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# Understanding the exercise of agency within structural inequality: the case of personal debt

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*This article contributes to debates about agency (meaning the behaviour of individuals) and structure, by drawing on empirical research into personal debt. Consideration of debt allows for debate about agency and structure beyond the narrow confines of welfare, and for the examination of agency in relation to citizens at different points in the broader socio-economic structure, not solely poor people. Based on the research findings, themselves grounded in interviewees' experience, the question of why two people in the same material circumstances will have different experiences becomes reframed as why two people whose exercise of agency is the same, face very different outcomes? It is argued that while the research supports a 'both-and' rather than 'either-or' approach to understanding agency and structure, a 'both-and' approach still does not fully capture the experience of interviewees. The key point is that the exercise of agency is overlaid onto structural inequality, and it is understanding the exercise of 'agency within structure' that is critical.*

## Introduction

Debates about agency and structure are of critical contemporary importance. In contrast to the post 1945 period during which academics sought to distance themselves from the harsh individualism of the nineteenth-century poor law (Deacon and Mann, 1999), with the conscious dismissal of agency evident in Titmuss's commitment to unconditional, non-judgemental welfare (also see Welshman, 2004), there has since the 1980s been a revival of interest in this field. There is an extensive academic literature on the subject (e.g. Le Grand, 1997; Deacon and Mann, 1999; Hoggett, 2001; Deacon, 2004; Taylor Gooby, 2008), which will be discussed more fully below. At a policy level the revival of interest in agency, such as through Murray's (1990) assertion of the existence of an 'underclass' and debates about a 'cycle of deprivation' (e.g. see Deacon, 2002), has had major implications. For example, this has led to debate about 'welfare conditionality', that is the degree to which peoples' entitlement to welfare should depend not only on their needs but on their willingness to meet conditions regarding their behaviour and character (e.g. see Dwyer, 2000; Deacon, 2005). A further example is unemployment policy. As Grover (2007) argues, unemployment is no longer considered a structural issue but a problem of worklessness which is completely individualised, and seen solely in terms of cultural and personal failings. A similar theme can be seen in comments by Conservative Party leader David Cameron that there is a need to challenge 'moral neutrality' and social problems are often the consequence of the choices people make.<sup>1</sup>

This article seeks to contribute to debates about agency and structure by drawing on empirical research into personal debt, with findings grounded in the views and experience

of participants. The research into debt is also important in allowing for debate about agency and structure beyond the narrow confines of welfare. In particular, it allows for consideration of agency in relation to citizens at different points in the broader socio-economic structure not solely poor people. A key element of the article is the use of illustrative examples comparing the exercise of agency by participants with different income levels. It is important to be clear from the outset that this article is based on a particular empirical approach and focuses on one specific issue, as opposed to research that seeks to explore agency through a life histories methodology. The article is in four parts. First, it examines current debates about agency and structure. Second, it discusses how debt is an issue about which questions of agency and structure are highly relevant. Third, it presents evidence from the research into personal debt. Fourth, the article discusses the implications of the research for future debates about agency and structure and, in particular, the importance of understanding the exercise of agency within the context of structural inequality.

### **The debate about agency and structure**

A very helpful account of the debate about agency and structure has been provided in this journal by Deacon (2004), so the aim here is to highlight key points. Deacon summarises the debate in the following terms. On the one hand, agency 'customarily refers to purposive human action or behaviour', and 'directs attention to the ways in which people take decisions and exercise choice in pursuit of their ends' (*ibid*: 447). Agency also raises issues of motivation, capacity and the personal qualities and material and cultural resources that individuals can draw upon. The critical question, however, is how far people are able to act independently and how far their behaviour is constrained and shaped by social structures. At its simplest, the debate about agency and structure can, therefore, be seen as being about whether social problems (and their solutions) lie in the behaviour of individuals, or whether broader structural issues are of relevance.

As already noted, agency has been the subject of revived interest since the 1980s. Deacon and Mann (1999) argue that increasing attention began to be paid to individual behaviour both within social policy debates about welfare (e.g. Etzioni, 1997; Field, 1995; Mead, 1997; Murray, 1984) and sociological debates about the moral and ethical dilemmas that confront the individual in contemporary society (e.g. Bauman, 1997; Beck, 1992; Giddens, 1994). To focus on social policy, moralists such as Etzioni, Field, Mead and Murray argue that welfare needs to be restructured in ways that encourage and reward responsible behaviour. They are all highly critical of the non-judgementalism of intellectuals who refuse to identify and condemn behaviour which does not promote the common good (Deacon and Mann, 1999).

As debate has developed, however, so have different accounts of agency. Deacon (2004) highlights three distinct approaches. Drawing respectively on the work of Le Grand (2003), Mead (2004) and Lister (2004), these approaches are: empowering agency, demanding agency and respecting agency. 'Empowering agency' is about how people behave as providers and consumers of welfare goods, and Le Grand's account is not of direct relevance for the purposes of this article. The concern of the 'demanding agency' approach is with Mead's long-standing (e.g. see Mead, 1986) concern with how people behave when they are in receipt of welfare, and the need for public policy,

through compulsion and persuasion, to ensure people accept responsibility for self and dependants, as already alluded to above.

Of greater interest is Lister's 'respecting agency' approach. Lister's interpretation of agency (and also see Williams and Popay, 1999; Williams *et al.*, 1999) emphasises the capacities of people to be creative and reflexive agents, but locates their agency within forms of stratification and power relations (Deacon, 2004). Thus, paying more attention to the positive exercise of agency by people in poverty cannot 'be divorced from their severely disadvantaged structural position' (Lister, 2004: 178). Lister argues that recognition has to be given to the expertise with which people in poverty successfully negotiate their lives. She identifies four ways they do this: 'getting by', 'getting (back) at', 'getting out' and 'getting organised'.

This approach opens the way for a debate about agency that is not preoccupied with the question of how far poor people are responsible for their poverty, and moves beyond issues of dependency and the attribution of blame. There are some potential links here with Hoggett's (2001: 37) call for an understanding of agency that is sensitive to the 'passionate, tragic and contradictory dimensions of human experience', and which is optimistic but not naïve in recognising experiences of powerlessness and injustice. Hoggett also emphasises human capacities for destructiveness towards self and others and criticises other accounts for assuming agency is rational, ignoring impulsive and other 'non-rational' behaviours.

Lister's account is also important in highlighting that agency and structure need not be seen as mutually incompatible approaches. Hoggett (2001) draws on Williams and Popay (1999) to argue that there is an unhelpful dichotomy in which either everything is blamed on the system (structure) or everything is blamed on the subject (agency). However, Deacon and Mann (1999) point to Jencks' (1994) argument that rather than taking an 'either-or' approach what is required is a 'both-and' approach to agency and structure. These 'either-or' and 'both-and' approaches will be drawn upon in turning to consideration of agency and structure in relation to the specific issue of personal debt.

### **Agency, structure and personal debt**

Debt is an issue about which questions of agency and structure are particularly pertinent. With the economic downturn, debt is a highly topical issue, but it has been the focus of policy concern for some time. This is evidenced by the Government's action plan on over-indebtedness (first published in 2004 and most recently as BERR, 2007) and a growing literature (e.g. Edwards, 2003; Kempson *et al.*, 2004; McKay, 2004; Balmer *et al.*, 2005). However, analyses often focus on a simple distinction between people who 'can't pay' versus those who 'won't pay'. This can be seen as reflecting debates about agency and structure, but very much from an 'either-or' rather than 'both-and' approach. Such approaches are evident in Rock's (1973) classic sociological account through to Dominy and Kempson (2003).

The key structural issue of relevance to debt is low income, the importance of which empirical studies have highlighted in explaining the causes of debt. For example, almost two thirds of those with gas pre-payment meters (an indication of having arrears) have an annual income of under £10,000 (Doble, 2000). Similarly, two thirds of people with water debts have net incomes of less than £160 per week, with the risk of water debt falling sharply as income rises (Herbert and Kempson, 1995). The structural issue of low

income, within the context of gross and increasing income inequality in the UK (e.g. see Brewer *et al.*, 2007), therefore appears a critical consideration in relation to debt.

However, the importance of agency can be raised by asking why one individual gets into debt while others with the same material circumstances do not? The literature identifies several relevant issues. For example, people with lax attitudes towards bill paying are more likely to have arrears (Berthoud and Kempson, 1992). 'Irresponsible' credit use and financial over-commitment are also cited as causes of debt. In relation to individual capacity and personal qualities, lack of financial management skills is a further issue that can be seen in financial capability and public legal education agendas (which aim to provide people with the knowledge, confidence and ability needed to deal with problems – see Public Legal Education and Support Task Force, 2007; Buck *et al.*, 2008). Similarly, an interest in agency can be seen in attempts at understanding individuals' propensity to engage with their creditors, drawing on behavioural economics and psychology (Summers *et al.*, 2005) and, in the light of increased funding for debt advice services through the Government's Financial Inclusion Fund, advice seeking behaviour (e.g. see Turley and White, 2007). Debt, therefore, offers a potentially illuminating means of exploring issues of agency and structure.

The study<sup>2</sup> on which this article draws was of one particular type of debt; non-payment of local taxation. The current system of local taxation in Britain is council tax, and I have previously argued (Orton, 2004) that council tax debt is a particularly illuminating form of debt to study. In contrast to other types of debt (e.g. consumer credit), payment of taxation remains a fundamental citizenship obligation – to use the language of moralists such as Etzioni, it is about contributing to the 'common good'. The exercise of agency is therefore of immediate importance. But structural issues are also evident, because, while council tax debt is very widespread (it is estimated that nearly one in seven households receives a summons for non-payment each year), the problem is concentrated amongst low-income households (Orton, 2006).

### **The research**

The research was based on in-depth interviews with 51 people who had received a Magistrates' Court summons for non-payment of council tax (for further details of the methodology, see Orton, 2006). The research was conducted in two local authority areas in the north/midlands of England. The first was an urban area, the second was a borough council covering a more affluent area, including one major town and a number of villages. The areas are not named principally because anonymity was a very significant issue for some interviewees (e.g. disclosures were made about matters such as possible fraudulent benefit claims).

The aim was to capture a diverse range of experience, and a purposive approach was taken to compiling the sample (which was done by obtaining names and addresses from Magistrates' Court summons lists). The sample included eight single women, 13 single men, four single parents (all women), 16 couples with dependent children, and ten couples with no dependent children. Thirty-six of the interviewees (or their partners) were in paid employment (including self-employment), five were in receipt of Incapacity Benefit, five Jobseeker's Allowance, three Income Support, and two retirement pension. There was a fairly even spread of ages from people in their 20s, 30s, 40s and 50s, through to three people in their 60s and one in her 70s. One interviewee was a wheelchair user,

and seven were from minority ethnic groups. Incomes ranged from those in receipt of benefits through to ten interviewees whose income was above the national average.

Interviews followed a ‘conversation with a purpose’ approach (Burgess, 1991) allowing participants to cover issues in the order most appropriate to them. Issues of agency and structure were raised by asking interviewees about the reasons for non-payment. The analysis followed a grounded and iterative process (e.g. see Ritchie et al., 2003).

### **Debt, agency and structure**

Interviewees (unsurprisingly) did not use the sociological terms ‘agency’ or ‘structure’, but they did engage directly with issues about whether non-payment was related to their own behaviour and actions or, to use Deacon’s (2004) definition above, how far their ability to act independently was constrained and shaped by social structures. While Lister (2004) (see above) may wish to move debates beyond the apportionment of blame, interviewees talked in explicit terms of ‘blame’ and ‘fault’. This section begins by considering examples of agency in relation to non-payment, and then considers the role of structure.

#### *Debt and agency*

In understanding the reasons why people had received a summons for non-payment of council tax, the exercise of agency was very evident, took myriad forms and applied to interviewees at all income levels. For example, one interviewee had decided not to pay council tax as a principled protest. He thought it was an unfair system of taxation and, after increases in bills, decided to stop paying altogether, meaning he had arrears of several thousand pounds. As he explained:

I didn’t agree with it . . . it kept going up . . . Really it’s my own fault for how much behind I am.  
(Refuse collector, male, 40s)

Other examples were somewhat more prosaic. For example, in one case the interviewee held a very senior position in education and lived in a large detached property in a very affluent area. The interviewee liked to pay council tax monthly at her local post office, because it was a way of keeping in contact with her local community. However, due to working long hours she sometimes forgot to pay and received a reminder. On this occasion, she received a summons. She then decided to pay by direct debit (i.e. council tax payments would be collected direct from her bank account). The interviewee’s explanation was:

It was my fault . . . things got very busy at work and I forgot totally everything about it until the summons arrived. (Education manger, female, 50s).

It was noted above that in relation to debt, agency – in terms of the personal qualities and material and cultural resources individuals can draw upon – can be seen as including money management skills, and money management was certainly an issue for some interviewees. For example, one interviewee was a single man with a net income of

around £1,200 per month. He had previously lived in a shared house and had no financial problems. However, he then bought a flat and found it difficult to cope with the level of bills. He had multiple debts, including possession action for mortgage arrears. He ascribed his position firmly to his money management skills. As he described it: 'I'm blaming my financial, not even mismanagement, it's no management at all' (IT worker, male, 30s)

There were other interviews where debt was part of a broader set of individual circumstances, rooted in agency rather than structure. For example, one interviewee had been arrested for a very serious criminal offence and faced a lengthy prison sentence. As he put it:

if you're probably going to go to jail, then ... nothing else becomes important. All the things that were important, like being an upstanding citizen and paying the bills on time, who cares, you know? (unemployed, male, 50s)

Another interviewee had suffered severe depression. He put things bluntly when he said:

I tried to commit suicide and it [council tax] was not on the top of my list of priorities in those days. (Shop worker, male, 40s)

There were also examples of some very individual, or even 'non-rational' (see Hoggett, 2001 above) forms of behaviour. For example, one interviewee's opinion was that if a payment was required in (say) April, then he should be able to pay at any time in that month, rather than by the date set by the council. He refused to have a direct debit, and regularly received reminders and, occasionally, a summons. The interviewee saw his dispute with the council partly in terms of a game, something Cook (1989) identified in attitudes to tax fraud. He had engaged in long correspondence with the council and expressed considerable humour about the situation, partly because he was financially comfortable and could easily afford to repay arrears. As he put it:

I mean it's not that I can't pay them the money or, or anything like that. It's just that I will not pay it, only in the month it's due. I will not pay it in advance or anything like that. (Male, retired, 60s)

There is, therefore, immediate evidence of Hoggett's (2001) description of the 'passionate, tragic and contradictory dimensions of human experience', and it is clear that non-payment of council tax cannot be understood without reference to agency. However, interviewees who either explicitly 'blamed' non-payment on their own behaviour, or for whom it was implicit within their explanation, were in fact in a minority. Consideration will, therefore, now be given to the structural issue of low income in relation to debt.

#### *Debt, structure and low income*

Most interviewees in discussing why they had received a summons for non-payment of council tax highlighted structural issues; in particular, low income and the struggle to

make ends meet.<sup>3</sup> The largest group of interviewees (19 in total) were in employment, but on a low income. These interviewees had net weekly wages of up to £250, and the recurring theme was that despite being in employment, making ends meet was still a struggle.

Some interviewees gave very clear indications of their budgeting. For example, one single man explained that his net weekly wage was £170. His rent was £80 per week, and council tax £15 a week. He estimated that £15–20 a week went on other household bills (e.g. gas, electricity and water charges), leaving something over £50 a week for all his other expenses whether food, clothing, travel costs or general personal and household expenditure. He explained the reason why he had received a council tax summons as being:

My wages. I just don't earn enough. (Gardener, male, 20s)

For families, explanations tended to be more complex. One single parent with a dependant daughter and two non-dependant (but not working) sons explained her situation as follows:

I'm bringing £1,000 a month home, which isn't a lot, you know, to pay my rent which is £80 a week for this. So I've got to pay that, and I've got to get my food, pay my electric and my gas and everything else ... Plus going to work and trying to feed and clothe all the kids and everything. (Care worker, female, 40s)

The interviewee was paying £50 a month off council tax arrears plus her current amount which she said was £90 per month (although it appeared this figure also included some arrears). The interviewee did receive child benefit and tax credit, although like other interviewees she was unclear as to the composition of the latter and even how much she received; the position was not helped by the tax credit being reduced due to her wages increasing the previous year, and one child ceasing to be a dependant. Her view of why she had arrears was:

it's a lot of money for them to expect me to pay. (Care worker, female, 40s)

Interviewees in receipt of benefits all blamed non-payment on their low income. This particularly related to interviewees in receipt of Incapacity Benefit (IB). Recipients of IB are entitled to some, but not 100 per cent, Council Tax Benefit.<sup>4</sup> The amount of council tax interviewees in receipt of IB had to pay was in cash terms minimal, but so was their level of income. As one woman explained:

I have to pay, I know it's not a lot, it's about £45 a year, right, but it's everything else that has to be paid too. Rent, gas, electric, water, council tax. And that's before you put a slice of bread on the table. (Woman, 50s, IB)

The situation was exacerbated once arrears were accrued. The summons costs of close to £50 were higher than the interviewee's liability for the full year; getting into arrears meant her bill doubled.

Having said that interviewees highlighted low income as the cause of non-payment, following the formulations discussed above, the relevance of agency and structure is best seen as being 'both-and' rather than 'either-or'. Thus, interviewees on low incomes reflected upon their own behaviour and choices, and were in many cases very self-critical. For example, one single man said that perhaps he was being unrealistic in renting his own home and he could live with his parents. Another interviewee commented that owning two dogs might be seen by some people as an unnecessary luxury, as was smoking and having satellite television in other interviews. One person who had multiple debts, had throughout his financial difficulties continued to send his son to a private school. The interviewee debated whether he should be criticised for, as he put it, 'clearly living beyond our means' (Lorry driver, male, 40s) or praised for being determined to do what he considered to be the best for his child (in effect seeing private education as the means by which his son could escape his family's own 'cycle of deprivation/low income').

At this point we face something of an analytical choice. The agency of interviewees could be examined in much greater detail. The examples in the preceding paragraph could be subject to a more judgemental approach, as advocated by moralists such as Murray and Mead. Alternatively, the data would equally allow for an examination of agency in relation to Lister's (2004) dimensions of 'getting by', 'getting (back) at', 'getting out' and 'getting organised'. However, in seeking to take a grounded approach, priority needs be given to the key issue as identified by interviewees, i.e. the structural issue of low income. Because the research included people at different income levels, this can be done by using illustrative examples to compare agency within the context of income inequality.

### **The exercise of agency within structural inequality**

This section will use two illustrative examples to explore agency within the context of income inequality. The first illustrative example relates to two interviewees who had received a summons because of making a late payment. Neither had a specific reason why the payment was late. Both paid in cash and said that, while they ensured payment was made every month, they had previously gone beyond the specified date without problem. The reason for a summons being received was, therefore, the same for both interviewees. Their reaction to receiving a summons was also very similar, with both interviewees expressing considerable anger.

I've never been in trouble in my life and I'm 50 years old. I've never been in trouble; I've never been to court; I've never done anything wrong. And the [threat of] bailiffs ... it's just like shock, horror. I just couldn't believe it. (Secretary, female, 50s)

I'm a law abiding citizen; I've never been in any trouble. I've never had problems paying bills ... I think it's absolutely disgusting. (Software engineer, male, 30s)

However, the interviewees had very different income levels, which meant the implications of receiving a summons were very different. The man had an income of around £40,000 gross per annum. Despite his considerable anger, he paid the full amount of council tax for the year plus court costs: 'I can afford it ... [that's] not an issue', and

planned to set up a direct debit for the next year, despite his preference for paying in cash.

The woman interviewee, however, had an income of just £12,500 gross per annum. She had continued paying her council tax monthly and the summons costs of close to £50 were a significant amount for her, which she had not paid. Because of the worry caused by the experience, she was considering setting up a direct debit, but was hesitant due to being unsure she would always have sufficient funds in her account to cover the regular payment. The interviewee talked strongly in terms of constant budgeting, financial discipline, cutting back and going without. She lived in a sparsely furnished and poorly heated one bedroom rented flat in a deprived inner-city area. She saw owning a car, never mind home-ownership, as an impossible aspiration. Thus, while the man with an income of £40,000 could choose whether to pay in cash or by direct debit, the woman, despite working and her considerable money management skills, was vulnerable to making late payments due to her income, and struggled to pay the additional costs.

The second example involves two interviewees who were refusing to pay their council tax. Again, agency appeared central and both spoke in very similar terms. The first was a man who had been married and in work, but then went onto IB (for mental health reasons) and left his wife. He explained the situation regarding council tax as follows:

I started getting the letters saying they were going to take me to court . . . then some letters they've sent me say I'm in receipt of this, what's the word, a [single person] discount, so I shouldn't have to pay the full amount. Then I get all the letters about the rebate. I don't know how many times I've 'phoned them . . . I've had other letters down the line saying, 'You don't owe this at all, you don't owe anything.' Then a couple of months down the line again I've got a letter saying I owe £3,000. I can't understand where that's coming from. (Man, 30s, IB)

He decided he was not going to pay any council tax at all. His attitude towards threats of action being taken by the council were:

I say 'carry on, it doesn't make a jot of difference to me!' You know, I mean I always say, I shouldn't say it, but I always say 'I'm under the mental health Act, so if you [bailiffs] try and break into my flat I'm going to take that as a paranoid schizophrenic and I'm going to attack', yeah. (Man, 30s, IB)

The second interviewee described himself as a businessman/farmer with an income over £100,000 a year. He was engaged in a protracted dispute with the council about the date he had occupied his home, and was refusing to pay council tax. The language he used was similar to the preceding interviewee in its aggressiveness and invocation of violence:

you have to fight them because they won't listen to you . . . the bailiffs will only come two or three times. They won't come when they try to get over the fence and have dogs jump up at them. When they get threatened by a dog, they won't come again. Don't you worry about that. (Businessman/farmer, 60s)

There were some similarities with the interviewee described above who saw a dispute with the council partly in terms of a game; the farmer/businessman too had engaged in

long correspondence with the council, expressed some humour about the situation and could easily afford to repay arrears. For the man in receipt of IB, the issue of having to repay arrears was certainly not a game. As he explained:

I get paid fortnightly, on a Thursday. By the [following] Tuesday I've got nothing, nothing at all ... I can't remember how much [council tax arrears] it is they said they wanted me to pay. But that would leave me nothing. I'd be minus money per fortnight. I mean there's no way. I'd have to cut back on my [food] shopping, there's nothing else. (Man, 30s, IB)

In the examples considered in this section, people's agency appeared similar but income inequality meant their experience, in terms of vulnerability to debt, and its impacts and consequences, was very different. Having already argued that the relevance of agency and structure is best seen as being 'both-and' rather than 'either-or', the 'both-and' approach does not wholly capture the experience of interviewees. The key point is the way that the exercise of agency is overlaid onto structural inequality – it is about agency *within* structure. The question raised earlier in the article as to why two people in the same material circumstances will have different experiences (e.g. one will have debts while the other does not) is perhaps, to use a popular current term, a 'no-brainer'. The various dimensions of agency, the very essence of our humanity, means this is entirely predictable; people simply use the resources available to them, their skills, motivations etc., and the outcomes will inevitably differ. Demanding greater agency or moral judgmentalism and apportionment of blame is consequently of limited analytical value.

The more pertinent question to ask, based on the research presented here, is not why two people in the same material circumstances will have different experiences, but why two people whose exercise of agency is the same, face very different outcomes. We can draw on a helpful definition of debt provided by Parker (1988). Parker defines debt as a mismatch of resources, which may or may not be mediated by budgeting behaviour, access to capital resources and the perquisites of employment. Thus, the better off can mediate failings in budgeting skills or lax attitudes toward bill paying by the financial resources they have available. But those on low incomes have no such option. Rather than solely a 'both-and' approach to understanding agency and structure, a more accurate formulation is understanding the exercise of 'agency within structure'.

## Conclusion

This article has used research into personal debt to engage with debates about agency and structure. The empirical evidence is clear in that debt cannot be understood without reference to agency. At the same time, interviewees' experience also raised structural issues and, in particular, low income. In terms of models of agency that have been discussed, the research suggests that demands for greater agency or moral judgmentalism and apportionment of blame are of limited analytical value. It is Lister's argument that agency cannot be divorced from people's severely disadvantaged structural position that resonates most with the experience of interviewees in this study. This supports understanding agency and structure in terms of a 'both-and' rather than 'either-or' approach, but it has been seen that this still does not fully reflect interviewees' experience. The empirical perspective presented in this article means that it is understanding the exercise of agency within structure that is key.

As noted above, debates about agency and structure are of critical contemporary importance. With debt an increasingly topical issue, there are certainly implications here for developing agendas referred to above, such as relating to financial capability, and the extent to which an approach based solely on agency will be successful. But there are also implications for broader debates around a wide range of social policy issues in which agency and structure are invoked. This article has allowed for consideration of agency in relation to citizens at different points in the broader socio-economic structure, not solely poor people. In comparing the experience of people with different levels of income, the question of why two people in the same material circumstances will have different experiences (e.g. one will have debts while the other does not) becomes reframed as why two people, whose exercise of agency is the same, face very different outcomes. The answer lies not in greater focus on agency and moral judgementalism, but the social reality of agency being overlaid onto structural inequality.

### **Notes**

- 1 'David Cameron tells the fat and the poor: take responsibility', *The Times*, 8 July 2008.
- 2 The research formed part of a broader project funded by the Joseph Rowntree Foundation, published as Orton (2006).
- 3 This reflects the finding of previous research on this issue (see Orton, 2004).
- 4 Council Tax Benefit (CTB) is a means tested benefit. People in receipt of subsistence benefits generally receive 100 per cent CTB, which means they do not have to pay any council tax. This, however, is not the case for people in receipt of other benefits such as IB.

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