **Bristol and Liverpool: pre-crisis contexts and trajectories**

Both Bristol and Liverpool owe much of their early growth to their respective ports during industrialisation, but they have followed rather different trajectories over the past half century. Liverpool has arguably experienced a more problematic process of adjustment to global economic change than Bristol. Its loss of status as 'Gateway to Empire' and lynchpin of the old international division of labour has had massive economic and social impact (Meegan 2003). Following three decades of sustained economic and population decline the city, by the end of the 1990s, was beginning to experience some revival, not least from the synergistic and cumulative effect of some, if not all, of the panoply of policy interventions it had been receiving from Europe and central governments (Davies and Pill 2012). This revival has been accompanied by major physical regeneration of the city centre, the creation of a visitor economy boosted by the city's year as the European capital of culture in 2008 (Parkinson 2008; Littlefield 2009), alongside improved governance and local economic development activity (Harding et al. 2004), in combination contributing to something of an 'urban renaissance' in the city.

Economic diversity within the Bristol City Region was strengthened over the boom years and it has consolidated its position as the archetypal post-industrial city or 'ideopolis' in the South West of England (Jones et al. 2006; Work Foundation 2006). Whilst Bristol has benefited from urban policy programmes in the past, regeneration initiatives and property development partnerships have tended to adopt a pro-business, pro-growth agenda (Davies and Pill 2012), given that the city has traditionally been unsuccessful in attracting significant government urban assistance (Tallon 2007). However, the city region did benefit from the implicit policy of the dispersal of government defence-related activities in the growth period, which, together with the large scale edge city development of the northern fringe of the city, and the private sector decentralisation of banking and insurance jobs from London added to its relatively strong local economic base (Boddy et al. 2004; Tallon 2007). It has also been representative of the 'spearhead of a raft of increasingly connected English provincial cities' (Taylor and Aranya 2006), as world city network connectivity change saw large gains for Bristol between 2000 and 2004 (Tallon 2007; Centre for Cities 2011). In terms of the overall global connectivity and out of 17 UK cities, Bristol is sixth and Liverpool is eleventh (Taylor et al. 2011). Bristol is clearly embedded into the global economy and financial sector in terms of a concentration of banking, finance and insurance and in their share of employment in the top 20 exporting sectors, which for Bristol is 33%. Whilst Liverpool's trajectory is less well-established and its share is 26% (Centre for Cities 2009).

Whilst economic growth has been evident in both Bristol and Liverpool city regions, there are pockets of entrenched and concentrated disadvantage, which

have remained stubbornly disconnected from growth, with marked differences between them in terms of the depth and extent of deprivation and the number of benefit recipients. According to the 2010 indices of multiple deprivation (IMD) – drawing on data that just predate the 2008 recession – the local authorities of Bristol and Liverpool lie at the opposite end of the rankings, with Liverpool the worst performing core city in terms of deprivation levels, and Bristol the least deprived (IMD 2010). The Bristol city region as a whole emanates an aura of ‘affluence’ masking enduring deprivation and disconnected communities, and in spite of the proximity of wealthy and poorer neighbourhoods in the city region.

### **Localising and embedding crisis, austerity and risk**

It can be argued, then, that the two cities entered the recession from different positions, with Liverpool on the back of a relatively recent, but potentially fragile economic renaissance and Bristol with a more diverse and buoyant local economy (Kennett et al. 2013). They also occupy different positions in the national urban system and have quite distinct socio-economic and labour market profiles which have been key factors in shaping the ways in which recession and austerity have played out.

In the case of Liverpool, greater historical dependence on public sector employment has resulted in an austerity-instigated loss of nearly 9,000 jobs, mostly full-time, and at double the national rate (Table 1). This job loss has been mirrored by some growth in private sector jobs but not by as much – some 8,000 jobs; and these jobs have been mainly part-time. Bristol has also lost public sector jobs, on a par with the national rate and, like Liverpool, mainly in full-time jobs. Private sector jobs have increased but, again like Liverpool, not enough to match the public sector loss and are part-time. The average earnings – adjusted for inflation – have also fallen for full-time workers in both cities above the national rate, and notably so for the lowest paid (those in the bottom 20%). For part-time workers, the pattern is different. Real average part-time earnings have remained relatively static in Liverpool but have fallen significantly in Bristol, well above the national rate at both ends of the earning range. Between 2008 and 2013, the number of full-time employees fell faster than nationally in both cities, and particularly Liverpool, with a rate over three times the national. In Liverpool, the fall in full-time employment has been mirrored in a marked growth in part-time employment, at nearly 6 times the national rate. In Bristol, in contrast, part-time employment has also grown but at just below the national rate. Unemployment increased significantly in both, doubling in Bristol (from 4.2 to 9%) and nearly doubling in Liverpool (from 6.8 to 12.7%).

The unemployment rate in Bristol has gone from being substantially below national at the onset of recession to rise above it after 6 years of recession and austerity. The unemployment rate in Liverpool has remained stubbornly above the national, but with the gap widening. Youth unemployment rates, in particular, have increased significantly, again above the national average in both cities: by just over 20% points in Liverpool and some 13% points in Bristol.

**Table 1.** Labour market indicators of the impact of recession and austerity on Bristol and Liverpool

Jobs: employees/(employment)	Recession and austerity	
	Change 2008–2013	% Change 2008–2013
<b>Bristol-total</b>	-4,300	-1.8
Bristol-full time (FT)	-5,100	-3.2
Bristol-part time (PT)	800	+1.0
<b>Liverpool-total</b>	-4,400	-1.9
Liverpool-FT	-11,100	-7.1
Liverpool-PT	6,600	+8.7
<b>GB-total</b>	-255,800	-0.9
GB-FT	-385,400	-2.1
GB-PT	129,500	1.5
Bristol	Change 2009–2013 (2008 n/a)	% Change 2009–2013
<b>Private sector</b>	1,100	+1
FT	-700	-0.6
PT	1,800	+3.2
(Employment)	-300	-0.2
<b>Public sector</b>	-4,200	-7.3
FT	-5,000	-13.5
PT	800	+3.9
(Employment)	-4,200	-7.3
<b>Liverpool</b>		
<b>Private sector</b>	7,700	+4.8
FT	2,700	+2.6
PT	5,100	+8.8
(Employment)	7,400	+4.5
<b>Public sector</b>	-9,100	-13.4
FT	-8,700	-17.9
PT	-500	-2.6
(Employment)	-8,800	-12.9
<b>Great Britain</b>		
<b>Private sector</b>	850,200	+4.1
FT	481,800	+3.3
PT	368,400	+5.8
(Employment)	757,300	+3.4
<b>Public sector</b>	-316,300	-5.6
FT	-199,500	-5.6
PT	-116,700	-5.4
(Employment)	-318,200	-5.6
<b>Earnings: Annual gross pay – residents £2013</b>		
Bristol	Change 2008–2013	% Change 2008–2013
FT-mean	-3,133	-9.5
FT-20 %ile	-1,651	-8.6
FT-80 %ile	-3,177	-7.7
PT-mean	-2,230	-17.0
PT-20 %ile	-536	-10.7
PT-70 %ile	-2,831	-18.5

(continued)



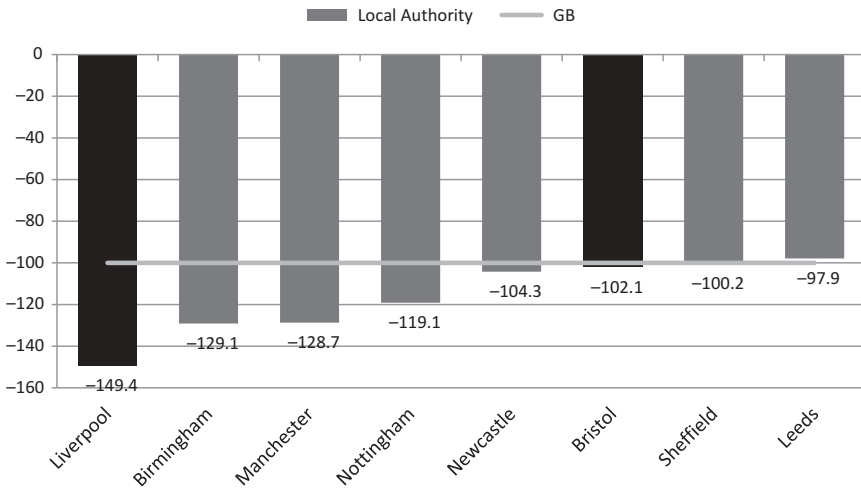
**Table 1.** (Continued).

Jobs: employees/(employment)	Recession and austerity		
	Change 2008–2013	% Change 2008–2013	
<b>Liverpool</b>			
FT-mean	-3,140	-10.0	
FT-20 %ile	-1,692	-9.4	
FT-80 %ile	-2,759	-7.0	
PT-mean	-36	-0.3	
PT-20 %ile	22	+0.4	
PT-70 %ile	-864	-7.0	
<b>Great Britain</b>			
FT-mean	-3,433	-9.3	
FT-20 %ile	-1,348	-7.0	
FT-80 %ile	-3,501	-7.8	
PT-mean	-799	-6.6	
PT-20 %ile	-328	-6.3	
PT-70 %ile	-891	-6.6	
Unemployment (% rates) aged 16–64	Relativity index (GB = 100) 2008 [rate %]	Relativity index (GB = 100): July 13–June 14 [rate %]	2008–July 13/June 14 percentage point change in rate
Bristol	72 [4.2]	129 [9.0]	[+4.8]
Liverpool	117 [6.8]	174 [12.7]	[+5.9]
Great Britain	100 [5.8]	100 [7.7]	[+1.2]
<b>Aged 16–24</b>			
Bristol	70 [10.5]	124 [23.1]	[+12.6]
Liverpool	75 [11.4]	171 [31.8]	[+20.4]
Great Britain	100 [15.1]	100 [18.6]	[+3.5]

*Sources & Notes:* **Jobs:** Business Register and Employment Survey; all 2008 data have been rescaled; Bristol and Liverpool data exclude farm agriculture (SIC subclass 01000). **Earnings:** Annual Survey of Hours and Earnings. Estimates for 2011 and subsequent years use a slightly differing weighting scheme due to a change from SOC 2000 to SOC 2010 therefore care should be taken when making comparisons with earlier years. **Unemployment:** Annual Population Survey. GB, Great Britain.

Major welfare reforms and reductions in local government spending power have had a substantial, although uneven, impact on places and households. Beatty and Fothergill's (2013) estimates of the total impact of the reduction of welfare spending for the core cities up to 2014/2015 are shown in Figure 1. The losses in Liverpool are one and a half times the national compared with those in Bristol that are just above the national. The councils in both cities have set up schemes to assist households affected by these changes. In Liverpool, some £3.2 million has been put aside in the budget to halve the impact of the Government's Council Tax benefit cuts that are estimated by the council to affect some 45,000 households (Liverpool City Council 2014). In Bristol, a similar Welfare Reform Hardship Fund (£0.5 million) has been set up to help households hit hardest by national benefit changes including the politically controversial 'Bedroom Tax'/'removal of the spare room subsidy' impacting heavily on social housing tenants (Bristol City Council 2013).

Whilst cities with higher proportions of residents claiming benefits will feel the greatest effects from welfare retrenchment, in both Bristol and Liverpool

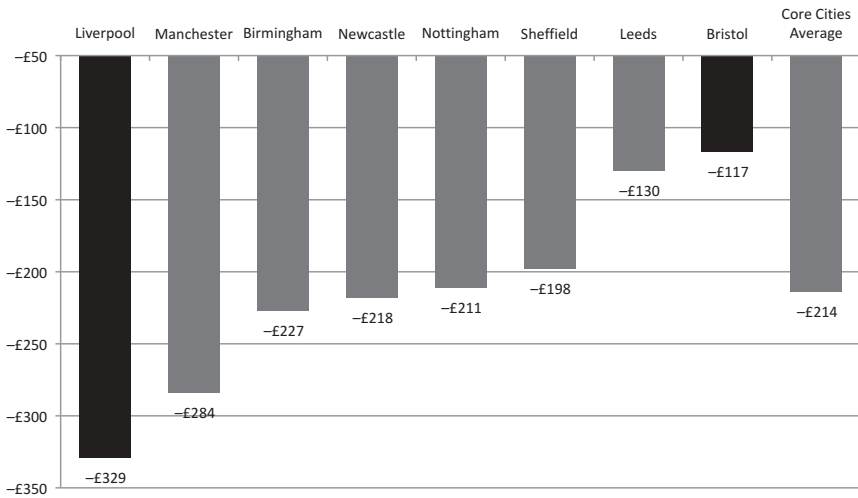


**Figure 1.** Estimated impact of welfare cuts to 2014/15 – financial loss of benefits per working age adult, English core cities (£s per year: index GB = 100; £470)  
 Source: Based on figures in Beatty and Fothergill (2013)

there is clear evidence of a positive relationship between levels of deprivation and reductions in local government spending power (Fitzgerald 2012). From 2010/2011 to 2014/2015, Liverpool, the most deprived city in the IMD, has experienced the largest reduction in central government funding of all eight core cities, whilst Bristol has had the smallest (Figure 2).

Liverpool City Council had to find savings of £91 million in 2011/2012 – a reduction of around 21%, with a further £50 million of savings to be found in 2012/2013, £21.6 million in 2013/2014, £39 million in 2014/2015, £28 million in 2015/2016 and £17.6 million in 2016/2017 – a total of £247.5 million in nominal terms over 6 years. The Council has calculated that its budget proposals will significantly affect services for older people, children, disabled people and socio economically disadvantaged individuals and groups.

The impact on Bristol has not been quite as severe as it has been less reliant on specific needs-based area grants from the central government. Indeed, it had already lost its heighbourhood renewal fund grant in 2007, when it failed to win its bid in the transition to the working neighbourhood fund. Davies and Pill (2012, 2207) have argued that as time-limited central government revitalisation funding was coming to an end ‘there were signs that political support for neighbourhood governance was diminishing’ and was being replaced by geopolitical upscaling, the politics of self-help and market-led growth. Thus, Bristol City Council had already begun a ‘retreat from ...the more interventionist and inclusive variants of neoliberal governance’ (Davies and Pill 2012, 2212), with reduced resources before the recession and government cuts were announced. It nevertheless has still had to reduce its annual revenue spending in nominal terms from £400 million in 2010–2011 to £330 million by



**Figure 2.** Cumulative reduction in revenue spending power 2010/11 to 2014/15, English core cities (£s per person)

*Source:* Newcastle City Council (2013)

2014–2015, an overall cut of 18%. The £70 million cuts are being front-loaded: £28 million 2011/2012; £21 million 2012/2013; £6 million 2013/2014 and £15 million 2014/2015.

### **Recession, the ‘Great Risk Shift’ and everyday lives**

Whilst the previous section has highlighted the nature of the ‘great risk shift’ and the uneven spatial dimensions of the impacts of and responses to recession and austerity in Bristol and Liverpool, the focus will now turn to the impacts on different kinds of households. Different social groups and household types have been impacted in multiple ways with the dynamics constituting and embedding crisis, austerity and risk in everyday life evolving over time. In the early phase of the crisis (between 2008 and 2009/2010), it was primarily middle and upper income groups who felt the labour market impact and accompanying falls in income (Jenkins et al 2011; Brewer et al. 2013). Working age adults without children were also more likely to have suffered greatest in terms of unemployment rates during this period (Howell, Leaker, and Barrett 2010). Whilst real incomes fell across the distribution, it was those at the higher points in income who experienced larger proportionate reductions. In contrast, the household sector was relatively well protected during this recessionary period between 2007 and 2009 due to the levels of ‘social benefits’ paid by the government during this time, combined with the overall lower taxes on income and wealth which helped to insulate households from the full force of the recession.

Despite the evidence that social benefits and decreasing taxes served to protect the incomes of many households up to 2009, since then UK households

have been increasingly exposed to the risk shift associated with the recession, and austerity responses of national and local governments. Rationalisation in the labour market and rising unemployment, particularly amongst those aged 16–24 (discussed earlier in this article), above inflation rises in essential household living costs, restricted access to borrowing, and static earnings have all impacted on households. A series of tax and benefit reforms which began in 2011 with Child and Work Tax Credit and Child Benefit created challenges for different kinds of households, particularly those with dependent children and on lower incomes (Browne 2012). A number of local studies have demonstrated the ways in which welfare reform has had an impact on poorer households (for example see Vale 2009; ILG/ANEC 2013). In contrast, whilst retired households have not been left entirely unscathed by the recession, experiencing reduction in income received from investments for example, between 2007/2008 and 2011/2012 the medium income for retired households grew by 5.1% whilst the median income for non-retired households fell by 6.4% (ONS 2013). The research reported below draws out the perceptions and everyday life experiences of households in recession captured in a survey that was conducted across Bristol and Liverpool between mid-October and mid-December 2011. 1,013 households, 509 in Bristol and 503 in Liverpool, took part in the survey the findings of which are discussed in the following sections of the article.

*The survey: Bristol and Liverpool households in recession*

In order to capture a diversity of household types and experiences, the household survey sample was drawn utilising the geodemographic 'Classification of Residential Neighbourhoods' (ACORN) developed by the survey company CACI. The classification is constructed using a combination of area-based socio-economic data from the Census and CACI's own consumer- and life-style-based databases on household characteristics such as income, savings, occupation, education, family structure and housing type. At the time of the survey in 2011 – the classification has subsequently been developed further – ACORN grouped the UK population into five categories, 17 groups and 56 types. The five categories and 17 groups are summarised in Table 2. As the table shows, ACORN is a hierarchical classification in terms of relative wealth, stretching from so-called 'wealthy achiever' to 'hard-pressed' households. A neighbourhood classification, ACORN also underlines the geography that this hierarchy adopts, in the shape of social-spatial concentration at the neighbourhood level. The 10 ACORN groups highlighted in the table were selected for the survey as reasonable cross-sections of the range of household types in the two locations. The 10 groups accounted approximately for 76 and 84%, respectively, of the populations, of the Bristol and Liverpool travel-to-work areas. Table 3 shows the distribution of these 10 ACORN groups across the two localities, with Bristol having a higher share of households in *Affluent Greys*, *Flourishing Families* and *Educated Urbanites* groups, and Liverpool a higher share of households in *Burdened Singles* and *Struggling Families* groups. Liverpool

**Table 2.** The ACORN classification of residential neighbourhoods

ACORN categories	ACORN groups	General description of group characteristics
<b>'Wealthy achievers'</b>	<b>A 'Wealthy executives'</b>	Some of the most affluent people in the UK. Live in wealthy high-status suburban and semi-rural and rural areas.
	<b>B 'Affluent greys'</b>	Older 'empty nesters' and retired couples; owner occupiers with high percentage also owning home outright.
	<b>C 'Flourishing families'</b>	Wealthy families with mortgages living in suburbs and commuter towns.
<b>'Urban prosperity'</b>	<b>D 'Prosperous professionals'</b>	Most prosperous people living in main cities. Very well educated and tend to be employed in managerial and professional occupations.
	<b>E 'Educated urbanities'</b>	Young, highly qualified, people. Many living in flats in cities, and most with professional or managerial jobs.
	<b>F 'Aspiring singles'</b>	Young and live in urban or suburban locations, frequently around London. Large numbers of students and well-qualified young people.
<b>'Comfortably off'</b>	<b>G 'Starting out'</b>	Younger adults starting out on their careers (many in 20s and early 30s), including newly graduated students, young singles in first job and young families with children under 5.
	<b>H 'Secure families'</b>	Home owning families living in suburban and semi-rural locations, including those with young children, teenagers and young adults not yet left home.
	<b>I 'Settled suburbia'</b>	Established communities made up of empty nesters and retired older couples. Many own their homes outright.
	<b>J 'Prudent pensioners'</b>	Comfortably off retired people. Include many over 75 and the younger retired.
<b>'Moderate means'</b>	<b>K 'Asian communities'</b>	Poor urban areas where poorly paid young people and a relatively high concentration of Asian families are key characteristics. Tend to be terraced streets in major cities, including Birmingham, Bradford and London.
	<b>L 'Post-industrial families'</b>	The traditional blue collar families of 20 years ago. Now made up of people in office or clerical jobs and shop workers. Most are traditional families with school aged children living in terraced housing at the cheaper end of housing market. Most are owner occupiers, but group also includes social renters.
	<b>M 'Blue collar roots'</b>	Communities where employment is in traditional blue collar occupations. Predominated by families and retired people, with some young people and single parents.
<b>'Hard-pressed'</b>	<b>N 'Struggling families'</b>	Low income families living in traditional low rise estates. Most living in socially rented accommodation, while some have bought.
	<b>O 'Burdened singles'</b>	High numbers of single adults, including single pensioners, young singles and lone parents, living in socially rented accommodation. Household income is low.
	<b>P 'High-rise hardship'</b>	These communities have very high numbers of older residents. There are very few traditional families and middle-aged people. Fewer children in this group overall.
	<b>Q 'Inner city adversity'</b>	Densely populated urban areas with a young multi-ethnic population, primarily in and around London.

Source: Taken from CACI (2010)

**Table 3.** The population share of the survey (ACORN) household groups in Bristol and Liverpool TTWAs

Category	Group	% of population		
		Bristol TTWA	Liverpool TTWA	UK
Wealthy achievers	Affluent greys	4.7	2.6	7.9
	Flourishing families	8.4	7.4	9.0
Urban prosperity	Educated urbanites	4.9	1.7	5.5
	Starting out	7.2	1.3	3.1
Comfortably off	Secure families	16.3	19.4	15.5
	Prudent pensioners	3.5	3.3	2.7
	Post-industrial families	9.9	4.5	4.7
Moderate means	Blue collar roots	7.5	10.6	7.5
	Struggling families	11.3	23.6	13.3
Hard pressed	Burdened singles	2.6	9.1	4.2

Source: Ipsos MORI (using CACI data)

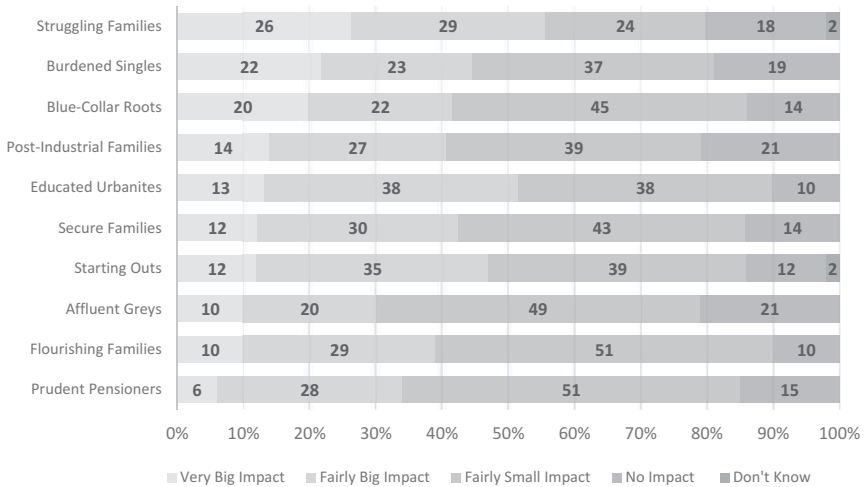
also stands out for having a higher than national share of households in the *Secure Families* and *Blue Collar Roots* groups.

A disproportionate sampling approach was adopted to allow statistically significant comparison between these 10 household types as a whole across the two city regions. In the sampling, it deliberately used the household ACORN types that together form the overall ACORN groups rather than the standard postcode classification to minimise the chance of including households in the survey that did not match the aggregate classification.

Around 100 households were interviewed in each of the groups, split evenly between the two city regions with sampling points located in and close to the core city-centres. While the approach did allow comparison between the 10 types across the two cities, the relatively small sample size of each type in each city did mean that statistically significant comparisons between the types within each city were not possible. The survey was conducted between September and December 2011. In terms of annual incomes, households on the lowest annual incomes (below £5,000) were significantly more likely than the average to come from two ACORN groups: *Burdened Singles* and *Struggling Families*. By contrast, three ACORN groups had significantly more households than the average at the higher end of the income scale (between £55,000 and £99,000): *Flourishing Families*, *Educated Urbanites* and *Starting Outs*.

#### *Differentiated impact of recession on households: risk and resilience*

The majority of households surveyed across the two case study locations expressed the view that the recession had impacted on the way they lived, with 83.5% of respondents in Bristol and 85.2% in Liverpool acknowledging impact, with 43.9% of respondents in Liverpool and 41.7% in Bristol stating it had had a 'very/fairly big' impact. Figure 3 reveals the impact of the



**Figure 3.** Impact of crisis on how household live, by the ACORN group (% response, ranked by 'very big impact')

economic downturn and austerity on the different household types in this study. It shows how existing inequalities have been widened, with those at the lower end of the ACORN hierarchy – notably *Struggling Families* and *Burdened Singles* – reporting greater impact than those at the upper end – notably *Prudent Pensioners* and *Affluent Greys*. A significantly higher percentage of *Struggling Families* (26%) and *Burdened Singles* (22%) groups, compared to the overall average (14.5%), felt that the economic downturn had had a 'very big' impact. Fifty-six per cent of households with dependants stated a 'very/fairly big impact', compared to 38% of those with no dependants, with more females than males stating that the downturn had a 'very/fairly big impact' (46% of females and 38% of males). Of the relatively well-off households, it is notable that it was the younger ACORN groups – the *Educated Urbanites* and *Starting Out* – that reported greater impact (51% 'fairly big/very big' for the former and 47% for the latter).

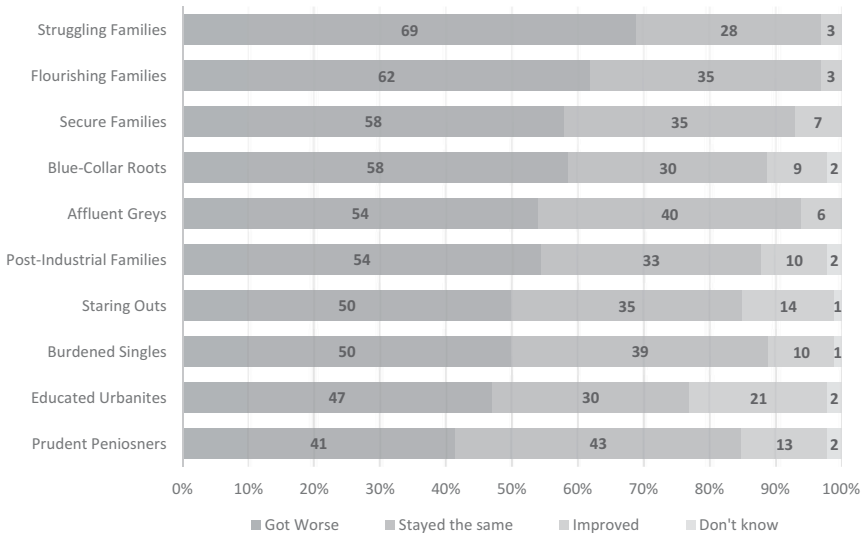
Only 1% of households reported feeling no impact at all from the downturn. The survey revealed that there was a significantly higher proportion of households without dependants (69% compared to 44% with dependants), owner occupiers (60% compared to 46% of social tenants) and males (61% compared to 53% of females) who stated that the downturn had a 'fairly small/no impact' on their household.

### Perceived changes in household finances

One of the key impacts for households was perceived to be in relation to household finances. Respondents were asked if compared to 3 years ago

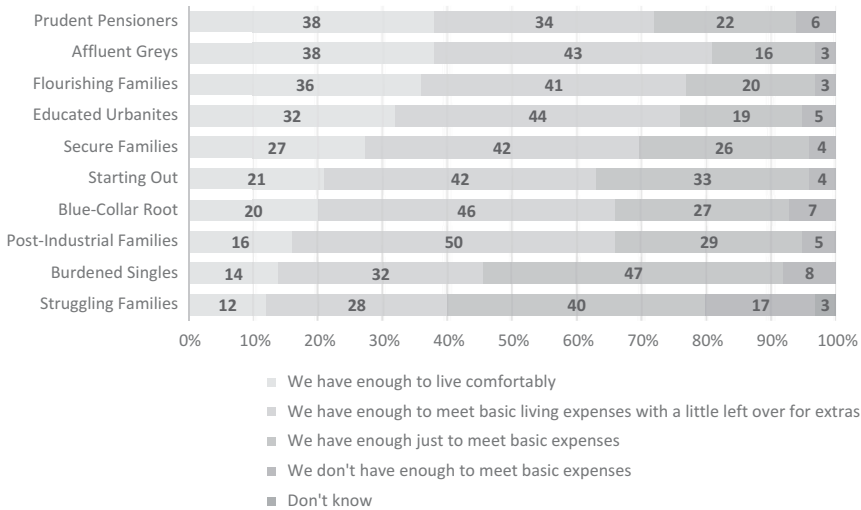
(2008) they thought their households' financial situation had improved, stayed the same or got worse. Over half of the households surveyed believed their financial situation had deteriorated since 2008, whilst a third stated they had remained the same, with a tenth of households stating that their finances had improved.

Households with dependants were most likely to have negative perceptions of changes in household finances (61% compared to 51% of those without dependants) with **Figure 4** demonstrating that both *Flourishing Families* and *Struggling Families* groups were most likely to express the view that things had got worse, followed by households in the *Secure Families* and *Blue Collar Roots* groups. However, households in the *Struggling Families* group, along with *Burdened Singles* were most likely to perceive that they had enough just to meet basic expenses (40 and 47%, respectively), whilst households in the *Flourishing Families* group were most likely to perceive that they had enough to meet basic expenses with a little left over for extras (41%), compared to 28% of *Struggling Families* and 32% of *Burdened Singles* groups (**Figure 5**). Crucially, half of all households in the *Struggling Families* group in the survey reported household income of less than £20,000 per year and limited or no assets. Households in this group were most likely to be social tenants (46%), and report having no savings. This compares to the *Flourishing Families* group which had more households than average with substantial assets and resources and were established homeowners, with savings and at the higher end of the income scale (£55–99,000). Again, the pattern is one of widening inequalities across the household hierarchy.



**Figure 4.** Perceived changes in household finances by the ACORN group (% response, ranked by 'got worse')



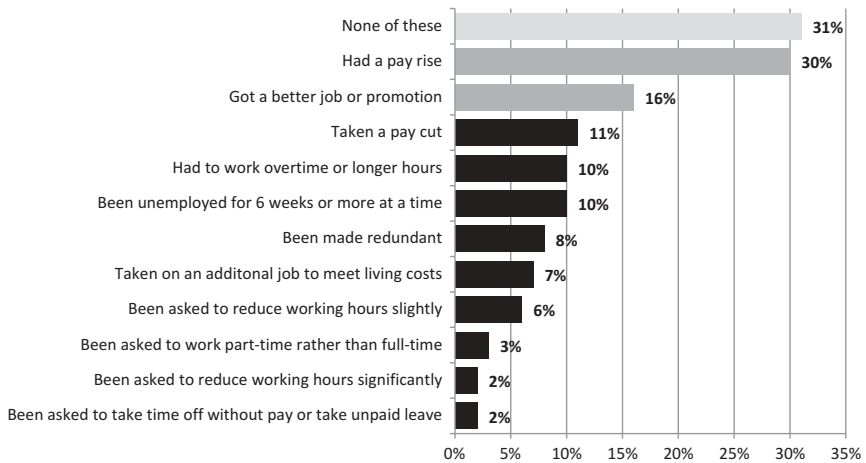


**Figure 5.** Household ability to pay for living expenses by the ACORN group (% response, ranked by 'we have enough to live comfortably')

Interestingly, households in the *Prudent Pensioners* group were least likely to express the view that things had got worse and most likely to say that they had enough to live on comfortably. This finding corresponds with ONS (2013) and Cribb, Hood, and Joyce (2015) data indicating that retired households had experienced rising incomes throughout this turbulent period (2008–2014). It may also be that whilst house prices and investments have been unstable during this period, this group is most likely to include households that have accumulated equity and savings, as well as those eligible for universal benefits (state pension, subsidised travel, winter fuel payments) that have remained largely intact.

### Perceived changes to jobs over the last 3 years

Respondents were asked to comment on what had happened to jobs over the past three years (2008–2011) (Figure 6). Not all had been adversely affected. Thirty per cent of households reported a pay rise and 16% had secured a better job or been promoted – a situation more likely to be experienced by households at the upper end of the ACORN hierarchy and notably *Educated Urbanites*. One third of respondents in this ACORN group had had a pay rise and 32% had secured a better job or been promoted, in the latter case twice the overall average. In contrast, a range of negative experiences were reported including being made redundant (8%), being unemployed for 6 weeks or more (10%), taking a pay cut (11%), having to work long hours/work overtime (19%) and taking on an additional job to meet living costs (7%). This increased labour market precarity



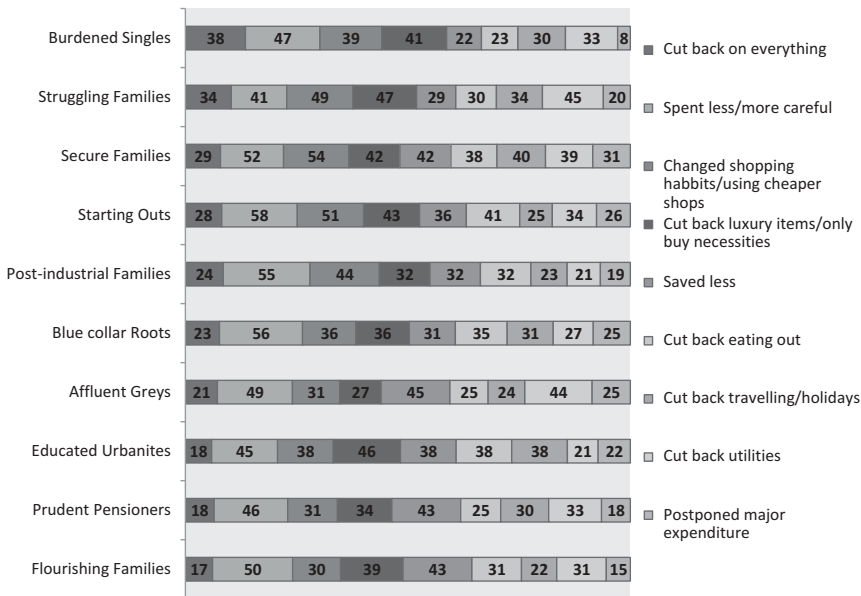
**Figure 6.** What has happened to job over past 3 years Bristol and Liverpool (% response)  
*Note:* Respondents could select more than one answer

was not confined to groups in the lower end of the ACORN hierarchy but was extended to some in the middle range: with 8% of respondents in the *Blue Collar Roots* group having been asked to work part-time rather than full-time (over twice the overall survey average) and 7% of the *Secure Families* group (7%) having been asked to reduce their working hours significantly (over three times higher than the overall survey average).

### Household responses to the economic downturn

Households were asked how they had responded to the recession and specifically whether they had taken any of the actions listed in Figure 7. The survey responses indicated that a wide range of actions, or what Watson (2010) referred to as 'self-governing acts of restraint' in the context of continuing uncertainty and uneasiness about the future, had been taken and strategies adopted by households. As demonstrated in Figure 7, spending less and being more careful about their spending was the most common response (50%), followed by changing shopping habits (40%), through for example shopping in cheaper supermarkets, or shopping more locally. All ACORN groups reported significant cut backs in spending, ranging from 41% of already *Struggling Families* to 58% of *Starting Out* households. Other actions taken by households included cutting back on luxury items (39%) and eating out (32%); cutting back on utilities (30%) and buying more on credit (30%). Many households also stated that they were saving less (36%) and a quarter of households stated they had cut back on everything.

The survey showed that there was no significant difference across the cities regarding those who responded that they had cut back on everything.



**Figure 7.** Household responses to economic downturn by the ACORN group (% responses ranked by ‘cut back on everything’)

Notes: Respondents could select more than one answer. A smaller number of responses were also received for the following: ‘spent more’; ‘postponed major expenditure’; ‘used the car less’; ‘bought more on credit’; ‘paid off mortgage early/made extra repayments’; ‘saved less’

However, 30% of females compared to 19% of males made this response, and there was significantly higher than average prevalence amongst households in the *Struggling Families* (34%) and *Burdened Singles* (38%) groups and lower amongst *Flourishing Families* and *Educated Urbanites* (17% and 18%, respectively). A significantly higher proportion of households with dependants (34%) stated they had cut back on everything compared to 22% of households without dependants. Social tenants were also more likely to state this, at 40%, compared to 20% of owner occupiers and 27% of private tenants.

Households without dependants were more likely to state ‘none of these’ with regard to activities taken in response to the crisis, with 10% of this cohort saying this, compared to 3% of households with dependants. Households with dependants were significantly more likely than households without dependants to have spent less and been more careful about their spending across a range of activities as demonstrated in [Figure 8](#). Households with dependants were also far more likely to have borrowed money from a family member/friend to help pay their bills (34%), compared to 15% of households without dependants, as were females (24%) compared to males (15%) ([Figure 8](#)).

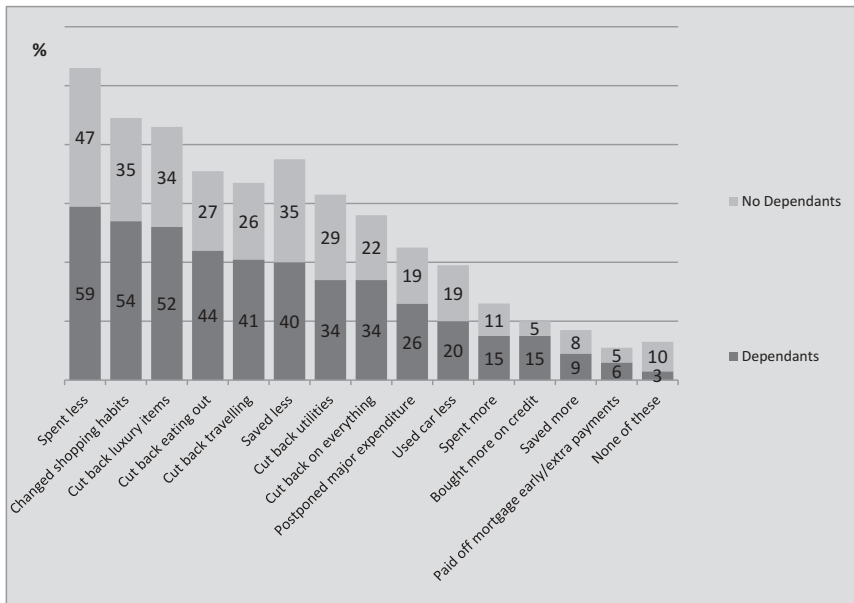


Figure 8. Household responses to economic downturn – households with and without dependents compared

The survey findings reveal that the perceived impact of the crisis and austerity has affected the everyday lives of most households across the ACORN groups. Whilst both the *Prudent Pensioner* and *Affluent Greys* groups perceived the least impact, according to the survey results *Struggling Families*, *Burdened Singles*, *Post-industrial Families*, and *Blue-collar Roots* groups had perceived the greatest impact on their behaviour in everyday life. In addition, these middle and lower income households generally reported only limited or no assets, such as owner occupation, savings and private pensions, and highlighted the important role of social capital and informal networks in enabling households to protect themselves against perceived risks, respond to sudden shocks and impacts, and increasing the options open to them, at least in the short term.

### Conclusion

The picture that is emerging of the impact of the recession and unfolding austerity programme on local government and households is of a 'great risk shift' (Hacker 2008) and a more precarious future for places and people. The uneven development trajectories, and the institutional, sectoral and social profile of Bristol and Liverpool have shaped the ways in which the dynamics of crisis and austerity have crystallised in and impact on places. In

the 2008–2009 recession, the incomes of poorer households and those with child dependants were largely protected, and inequality actually decreased. However, within both cities, it is increasingly the more disadvantaged households, particularly those with dependent children, who are feeling the greatest effects of austerity and retrenchment in welfare benefits and public services and are seeing the biggest impact in their everyday lives.

As risk and responsibility are devolved to the local and household level, the role of individual and household resources, and assets (established owner occupation, savings, private pensions), as well as social capital and informal networks, becomes increasingly important, indeed essential in terms of resilience and the ability to recover from sudden shocks. As many households are likely to face a more precarious future and eroded household resources and resilience, it is increasingly cities, local administrations and partnerships that will have a crucial role in shaping, generating and innovating local economic and social policies. But, the context in which they operate in post-crisis austerity is increasingly challenging and geographically uneven. Local authorities are facing greater pressure and demands on their services at a time when central government support is being scaled back. It is precisely the more disadvantaged local authorities with greater concentrations of households in need and levels of deprivation that are being disproportionately affected by reductions in government expenditure (see also Hastings, Bailey, and Watkins 2012; Meegan et al. 2014). Moreover, third sector agencies that provide support for hard-pressed households in more disadvantaged local authorities are also facing significant financial reductions given their greater dependence on statutory funding (Clifford, Geyne-Rahme, and Mohan 2013; Jones et al., forthcoming).

Most local authorities have, so far, been able to manage austerity primarily through applying efficiency savings, which have been accompanied by some retrenchment of services and investment strategies (Audit Commission 2013; Hastings et al. 2013; LGA 2014). However, the picture for 2015/2016 and beyond is far more uncertain. With the Treasury announcing the continuation of the reductions seen in the 2010 Spending Review up until 2017/2018, pressures on the local government sector are set to increase. Both LGA (2014) and Hastings et al. (2013) noted that from 2015/2016 onwards, tackling austerity primarily through efficiency savings will become increasingly difficult, leaving the retrenchment of council services as the primary method for meeting budget deficits.

Just at a time when many households, particularly those on low and middle-incomes, are struggling or just getting by local authorities themselves will become increasingly pressurised to further reduce the services they are able to offer residents at a time when their statutory duties have remained the same, or indeed increased.

At the national level, the social and spatial unevenness of the processes contributing to the devolution and recalibration of risk to localities and

households, as well as the growing income and labour market inequalities needs to be understood and addressed. Sustainable, inclusive and progressive localism and 're-balancing' the economy requires a nationally coherent urban policy that forefronts social as well as economic concerns. With the gathering momentum for the greater devolution of powers to the local government, there needs to be political assurances that this does not simply involve the devolution of risk, but that the shift involves genuine local empowerment and radical rethinking of the role of the local government in a modern state (Murray 2014; Newman 2014). In the context of a more inclusive and integrated urban governance, the local government will be empowered to recognise and shape responses to needs, promote social justice and facilitate the strengthening of resources and resilience for different kinds of households and places.

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marvellous?’ *European Planning Studies*. <http://dx.doi.org/10.1080/09654313.2014.904998>.

Jacqui Croft was a research assistant at the University of Bristol until 2013 where she was involved with a number of projects on housing, and the impacts of the economic crisis. Her research interests include housing policy, the risk society and the trajectory of personal debt.

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