Work Package 7

The Impact of Welfare Interventions on Life-Courses of Deprived Groups

Wiesława Kozek, Julia Kubisa

Institute of Sociology
University of Warsaw
Poland

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Abbreviations:

ALMP - Active Labour Market Policy: Public programmes are being implemented to increase employment opportunities for job seekers and improve balance between jobs available and qualified employees.

LTU - Long Term Unemployed (LTU): Persons unemployed longer than 12 months.

MIS – Minimum Income Scheme: Social welfare provision generally means-tested and tax-funded that guarantees citizens or families an income sufficient to live on.

PES - Public Employment Services (PES): Public organisation serving unemployed in the area of PLMP, and ALMP.

PLMP - Passive Labour Market Policy: Public programmes are being implemented to help claimants search job and obtain unemployment benefit.

SA - social assistance – Situation when resources, either cash or in-kind, are transferred to vulnerable individuals or households.

SAO – Social Assistance Organisation: A term referring to public social assistance offices.

SP - Single Parents (SP): Single parents are those who live alone with their dependent children aged less than 16.

WP - Working Poor (WP): Workers whose total household income is less than 60% of the national median income.
Foreword

Reducing poverty and social exclusion is one of the main challenges for ensuring social cohesion in Europe. The research project COPE – Combating Poverty in Europe: Re-organising Active Inclusion through Participatory and Integrated Modes of Multilevel Governance’ – analyses trends of poverty and social exclusion in Europe, and examines the dynamics of minimum income protection policies that potentially help alleviate the risk of poverty in Europe. A particular focus is on the situation of single parents, long-term unemployed and the working poor, who face particular risks of poverty and social exclusion. To what extent have minimum income policies functioned as last resort social security for these three groups, and in what sense can ‘active inclusion’ policies be credited with protecting them from poverty and social exclusion?

Co-financed by the European Commission in the 7th Framework Programme, the COPE project unites researchers and stakeholders from six European countries: the UK, Germany, Italy, Poland, Sweden, and Norway. Having started in February 2012, COPE runs over a three-year period. COPE’s method is comparative – analysing developments in five European countries (Poland, Germany, UK, Sweden and Italy). Its focus is inherently multi-level, looking in turn at developments at European, national and local levels.
Introduction

The report is based on research carried out in five European cities (Dortmund, Malmö, Radom, Turin, Glasgow), in winter and spring 2014. Problem-centred interviews – including a narrative part – were conducted among long-term unemployed, working poor and single parents, who currently receive – or have received minimum income benefits in the last five years.

Before this research was conducted, three other studies had been carried out under the project COPE ‘Combating Poverty in Europe’. The first one regarded anti-poverty activity at the national level: in Germany, Italy, Poland, Sweden and the United Kingdom (Scotland). The second one concerned coordination of combating poverty between the European and national levels. The third one focused on local level welfare provision and was conducted in chosen cities in each country where the project is being held: in Dortmund, Glasgow, Malmö, Radom, and Turin; its object was to examine how one fights poverty in these cities.

The research regarding individual beneficiaries of the fight against poverty: the working poor, long term unemployed and single parents, complements the picture of this struggle as emerging from the earlier studies. It may be described as supplementary research in some respects, making possible a comparison to the opinion of public stakeholders on how poverty is fought.

The study turned out to be a difficult task for the researchers, despite their rich experience in the matter. The methodological and ethical issues had to be discussed earlier, with proposals of solutions of possible problems. Additionally, ethical issues are dealt with in various ways, depending on the national model of institutional structures in science. Despite this differentiation, the research was conducted in a way to protect the interests and dignity of those affected by poverty. They agreed to spend a couple of hours of their time being interviewed, so that the paradigm of combating poverty in Europe, in their country and in their community could become more effective.

The Problem-Centred Interview (Witzel 2000), a method discussed and agreed upon during two project meetings and one workshop, was used to carry out the research. The PCI research tool is a semi-structured interview with narrative elements. The Problem-Centred Interview with narrative parts makes it easier to understand the poor, which is the prevailing paradigm in modern poverty study (Beresford and Croft 2005, Freeman 2000).

The research is concentrated on the experiences of people who draw MIP benefits. The moment of becoming a beneficiary and the impact of the interviewee’s status on his or her further progress were the focal points.

The research would not have been possible without the support of individuals and institutions engaged in combating poverty in respective cities.
1. Concepts of combating poverty as the basis for analysis

There are two interpretative perspectives on combating poverty that will be presented in the Report. The first one deals with concepts concerning combating poverty that are used by the interviewed MIS beneficiaries. The second one tries to see the subjects’ narratives in relation to the institutional and contextual framework of the fight against poverty as described in the previous COPE Reports.

1.1 In search of popular concepts on ‘how to combat poverty’

Some concepts concerning combating poverty were used in planning the investigations of the experiences of individual MIS beneficiaries. Our research analysis was based on opinions expressed by people who had been classified by the researchers as experiencing poverty. It is doubtlessly an interesting issue to what extent people define themselves as poor, and if they use any folk concept (Bernstein 2010) in their narratives to explain the causes of poverty and appropriate solutions for combating it. A folk concept is a notion that has a general, popularly understood meaning, which has not been formally defined or standardized. Folk concepts are encoded in discourse, nonverbal behaviour, and social practices rather than in published texts (op cit: 1-2). Almost any researcher who explores the problem of poverty is interested in how the people experiencing poverty see the causes of their social status in their individual agency.

In the political and scientific discourse on the welfare state – particularly in the USA – there is a strong interpretation pointing to the ‘blamed poor’ with a number of individual causes (laziness, lack of effort and lack of work ethic or virtuous morality, a low level of education or competitive labour market skills and low ability/skills) as the most important factors explaining poverty (O’Connor 2001). These ideas are currently being revived in the domestic and global discourses on the limits of the welfare state (Beito 2013, Radzikowski 2013).

Additionally, there is a widespread opinion in social sciences that individual responsibility for falling into poverty is negated and belittled by the people experiencing poverty, which means that they locate the causes for their misfortunes in the external focus of control whereas getting out of poverty is usually interpreted by them as an individual merit (internal focus of control) (Lefcourt 1982). This was partly true as long as the minimum income schemes were designed as unconditional benefits. It seems crucial to determine whether the interviewees systematically use some poverty folk concepts to describe their chances of getting out of poverty and where they locate the responsibility for the achievement of this goal (in their own activities or in external forces and resources). The growing conditionality changes the views of people experiencing poverty on their individual responsibility for getting out of poverty, yet they also invoke explanations focused on external factors (Wright 2012).

Folk concepts may derive from public discourse on the causes of poverty and the responsibility of people who experience it. In many European countries in recent years public discourse on poverty has been pointing out abuses of public funds by people experiencing poverty and the necessity of increasing conditionality in access to those resources. People who experience poverty are expected to be more active, to participate and to show initiative. We formulate a hypothesis that folk concepts regarding combating poverty may be strongly rooted in factors other that public discourse, ones connected to cultural pressures. Although we do not use the cultural pressures theory as the main explanation, we believe that this theory provides a useful context for understanding the settings of welfare institutions in all cases covered by the study.
Obviously, in individualistic cultures (Hofstede 1997) the internal focus of control will be more apparent than in collectivist cultures. Perhaps some other features of national cultures may also decide as to whether people experiencing poverty see or do not see a chance of combating poverty individually, or if they even do not look into it.

Table 1. Hofstede culture dimensions in European Countries

<table>
<thead>
<tr>
<th></th>
<th>Power distance</th>
<th>Individualism</th>
<th>Masculinity</th>
<th>Uncertainty avoidance</th>
<th>Pragmatism</th>
<th>Indulgence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Germany</td>
<td>35</td>
<td>67</td>
<td>66</td>
<td>65</td>
<td>83</td>
<td>40</td>
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<tr>
<td>Italy</td>
<td>50</td>
<td>76</td>
<td>70</td>
<td>75</td>
<td>61</td>
<td>30</td>
</tr>
<tr>
<td>Poland</td>
<td>68</td>
<td>60</td>
<td>64</td>
<td>93</td>
<td>38</td>
<td>29</td>
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<tr>
<td>Sweden</td>
<td>31</td>
<td>71</td>
<td>5</td>
<td>29</td>
<td>53</td>
<td>79</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>35</td>
<td>89</td>
<td>66</td>
<td>35</td>
<td>51</td>
<td>69</td>
</tr>
</tbody>
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Source: [http://geert-hofstede.com](http://geert-hofstede.com) and Hofstede 2001

High power distance in the national culture can make people experiencing poverty accept deprivation as a constant attribute of the social order. Additionally, making an effort to improve their situation may make it necessary for them to stand up for their rights, which may be difficult. It requires confronting people recognized as standing higher in the social hierarchy, inaccessible and separating themselves from the people in lower positions. A very high power distance is diagnosed in Poland, in Italy it is a little bit lower and relatively low in Germany, Sweden, and the UK.

A very high level of individualism contributes to lowering the level of ‘imprisonment’ of the individual in the network of duties towards different groups. It enables a tendency to ‘fight for oneself’. All countries that participated in the research share the feature of high individualism, with the UK as the country with the highest individualism level. It may be therefore assumed that in the UK combating poverty will be normatively viewed as an individual obligation; however, tendencies towards such views should be present in all the countries under study. Such a tendency will certainly be displayed by social workers and caseworkers, and people experiencing poverty will have to deal with those expectations.

The dimension of masculinity generally reflects competitiveness between individuals and a low tendency towards mutual support. All countries covered in the study, with the significant exception of Sweden, share the feature of high masculinity. In those countries, a deep belief will prevail that publicly funding anti-poverty measures results in limiting expenses on other goals, important to other social groups. People experiencing poverty do not expect any greater support and the self-identification of ‘being poor’ can be shameful. In Sweden people probably have a reason for self-dignity and think that the welfare state has a high normative responsibility for supporting those really in need.

Uncertainty avoidance can influence a low willingness to undertake hazardous as well as innovative and nonconformist activities, and readiness to organize a protest. People who avoid uncertainty prefer to rely on law, various norms and documents. Poland is characterised by a relatively high level, whereas Sweden and the UK by relatively low levels of uncertainty avoidance. In Poland people experiencing poverty will probably expect clear and unmistakable messages from social workers and caseworkers, who on their part will focus on producing documents that certify that they correctly perform their duties towards their clients.
The dimension of pragmatism is related to a high appreciation of effective activities, regard for professionalism, expertise, the feasibility of implemented programmes. German culture is characterised by a high level of pragmatism; Italy is a little bit lower, Sweden and UK in the middle and Poland is the lowest down the scale of all countries covered by the study. People who experience poverty in Germany will probably evaluate the offer of social assistance in terms of its effectiveness and meaningfulness whereas Polish beneficiaries of social assistance will probably relate more to the social network within social services and on the labour market.

The dimension of indulgence means forbearance, both for resourcefulness and helplessness, acceptance and tolerance for different styles of life. The countries covered by the study are characterised by major differences in terms of that dimension. The highest level of indulgence is seen in Sweden and the UK, a medium level in Germany and relatively low levels in Poland and Italy. This should translate into varying levels of criticism formulated by the clients of welfare institutions. The criticism should be strong in Poland and Italy and relatively mild in Sweden and UK.

Obviously, the combination of various dimensions enables a holistic characterization of varying cultural pressures in the countries where the research was conducted.

German culture is characterised by very high pragmatism, high individualism, masculinity and uncertainty avoidance, and a relatively low power distance and indulgence. Generally, the clients of welfare institutions there may be expected to approach the problem of getting out of poverty in a well-considered way, they will analyse their standing and plan their actions in order to improve it. They will expect the same from social workers and will have their own opinions.

Italian culture is characterised by very high uncertainty avoidance, individualism, masculinity, a high pragmatism and a relatively low power distance and indulgence. It is a culture full of contradictory pressures. On the one hand, people experiencing poverty may want to avoid activities that are uncertain (in terms of their effects), on the other hand they may feel strongly bound to the principle of ‘taking care of oneself’ and treating every situation as an opportunity to be taken advantage of. People experiencing poverty should have difficulties in contacts with social workers and caseworkers and they should not be tolerant of their ineptness.

Polish culture is characterised by a very high uncertainty avoidance dimension, high power distance, masculinity and individualism, low pragmatism and indulgence. Polish people who experience poverty usually need some structure on which they can rely on in difficult circumstances. It can be a social or caseworker, if they manage to overcome the high power distance to the ‘office worker’. This person may become a significant other, someone who guides one safely through the maze of rules and traps set in the world of institutions for those who do not display resourcefulness. Individual resourcefulness of poverty-stricken people will also probably be perceived as quite a desirable characteristic. Very low indulgence will manifest itself in complaining about the quality or quantity of the social offer, but it will not clearly translate into open criticism or complaints due to the high power distance.

Swedish culture is a culture within which a very high level of indulgence and individualism is accompanied by moderate pragmatism, low power distance, uncertainty avoidance and a very low level of masculinity. The femininity of this culture in combination with high indulgence and low power distance means that individuals who experience poverty will expect support as something obvious and something they deserve. At the same time, they will be convinced that
they should act, be responsible for themselves, and take up new and risky plans. They will protest if social workers disregard these plans.

The most conspicuous attributes of British culture include high individualism, high masculinity and indulgence, a medium level of pragmatism and a relatively low dimension of uncertainty and power distance. This is a unique culture inducing people who experience poverty to take responsibility for themselves, to show independence, adopt an active attitude, take up risks and struggle for a better future. However, the British show considerable indulgence towards those who do not meet the above description.

1.2 Why is it so difficult to overcome poverty?

There are many theories that seek to answer the question of ‘why poverty is so difficult to overcome’. The most widespread interpretation points to the many factors that determine social deprivation. These factors are interpreted as leading to poverty in the given social, economic and political context.

Those factors that are mentioned most often include inadequate education and professional skills, a disadvantageous family composition (one-parent family, numerous progeny, early motherhood, the birth of an unplanned child, marriage breakdown), lack of adequate measures of social protection, and unemployment (Bane and Elwood 1994). A mix of the above factors could be described as a calamitous coincidence leading to lapses into poverty. In this group of concepts the one that is essential concerns the gender aspects of poverty (feminisation of poverty) (Pearce, 1990) and age-related poverty (Bianchi, 1999).

Generally, factors theories do not reach the root causes of poverty. In quantitative research, often based on official statistics, it is possible to determine that certain aspects of the situation of people who experience poverty or their individual characteristics make them more likely to remain in the state of officially defined poverty (poverty line) than others. It is enough to orientate public policies to weaken these poverty-causing factors in order to combat poverty. Therefore anti-poverty policies are based on education policy, housing, health, insurance, family and labour market policies, etc.

The concept of poverty-related factors and their ‘fatal’ composition will be used further in our analysis. However, in order to present this approach in a more systematic way, we will use the concept of the Resource Dependence Theory. Originally, this theory was used to describe the placement of an organisation (Pfeffer, Salancik 1978). One of its assumptions is that organisations are strongly dependent on the unique composition of resources, so in order for them to successfully reach their goals, they must have access to such composition. The lack of any single resource in that composition may be a key factor leading to failure. This theory can be generalised for the purpose of describing a placement of any social entity; a single person, social group, organisation, institution or even an entire society (Hillman, Withers, Collins, 2009). We are particularly interested in whether the interpretations of MIS beneficiaries contain any key resource or any composition required to overcome poverty, dependency or to improve autonomy and legitimacy (Lister 2004, Townsend 1979, Millar 2003).

A simple classification of resources was agreed on: they were divided into individual, social and institutional ones. Among individual resources, attention was focused on resources related to work experience, education, training, and also on resources related to the interviewees’ financial situation and the skills they need in everyday life. As far as social resources are
concerned, the focus was on resources related to family, friends, colleagues and acquaintances, neighbours, non-governmental organisations, trade unions and religious organisations. Institutional resources include resources related to institutions active in vulnerable neighbourhoods (schools and training organisations, public and private employment services organisations, public social assistance organisation, NGOs, religious organisations).

Resources may be classified as critical, i.e. necessary for an individual’s survival and functioning or as key resources, i.e. the ones related to an individual’s social placement. The first category is of the most interest here.

It was assumed that access to resources is an important factor for the respondents, as all of them live in the conditions of a market society, where each product, service or action can be translated into money (Sandel 2012). Following this reasoning, thinking in terms of limited access to resources and dependence on them is most likely a widely spread factor in the self-evaluation of poor individuals who consider their own situation. Especially access to money seems to be the keystone to success, including getting out of poverty.

Another renowned theory which addresses the question of why it is so difficult to get out of poverty focuses on the process of socialisation for this condition. This theory assumes in the first place that it is special enclaves (such as family, neighbourhood) that socially shape people to live in poverty. Socialisation for poverty takes a long time, from birth through adolescence all the way into adulthood (Tillmann 2007).

Secondly, the theory focuses on the phenomenon of the so-called poverty careers (Rosse 2008). The extended period of inhabiting the status of a poverty-stricken person leads to a situation where the person is brought up in poverty, hence they become accustomed to it, and become able to function as poverty-stricken but ‘resourceful people’. This means adopting poverty as a frame of reference in one’s dealings with the welfare state. Managing the so-called poverty career requires acquiring certain skills, which allow one to preserve a certain level of individual agency in the face of aid institutions. Perhaps it is the prospect of entering the path of poverty career, of a poor but resourceful person who limits their own actions to the ones allowing them to deal successfully with such organisations, which significantly restricts other possible life choices. It is assumed in particular that poverty as a one-time experience is far less important in bonding a person to it than poverty as a repeated and persistent situation (Lister 2004). This concept led to the formulation of the cultural theory of poverty, which is frequently seen as standing in opposition to the so-called ‘structural theory’.

There are also other theories presenting the process of poverty, entering poverty, making an effort to get out of it, overcoming it and relapsing into it. These theories can explain not only why people fall into poverty and why their efforts to overcome it are relatively ineffective, but they also explain how some people manage to get out of poverty. These examples are usually quite complex and sufficiently reflect reality. These concepts include ‘life courses and poverty’ and also ‘trajectories of poverty’.

The concept of ‘life courses and poverty’ has a relatively long history (Rowntree 1901) but not much of that time has been devoted to research, the results of which, based on a quantitative and qualitative analysis (Warzywoda-Kruszynska 2009, Golczynska-Grondas 2004) have provided some promising indications to practical anti-poverty countermeasures (Stern 1991, Barnes 2002, Dewilde 2003, Vandecasteele 2011). This concept depicts difficult phases in the lives of individuals or families, which, due to life changes, are particularly prone to fail in their
efforts to overcome poverty. One of those phases is the time of procreation and childrearing, and also the time when the socio-economic status of the offspring is being decided (Aldous and Hill, 1969). Other research in this field suggests that in the USA in the 1990s poverty affected mainly the lower age cohorts: increase in poverty was especially pronounced for individuals in their 20s, 30s, and 40s (Sandoval, Rank, Hirschl, 2009). Also, poverty in the later period of life occupational immobility is presented as the main issue in Europe (Barnes et al. 2002). Research in this field shows that poverty should be dealt with *in statu nascendi*, meaning in the period when family structures and local communities have to face the difficulties of managing their very existence, social life, and education of their children and young people, in a way that will allow them to function properly in the future, and to find their place on the job market. Thanks to that research, the concept of human development investment has been formulated, which also includes the ‘all kids are ours’ concept as an investment that will produce lasting results. The battle against poverty should commence at the earliest stage of human life, especially if the individual in question is raised in poverty enclaves or in an area known as a pocket of poverty or inner city.

Additionally, there is a ‘cycle of poverty’, which refers to a set of factors or events by which poverty, once started, is likely to continue unless there is outside intervention. We can refer to cycle of poverty when it affects three consecutive generations in a family, which experience poverty and have no other experience in life but the ones related to poverty. This encourages preservation of the transmission of life in poverty role models (Moore 2001). Therefore the battle against the poverty should be all about cutting off this intergenerational transmission of life in poverty role models.

Eventually, part of this category of processual concept includes a ‘trajectory of poverty’ (Riemann, Schütze 1999). Assuming that trajectory by individuals is equivalent to the belief that they remain under the influence of external forces gradually taking control over their lives. The sources and properties of these forces remain unknown to them, individuals lose the possibility of fully controlling their own actions, and their ability to enter into and uphold social relations weakens. In extreme situations their social world will tend to shrink and disappear. Confusion in daily life begins, as well as confusion concerning one’s identity and biography. ‘The finished trajectory’ offers an opportunity to reflect on finding the meaning of their own lives, the world around them and their ‘significant other’ (Riemann, Schütze 1991). Each trajectory is defined individually and cannot be forced upon one. It creates a strong framework for functioning of individuals in different periods of their life and in certain situations. It is very difficult to pull someone out of such a trajectory. It has to conclude on its own. There are few studies on the trajectories of people experiencing poverty.

### 1.3 Why does poverty persist in society?

Theories from this category usually focus on the fact that people who suffer from poverty in developed countries cannot overcome poverty either on their own or with help from others. It appears that in the USA the probability of escaping poverty is, on average, 33 per cent in any given year, with half of those who manage to escape poverty relapsing into poverty within five years (Riegg Cellini, McKernan, Ratcliffe 2008).

Eric Olin Wright notes that basically there are some explanatory models concerning poverty which may be described using two criteria of explanation: nature and site. There are further explanatory models: the culture of poverty, poverty as the ravages of social change, poverty as the result of genetic/racial inferiority, poverty as class exploitation (Wright 1994).
Poverty as the result of inherent individual attributes means that the poor are poor because ‘they individually suffer from some inherent flaw, generally linked to genetic inferiority affecting their intelligence’ (op. cit 33) and that due to their racial ballast or low IQ scores, poor people manage relatively poorly in their lives (Herrenstein and Murray, 1994). Wright notes that even though this explanation is not popular among scientists, it is nevertheless a widely held belief among the public at large.

An explanation that poverty is a by-product of contingent individual characteristics is called the culture of poverty (Lewis1959, 1966). In this approach, poor people are poor because of ‘the lack of the right values, they are lazy, have flawed motivation, are too present-oriented, unable to delay gratification, have low self-esteem’ (Wright 1994:34). The strongest version of this mode of explanation stresses the concepts of intergenerational transmission, socialization for life in poverty and endless poverty (Moore 2001, Corcoran,. 1995). This explanatory model is popular but has also drawn vast criticism among both academics and the public at large (Gajdosikienë 2004).

Poverty as a by-product of social causes in the economy, particularly in the present-day labour market, is the third popular explanatory model. Poverty-stricken people are not to be blamed, as they have been affected by particularly disadvantageous changes and structural causes.

The last model is based on understanding poverty as a result of the inherent properties of the social systems. It is connected with the Marxist tradition and this explanatory model ‘sees poverty in contemporary capitalism as generated by the core dynamics of class exploitation’ (Wright 1994: 37). Poverty is core institution, basically essential for survival of capitalism as the system. The popularity of the model is limited due to negative experience related to real socialism in Russia, Asia, and in large part of Europe. The adherents of this explanatory model seem to grow through the last decade as the fight with the poverty does not gain successes in many countries.

Each explanatory model of poverty means the substantially different ways and means of the fight with the poverty, and also views on the effectiveness of some methods.

In Wright’s interpretation the assumption that poverty is a result of genetic or racial inferiority basically legitimises poverty as a social institution and it is only humanity that requires charity to improve the situation of the poverty-stricken.

The conviction that poverty persists as a result of a subculture means helplessness in practice. It seems that it is difficult to discontinue the transmission of poverty from generation to generation. ‘Inner cities’, ‘poverty pockets’, ‘poverty enclaves’ seem impenetrable to external interventions and the estimated costs involved are seen as definitely too high.

By contrast, the view that poverty results from the ravages of social change inspires a willingness to go ahead with public interventions. It is only a matter of public choice how extensive these interventions should be.

The assumption that poverty is evidence of class exploitation implies two paradigms of combating poverty: a revolutionary one and a reformist one. The revolutionary paradigm calls for the abolishment of capitalism and of the market. The reformist paradigm calls for a significant systemic redistribution of profits between the labour and capital, which was typical of European countries after the Second World War.
There is evidence for the structural nature of poverty: the inability of the contemporary labour market to provide enough decent-paying jobs for all families to avoid poverty or near poverty; the ineffectiveness of social policy aimed at reducing the levels of poverty through governmental social safety net programmes; and the fact that a majority of the population will experience poverty during their adult lifetimes, indicative of the systemic nature of poverty (Rank et al., 2003).

1.4 How is poverty overcome in reality?

Currently, the poverty concept that is prevalent and actively used in combating the phenomenon is the agency concept (Chamberlayne and Rustin, 1999, Leisering and Leibfried, 1999, Lister 2004). The agency concept has many forefathers. Noteworthy is John Kenneth Galbraith's hypothesis of ‘reconstructing life’ or ‘searching for a new chance in life’ (Galbraith 1979), as well as Albert Hirschman's concept of responding to difficult situations, as described in his classical book ‘Exit, Voice and Loyalty’ (Hirschman 1970).

Galbraith noticed that people in a certain situation, without much hope for a positive change in their economic situation, are actually trying to restore their life, the way that it had been before the great fall. Particularly, he analysed the post-war efforts to restore life and recreate society in such a way as to make it impossible for the trauma of war to recur. Similarly, he interpreted the abilities of immigrants from various ethnical backgrounds to increase their efforts to improve their socio-economic status in their target country. John Kenneth Galbraith was not trying to find out why these actions take place, why the ambition to improve one's life increases in these particular situations. The hidden assumption underlying such actions was probably confidence, grasping a chance that it was actually possible to improve one’s situation in these new conditions. It is therefore the ability to see a chance for change that is actually the key to understanding the struggle for a better life in the context of this concept.

Hirschman's concept of voice is quite similar, although it is generally focused on opportunities to undertake strategic actions or hindrances preventing them, rather than on the fact that the actions themselves are caused by a strong ambition to improve one's situation. Bonvin and Favarque also adapted that idea in their concept of fighting with social exclusion from the labour market (Bonvin and Favarque 2005). Hirschman assumed that in most cases people try to be loyal. In case of poverty-stricken people, it would mean that they try to comply with the rules of action imposed on them by welfare institutions, it means that they are conformist, thinking that by acting in such a way they will prevent their situation from getting worse. Exit means mutiny and withdrawing from the system. It may assume the form of rejecting the existing way of life and trying to live a new life (homelessness, succumbing to addictions, unregistered work, and criminal activity). However, in the case of people experiencing poverty, voice means an effort to change society or its welfare institutions. Especially the idea of a collective voice should be highlighted if agency is indeed the key to fighting poverty. It is a very interesting question which one of these reactions is more effective in overcoming poverty.

The agency concept refers to the capacity of individuals to act independently and to make their own free choices. Hewson discusses three types of agency: individual, proxy, and collective. Individual agency is when a person acts on his or her own behalf, proxy agency is when an individual acts on behalf of someone else (for example a family member) and collective agency is when people act together in order to reach their common objectives (in trade unions or NGOs) (Hewson 2010). All three types of agency seem to be very important. So far researchers have
focused on individual rather than collective agency, which was noted by Ruth Lister (Lister 2004). Proxy agency seems to be entirely overlooked by researchers, which is unfortunate because it seems to be the way to fight for one's individual agency.

It is obvious that individual and collective agency may result from rich resources. It is also obvious that, generally, agency conditions the amount of resources that an individual and broader human communities possess. What is more, Amartya Sen noticed that individuals considerably differ one from another in terms of their abilities to transform their resources into valuable activities (Sen 2005). He posed a key question: how are the resources remaining in the hands of poverty-stricken people transformed into a useful activity that allows them in particular to deal with their poverty?

1.5. Institutional MIS designs and beneficiaries’ views on how poverty is fought and how effectively

Institutions arise in particular cultural contexts; they grow out of culture (Scott 1995). They are solutions enabling the functioning of society, serving some values or social norms. Certainly, the Minimum Income Scheme is a relatively new institution in European societies. In practice the MIS idea expresses itself across different institutional practices. Our analysis is dedicated to the efficiency of these solutions.

Attention will mostly be paid to those elements of the institutional design which focus on active inclusion and are achieved by institutional participation and integration of actions between different stakeholders. The central concepts which map out these leading ideas are as follows:

a. Ability to deliver the quantity and the quality of benefits, labour market services, ‘soft’ social services and public services, which has direct impact on active inclusion
b. Personalisation of services and benefits delivery
c. Participation and agency of MIS beneficiaries
d. Conditionality
e. Discretionarity
f. Awareness of and respect for social rights
g. Integration of services: information, mode of services offered, inter-institutional cooperation

An assessment of the efficiency of institutional designs will be conducted using a variety of concepts that enable insights into changes of individual agency.

First, we will present an analysis of MIS beneficiaries’ resources and their usefulness for fighting poverty, along with their changes under MIS and the services offered. At the second stage, we will show in a more dynamic way the spectrum of individual ways of fighting against poverty. The analyses will focus on problems such as: overcoming the trajectory of poverty and exclusion, coping with changes in the life cycle, planning the future, analysing the possibilities of using assets and overcoming obstacles. We will answer the question in how far the anti-poverty policy typical of a given MIS institutional design promotes resolving these problems.

The foregoing model of analysis does not aspire to present an ‘objective’ characterization of MIS institutional designs. It is restricted to a description and interpretation of the MIS institutional design as seen by its beneficiaries.
Finally, our analysis will seek to establish whether MIS beneficiaries use some common ideas relating to the effectiveness of institutional fight against poverty and whether they find this policy useful for them personally.

2. Profiles of combating poverty – national and local contexts and results

2.1. Country profile of combating poverty

Struggle against poverty in the countries under investigation (Germany, Italy, Poland, Sweden and the United Kingdom) differs in terms of the proportion of resources assigned for that purpose. The social protection expenditure (excluding health care) of Germany and Sweden is more similar at around 5% of GDP, as is the expenditure profile of Italy and Poland at around 1.5% of their GDP, with the UK between these extremes (Clegg 2013:40). The countries under investigation have shown a similar trend in the recent years to restrict accessibility and/or reduce generosity (op.cit:32). This is probably related to austerity policy. However, a higher social protection expenditure for the working population should logically result in lowering the range of poverty and a more positive feedback from the beneficiaries regarding the inclusion policy.

Generally countries with higher GDP, such as Sweden and Germany, appear to have much lower indices of population at risk of poverty or social exclusion. The UK and Italy have a slightly lower GDP and show a proportionally higher index of population at risk of poverty or social exclusion. In the case of Poland, however, things are not as straightforward as they should be: having a much lower GDP, Poland has also a much lower index of the population facing a risk of poverty or social exclusion as compared to Italy (Table No 2). Evaluating these patterns, one ought to bear in mind that the size of the national income is not an only factor which well explains a poverty risk, that is the efficiency of the fight against poverty. There are other, equally important factors like income differentiation (Stiglitz et al., 2010).

As regards the index of a single person with dependent children families being at risk of poverty or social exclusion, its level in the countries covered by the study depends slightly less on GDP per capita. If we compare GDP per capita in the UK and Germany, they both clearly stand out for having a relatively higher index of a single person with dependent children families being at risk of poverty or social exclusion, while Poland and Italy, having a lower GDP, show a lower index of a single person with dependent children families being at risk of poverty or social exclusion; this is clear especially in the case of Poland (Table No 2). Sweden has the lowest index under discussion and the highest GDP at the same time.

Regarding the risk of poverty in the group of long-term unemployed in the countries covered by the study, the available data refers only to the populations of the unemployed. A comparison of data shows that the unemployed in Germany are better protected against poverty than the unemployed in Sweden, while both countries have a similar GDP per capita. However, with a slightly lower GDP, the UK is proportionally less efficient at protecting its unemployed against poverty, just like Poland (Table No 2). The lack of data regarding Italy does not allow for a comparison of this country’s effectiveness in fighting poverty among the unemployed.

Nor is there data available regarding the risk of poverty in the working poor populations. However, it is clear that in most cases being in employment reduces the likelihood of experiencing the deepest levels of poverty.
### Table 2. A risk of poverty and GDP per capita

<table>
<thead>
<tr>
<th>Country</th>
<th>GDP per capita in PPS in 2012 (Italy 100%)</th>
<th>People at risk of poverty or social exclusion in single person with dependent children families (2011) (Italy 100%)</th>
<th>Percentage of unemployed below the poverty line (2012)</th>
<th>Percentage of employed below poverty line (2012)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sweden</td>
<td>124.8</td>
<td>52.2</td>
<td>42.2</td>
<td>6.7</td>
</tr>
<tr>
<td>Germany</td>
<td>121.8</td>
<td>65.6</td>
<td>69.3</td>
<td>7.8</td>
</tr>
<tr>
<td>UK</td>
<td>105.0</td>
<td>80.6</td>
<td>51.4</td>
<td>9.0</td>
</tr>
<tr>
<td>Italy</td>
<td>100.0</td>
<td>100.0</td>
<td>n.d*</td>
<td>11.0</td>
</tr>
<tr>
<td>Poland</td>
<td>66.3</td>
<td>89.3</td>
<td>43.7</td>
<td>10.4</td>
</tr>
</tbody>
</table>


As a proportion of all social protection expenditure, the role of means-tested benefits is relatively modest in all these welfare states, ranging from less than 3% of benefit expenditure in Sweden to as high as 15% in UK (Clegg 2013: 40).

With the exception of Italy, all the other countries discussed here had general minimum income schemes in 2007 (op. cit.: 44). The Italian, Swedish and Polish social expenditure for working-age people concerns modest numbers of citizens, while the British and German systems are ‘mass systems’ relevant to a large proportion of the working population (op.cit.:42).

The highly differentiated nature of the German and especially British minimum income systems contrasted sharply with the low level of category differentiation in Polish and Swedish social assistance in the mid-2000s (op. cit. 2013: 45). The benefit levels are rather similar in Germany, Sweden and the United Kingdom, and rather higher than the less generous systems in Poland, where minimum income benefits are particularly modest relative to average wages (op.cit.:46). In the case of Italy, it is difficult to make interpretations concerning generosity because of its highly decentralized social assistance.

In the mid-2000s there was a considerable variation across the cases in the governance of minimum income protection. At one extreme there is the UK, where minimum income benefits are financed out of central taxation and delivered by the local office of a central government agency. At the other extreme there is Sweden, where minimum income protection is financed entirely out of local (municipal) taxation and locally designed and delivered, albeit within the framework of national regulation. Germany and Poland both exhibited mixed systems, in which central and local governments play a role in financing and delivery (op.cit: 47).

Germany showed arguably the highest level of integration between relevant benefits and services on the level of delivery, with jobcentres as one-stop-shop points of entry for claimants to benefits and labour market support and social services. In Italy, Sweden, Poland and the UK, the delivery of benefits, labour market support and social services were disintegrated (op.cit:48).
The UK and Sweden represent contrasting cases on the issue of the involvement of private or voluntary sector providers in the delivery of services to the poor. In the UK, the principles of marketization and contracting out were already strong in both the social services and the labour market policy. In Sweden, public provision remained strong in both areas. In Germany the role of NGOs in the provision of social and labour market policies endured, alongside direct municipal provision of social services and a growing involvement of private companies in delivering labour market support. In Italy possibilities for contracting existed, but approaches varied from locality to locality in the framework of considerable local-level autonomy (Clegg 2013:49-50). In Poland, marketization and contracting out concerns the active labour market services while social assistance is regarded as a field for NGOs, and while the role of public agencies remains strong.

Generally, the German and the UK systems can ideal-typically be depicted as a model of minimum income protection as national employment regulation, in which the key function of minimum income protection is to support the functioning of the national labour market by protecting individuals against the typical labour market risk. Italy, Poland and Sweden could be depicted as a model of minimum income protection as local social regulation, in which the role of minimum income protection is in any case rather to uphold the local social order by supporting those whose standing doesn’t allow them to protect themselves and participate in community life (Clegg 2013:71-72).

2.2. Local profile of combating poverty

Each post-industrial municipality under study has been characterized by extensive problem pressure (high unemployment rates, low labour market participation, high social assistance expenditure, pervasive patterns of marginalization and social exclusion) over the recent years (Johansson et al., 2013:105). Perhaps poverty pressure is too strong to rely on local resources and strategies. Combating poverty in Dortmund, Glasgow, Radom and Malmö is shaped essentially by central regulations governing benefits and social assistance provision. The city of Turin follows a much more mixed version of regulation, as some parts of the schemes are centrally regulated (the New Social Card) whereas others are directly regulated and only part of local regulation patterns (op.cit: 105-106). In all the cases under study, there are visible attempts of the local communities to develop parallel policies and activities to limit the local dependence on a centrally regulated scheme. These ambitions of local autonomy are not very effective (Johansson et al., 2013: 106). In all studied cities there is a problem of weak or no coordination or integration between employment and activation policies and local minimum income offers and social services. The cities of Malmö, Radom and Turin rest formally on a two-tier logic. Employment policies and activation policies are mainly an issue for the central government and the authorities, implemented at the local level. In each of these cases we find weak coordination between these centrally regulated policies and activities and the local level activities relating to issues of minimum income support and social services. Superficial integration is de facto visible in Glasgow because of a limited connection between centrally originating policies and activities, and all the other activities that take place at the local level. Dortmund is the only case in which we find coordination and even elements of integration between policy areas and also between organizational units. These coordination efforts not only seem to be based on a link between benefits and employment offers, but also to integrate social services’ provision into the equation, materialized in the organizational form of a job centre (op.cit: 118).
2.3. National and local political discourse on anti-poverty policies

The national political discourses in the countries under investigation are dominated by the belief that poverty results from structural conditionings, related to the properties of the post-industrial labour market and the maladjustment of workforce skills to the needs for this market.

Local public discourse on poverty in particular municipalities is either characterized by a connection with the national one (Dortmund and Turin) or it is not linked with it (Malmö, partly Radom) (Johansson 2013:132). There is a strong and articulated local discourse on poverty in Dortmund, Glasgow and Turin. In each of these three cities, the issue of poverty is integrated into the mainstream political agenda and embraced by political leaders and parties as well as central societal actors. The support for the local poverty agenda is however consensus-oriented in the cities of Dortmund and Turin, whereas much more conflict-laden in Glasgow (op.cit: 9).

In Radom and Malmö – despite having similar backgrounds and extensive problem pressures to the previous three cities – poverty is not part of, or a driving issue in local political discourses and debates. In the city of Radom, this is due to ideological disputes between leading political parties. In the city of Malmö, this seems to be a reflection of the city’s long-lasting social democratic heritage. Whereas this has resulted in tensions and conflicts in the city of Radom, in the city of Malmö the result was a process of de-politicization, rather, as the key actors had treated poverty as primarily an administrative matter.

Despite these local variations, the poverty issue is to a large extent subordinated to employment concerns in all our local cases, i.e. if one can get people into employment, poverty will no longer be a key problem in a local context. (op.cit: 9). Sources of poverty are diagnosed in the political discourse as structural, associated with features of the modern market economy.

3. Anti-poverty policies in the assessment of the WP, SP and LTU

Organizations involved in the provision of active inclusion measures offer tools and solutions for people who experience poverty. They relate to various dimensions of needs, starting from material ones, up to the solutions that enable social inclusion through the beneficiaries’ participation in the process. Here we present the interviewees’ assessment of the scope and effectiveness of the provisions offered to them. The respondents evaluated benefits and services, the degree of their personalisation and availability. They also talked about their experiences with social workers and caseworkers, and offered their views on conditionality. On the basis of their accounts we present analyses of their views on their social rights, integration of services and an overall assessment of the policies.

3.1 Benefits in a comparative perspective

There are noticeable differences within the group of interviewees concerning the duration of social assistance benefits and services. In Malmö all respondents are long-term claimants of social assistance. That group includes individuals who struggled with drug addiction in the past, which prevented them from participating in the labour market; single mothers whose children have health problems, and persons who have suffered from serious mental health problems. In Radom, the interviewed single mothers have drawn benefits permanently from the moment they first gave birth to the birth of their next child – the more children they have, the more dependent
on benefits they become. It is difficult for them to get back into the labour market because they have to take care of their children all the time.

Table 3. Duration of social assistance benefits and services

<table>
<thead>
<tr>
<th></th>
<th>Dortmund*</th>
<th>Glasgow</th>
<th>Malmö</th>
<th>Turin</th>
<th>Radom</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 2 years</td>
<td>4</td>
<td>5</td>
<td>-</td>
<td>4</td>
<td>3</td>
<td>16</td>
</tr>
<tr>
<td>More than years</td>
<td>2</td>
<td>7</td>
<td>6</td>
<td>10</td>
<td>7</td>
<td>37</td>
</tr>
</tbody>
</table>

The information provided by the interviewees made it possible to draw up some comparisons between the levels of social benefits. There are visible disparities between countries. Nevertheless the benefits should not be directly compared between countries given the differences in GDP, costs of living and different wage levels. It would be more relevant to compare benefits to a given country’s minimum salary. The information collected from the interviews allows making comparisons between benefits within a country by presenting the lowest, the modal and the highest levels of benefits. The benefits are collected by respondents from different sources: public bodies, NGOs and charities.

The biggest disparities are seen in Dortmund which means that MIS is available to people of the most differentiated economic status, as compared to the beneficiaries in other studied cities. Nonetheless, it seems that the modal level is a more informative tool. Regarding the modal, beneficiaries in Dortmund and Turin usually obtain the higher level of benefits, whereas in Malmö and Glasgow the modal is closer to the average. In the case of Radom it is difficult to estimate the modal, as the benefits are much dispersed.

Importantly, the respondents from each of the cities shared the opinion that the benefits were too low to ensure a decent standard of living.

Table 4. Monthly social benefits delivered to the respondents per capita and GDP per capita

<table>
<thead>
<tr>
<th>City/Country</th>
<th>GDP PPS per capita 2013 (in Euro)</th>
<th>Social benefits per capita in EUR</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Lowest support</td>
</tr>
<tr>
<td>Dortmund/. Germany</td>
<td>32 000</td>
<td>50</td>
</tr>
<tr>
<td>Turin/Italy</td>
<td>25 200</td>
<td>40</td>
</tr>
<tr>
<td>Glasgow/the UK</td>
<td>27 200</td>
<td>143,5</td>
</tr>
<tr>
<td>Malmö/Sweden</td>
<td>32 700</td>
<td>200</td>
</tr>
<tr>
<td>Radom/Poland</td>
<td>17 500</td>
<td>10</td>
</tr>
</tbody>
</table>

Source: Eurostat 2014, own research findings
The comparison shows that the modal level of benefits in Malmö does not reflect the resources available in Sweden, and the same applies to Radom and the resources available in Poland. In Turin, Glasgow and Dortmund the benefits are proportional to the GDP and PPS of the respective countries. In Poland and in Sweden, the modal level of benefits should be higher given the level of GDP per capita.

3.2 Services in a comparative perspective

The information provided by the respondents allows creating a map of services offered in the cities under study. Social and unemployment benefits, in-kind benefits and social services are available in all cities. The differences arise in the field of Active Labour Market Policy. In Dortmund, Malmö and Radom all forms of ALMP are available. In Glasgow, however, the clients are obliged to attend mandatory courses to increase self-confidence and to develop new skills. In Turin there are services available such as an Italian language course for migrants and internships.

Table 5. Services delivered to respondents

<table>
<thead>
<tr>
<th></th>
<th>Benefits and in-kind benefits</th>
<th>Social services</th>
<th>Active Labour Market Services</th>
<th>Other public services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dortmund</td>
<td>Yes</td>
<td>Yes, but very limited access</td>
<td>All forms of ALMP</td>
<td>Health care, child education</td>
</tr>
<tr>
<td>Glasgow</td>
<td>Yes</td>
<td>No</td>
<td>Mandatory attendance, short courses for job search and job application procedures</td>
<td>Health care, child education</td>
</tr>
<tr>
<td>Malmö</td>
<td>Yes</td>
<td>Yes</td>
<td>All forms of ALMP</td>
<td>Health care, education</td>
</tr>
<tr>
<td>Radom</td>
<td>Yes</td>
<td>Yes, but limited access</td>
<td>All forms of ALMP</td>
<td>Child education, health care, problem of extra cost</td>
</tr>
<tr>
<td>Turin</td>
<td>Yes</td>
<td>Yes, but limited access</td>
<td>Italian as a Second Language course, internship job training,</td>
<td>Child education, health care</td>
</tr>
</tbody>
</table>

3.3 Personalisation: social services, labour market services

Personalisation can be understood as an adjustment of the social assistance offer and of labour market services to individual needs. It can vary, ranging from one general rule that is applied to everyone up to more dedicated solutions. The MIS and other benefits and services may be personalised both by a possibility to choose from a wide range of options and by means of discretionary decisions of social workers, who are able to adjust (however slightly) the level of benefits to the individuals’ needs.
In case of personalisation of services, the scope of provision is even broader. Nevertheless, the respondents generally presented a very negative image of the personalisation of services. However, there is a relatively clear distinction between social services and labour market services. Some social services, like benefits, are tailored to meet individual needs. In Dortmund the services are partially individualised. In the opinion of the respondents the benefits and social services in Radom are partly tailored to the person’s situation (and to the national budget limit). It may be assumed that SP have a more personalised offer in terms of social services. In Glasgow the beneficiaries had negative opinions about benefits, as these were not adjusted to their needs. The respondents in Malmö perceived the system of services and benefits as not adjusted to their needs at all. In Turin the system of social services and benefits is combined with labour market services, forming a patchwork that has to be known from experience. Nevertheless the services and benefits offered in the Italian system are perceived as standardised and low.

An even stronger criticism appears in the case of Labour Market Policy. In Dortmund the beneficiaries are generally strongly dissatisfied with LMP; this applies especially to beneficiaries with higher qualifications, who perceive the services offered as not only untailored but also humiliating, because their qualifications are being ignored and they are offered very simple training courses. In Radom the labour market services are perceived as futile: the internships never lead to stable employment, the employers who offer them have the freedom to choose ‘the most suitable intern’, which results in excluding persons with no prior work experience from internships. The labour market services in Radom are perceived as effective only in those cases where the beneficiary has already established a relationship with the employer on his or her own and all he or she needs from the labour market services is financial support for the creation of a job. In Glasgow the beneficiaries are required to undertake and demonstrate a great deal of self-directed job-search and application activities; in their view their efforts are subject to excessive requirements. In Malmö the interviewees interpret labour market services as ‘catch 22’, as is the case with the social services. Some of them are being told that they are not suitable for the labour market, whereas others are strongly encouraged to enter the labour market: the officers seem to fail to take into consideration the debts that the beneficiaries will have to pay off immediately after obtaining a full-time job. As a result the beneficiary’s situation may deteriorate.

The effectiveness of LM services is strongly linked to the level of personalisation. Clearly, a well personalised social service or job link service is highly assessed by all the respondents. If high personalisation levels were additionally associated with a comprehensive approach to the problems faced by a given individual, this would be an ideal solution, one that the respondents are looking forward to, as their difficult situation is very often due to a combination of negative factors, ‘entangled and difficult to disentangle’ by means of any single service. In many cases, the major challenge is the respondent’s poor health impeding his or her inclusion into the job market or the incompatibility between the interviewee’s aspirations concerning the kind of job he or she would like to find and the market realities. From the respondents’ perspective, the job market seems unpredictable, with limited access to qualification upgrading services that are seen as inflexible.
3.4 Participation and the impact on agency

The question of availability of resources, acquired individually or with external support, is interlinked with the possibility of participation, which is one of the aims of the active inclusion approach. The agency approach, as presented by Lister (2004), is based on a typology of various activities aimed at improving one’s situation in the private and public spheres, within interactions with others and with institutions, including social assistance organizations. The typology of agencies includes those performed in the private sphere – making ends meet and getting out of poverty, and political/civic: acting the role or voicing out, and organizing. The social assistance organization can offer resources that are crucial for agency in all types of agency: benefits and in-kind support to make ends meet and ultimately get out of poverty. Nevertheless, the presence and demands of social assistance organizations can serve as a benchmark for the claimants: they can have a sense of influence on their own situation thanks to the resources offered by institutions, or they may feel compelled to criticize SAO for the lack of space for participation.

The services offered by public institutions and third sector organizations may influence the agency of the beneficiaries by offering them a possibility of participating in shaping their own path out of poverty. Firstly, there is the effort that has to be invested by beneficiaries so as to take part in the services and not fall out of the support mechanisms. Secondly, there is the effect of these efforts. Thirdly, there is an evaluation of usefulness in terms of participation as formulated by the respondents. An additional category that clearly appeared in the research material was the risk of mistakes made by social and labour market services officers. The question is if active inclusion systems make possible for the claimants any form of participation that could influence their life courses, directing them towards getting out of poverty.

The Glasgow case may be described as the Sisyphean works. The beneficiaries are formally required to engage in an individual search for jobs, which requires considerable effort. However, in their view they have no influence on the services offered to them. They have to strictly obey the rules and if they fail comply, they may be excluded from benefits for a certain period. The tension between their efforts and the unresponsiveness of the system creates very few opportunities for participation. Although they put a lot of effort in their job search, somehow their participation is more passive, as there is no space for them to form any kind of their own strategy.

In view of the interviewees, the Turin system is a mismatch of information, a complex and unclear system in which the beneficiaries have to navigate on their own. They lack relevant information and there is no place that would provide a clear scheme of the system or information on the opportunities that it offers. Therefore the beneficiaries have very little impact and have to make a lot of individual efforts so as to benefit from of the services in any way. The more resourceful ones may succeed, but generally the system does not promote participation.

Although the services in Dortmund are perceived as more effective as compared to the other cities, the beneficiaries speak about their disappointment when offered training completely inadequate to their qualifications. What is more, they have to be constantly vigilant about the possible mistakes committed by the uninformed, poorly qualified social workers. On several occasions, beneficiaries have taken up legal actions against the public services. They hire qualified attorneys who deal with the social services offices and usually are able to prove the beneficiaries’ rights. The regularity of the legal suits shows that the beneficiaries in Dortmund
are aware of their rights and can take an active attitude. However, they transfer their cases into
the hands of professionals, so their own participation is not that high.

In view of the respondents from Radom, they can effectively benefit from the system only if
they actively participate; by that they mean paying frequent visits, keeping in touch and
establishing good relations with social workers. Nevertheless, their participation is rather of an
informal kind. They often talk about ‘things working out’, which gives them a sense of agency.
Additionally, once they get included in social benefits schemes, they are sure that they will
obtain some kind of financial support and that they will not be sanctioned. However, this is not
the case with labour market services. They admit to feeling overwhelmed and helpless when
confronted with the labour market services. Even if they pay frequent visits to the PES, the
likelihood of finding an effective training programme or internship is very low.

The social assistance system in Malmö offers space for participation. Several cases of life-
course narratives within the last five years have proved that even though interviewees have
suffered dramatic changes in their lives, including a sudden job loss, drug addictions, mental
health problems and lack of housing, they could place themselves on the way to get out of poverty
in a step-by-step method. With welfare institutions providing housing and medical diagnostics
and treatment as well as financial benefits, and with the support of dedicated caseworkers, they
were given assistance in developing their agency and improving their situation.

3.5 The role of social workers, caseworkers, and PES employees.

On the basis of the collected material it can be assumed that the role of social workers is an
important category that emerges from the interviews in almost all cases. The social worker may
be viewed here as a broad category, slightly differently understood in the case of each city. In
Dortmund interviewees recall their relations with caseworkers from the Jobcentre, in Glasgow
they use the term ‘case workers’, which may refer to Welfare Rights officers, NHS employees,
and also JobCetre Plus employees, who are formally called ‘advisors’. In Malmo and Turin the
respondents refer to social workers who represent public organizations but also NGOs like
Ufficio Pio in Italy. In Radom there is a clear distinction between social workers from social
assistance organization and PES employees.

All of them are the ‘face’ of the social assistance and labour market services system and the
key informants about its functioning. It is their contacts with social workers that shape the
beneficiaries’ views on the effectiveness of the social assistance system and their opportunities
for agency. The role of a social worker is an important factor in the discussion on minimizing
or maximizing the beneficiaries’ chances of getting out of poverty. The respondents have
various experiences with social workers that can be seen as a continuum ranging from
sympathetic to misinformation.

At one end of the continuum there is the sympathetic social worker – a person who not only
follows the procedures in order to improve the lives of the beneficiaries, but also offers
emotional support. Sometimes this occurs on the border between formal and informal relations,
when the social worker offers emotional support ‘in addition’ to formal procedures. There are
also cases when this kind of support is formalised in the form of activation training. Social
workers use their professional knowledge and beneficiaries feel emotionally and
psychologically supported (the case of the Polish Club for Social Integration run by MSAO).
Then there is the social worker who offers active support. He or she uses their professional knowledge and shows initiative to find the best possible solutions for the beneficiaries. Although there is no informal relationship between the social worker and the beneficiary, there is a good contact and trust that the social worker acts in the best interest of the beneficiary in order to find a way out of poverty for him or her. The cases of actively supportive social workers were described in several interviews in Malmö.

In the middle of the continuum there is the neutral social worker: an individual who simply fulfils their professional duties. The relations between the social worker and the beneficiary are neutral, without any additional opinions or expectations.

The social worker can also have a controlling role – this theme appears in all the cities. It is due to the fact that the job of a social worker intrudes upon the beneficiaries’ private lives. Accordingly, the social worker’s controlling role is emphasised. When it comes to home visits, home budget analysis, planning the future, the beneficiaries think that they have to agree to the control in order to obtain the benefits but see it as disturbing. Even if they have not encountered any form of strict control and have had more experiences with more sympathetic, active or neutral social workers, they have usually heard about someone else’s experiences.

One step further is the disciplining social worker. The discipline is enshrined in the system of social assistance. The respondents in Turin admit that social workers ask lots of questions, act in an intimidating way and no not show any empathy; moreover, they do not understand what poor living conditions are. The respondents in Malmö recall situations of feeling humiliated and degraded after meetings with some of the social workers. In Glasgow, the system responds with sanctions when the beneficiary does not fulfil his/her obligation (does not show up at the job meeting). The sanctions are perceived as severe and this only strengthens the unfavourable assessment of contacts with the benefit administrators and ‘activation workers’. The disciplining character of the system is more visible when it coincides, in the opinion of the respondents, with the lack of a personalised approach towards the beneficiaries.

Social workers can be also poorly informed or misinformed and therefore share wrong information with the beneficiaries. This is frequently the case in Turin, which poses problems for the respondents, because the system is very complicated and fragmented. The social workers are expected to navigate beneficiaries within the system but they misinform them instead. The beneficiaries have to be careful and double-check the information because of the risk of possible mistakes, which means an additional effort and stress for them.

At the other extreme of the continuum is the social worker who makes mistakes. From the beneficiary’s perspective, having to deal with a social worker who makes mistakes means not only the effort of double-checking the information, but also a risk of losing benefits unfairly. The respondents in Dortmund have worked out a path of suing the social assistance system for the mistakes made by social workers – in that case front-line workers who are responsible for the payment of benefits. It is an interesting paradox that even though the system in Dortmund offers opportunities to leave poverty behind, it still poses some risk of mistakes that can severely influence the beneficiaries’ lives. Therefore they may have prospects for ‘success’ in combating poverty, but at the same time they have to be vigilant.
3.6 Conditionality

The rules of conditionality regarding benefits and services are formally included in every national system that was covered by our study. It can be derived from previous research (WP5, WP6) that in certain circumstances sanctions against clients were applied leniently by social and case workers. However, at this stage of our research it turned out that the picture is different: the interviewees are very often afraid of sanctions for non-compliance with the rules and regulations which are the precondition for obtaining social assistance, particularly benefits. They try to foresee situations in which sanctions can be avoided. People who experience poverty develop strategies to gain influence over case workers and social workers.

In Dortmund, as in all of Germany, sanctions may be imposed if beneficiaries do not comply with the integration agreement; that is if they refuse to take up reasonable job offers or if they do not behave in a manner that is conducive to bringing them back into the labour market. The sanctions are effected in the form of reducing the benefit rates. The reduction is limited to a period of 3 months. Sanctions for the first breach of the integration agreement are in the form of reducing the benefits by 30%. The second one entails cuts of 60%. As a last consequence, the beneficiaries may be denied the whole ALG II rate. In this case, the benefits are replaced by food vouchers. If beneficiaries are not available for the job centre, e.g. if they fail to inform the job centre about an absence from their hometown, their benefits will be cut down by 10%. In general, these sanction rules apply to all ALG II recipients. Yet, there are some special regulations: sanctions for beneficiaries aged less than 25 are much stricter, whereas single parents with children under three years of age might not in each case be obliged to take up any employment offer (Petzold 2013). The decision-makers in Dortmund estimate that in reality their sanction policy is not very strict (Spannagel 2013). The conditionality of the German MIS and the related services is experienced by the interviewees, however, as pressure and control exerted by the Jobcentre. It is worth remembering that the Hartz reforms were introduced in order to more strongly motivate the unemployed to be active on the labour market. They have to really fulfil the commitments included in the integration agreement. The respondents included individuals who had been sanctioned by a loss of benefits or a denial of access to labour market services (Petzold 2014).

Similarly in Glasgow, activation for labour market strategy is based on conditionality - on benefits delivery rather than on providing employment services. The increase in benefit conditionality due to austerity policy and changes in political discourse means that generally each MIS beneficiary has to create the so-called ‘Jobseekers’ agreement’ and is requested to sign on every other week and present a completed jobseeker’s diary. A claimant who fails to sign on, or who does not take up employment or training offered to them faces severe sanctions. A first ‘offence’ leads to a 100% benefit withdrawal for two weeks, a further ‘offence’ within 12 months to a cut of four weeks. A third ‘offence’ within 12 month after the second one leads to the maximum benefit withdrawal for 13 weeks, 26 weeks or 156 weeks (3 years). Jobcentre Plus has the right to enforce a sanction on an individual who has met the outlined national criteria (Goerne, Clegg 2012). Instead, local government and third sector actors support claimants to access the central government benefits that they are eligible to receive; supporting individuals and also increasing financial resources for the local economy (Bennett and Clegg, 2013). Regulations concerning special categories of claimants (health benefit recipients) are less requiring, although still restrictive. Additionally, claimants who are subject to re-categorization (via Work Capability Assessment) between benefit groups may experience a period without any income; an administrative feature that could be perceived as punishment (Bennett 2014). In the opinion of the interviewees, the country regulations concerning
conditionality are very restrictive and caseworkers are de facto not able to use their (very limited) discretionary power to help claimants.

In Sweden social benefits are shaped on the basis of universal rights, with unambiguous eligibility thresholds. However, the client has a limited ability to predict decisions which depend on the official’s discretionary power. This explains to a certain extent why several clients that experience financial strain which would actually entitle them to social assistance often avoid applying for benefits because the process for granting social assistance is perceived as deeply arbitrary and quite often also humiliating (Angelin et al. 2012). An 1998 amendment to the Social Services Act enabled municipalities to require participation in activation programmes as a criterion for entitlement to social assistance for claimants under the age of 25 (Panican et al. 2013). The experiences of conditionality are highly varied and also differ depending on the claimant’s health and family situation, and on the institution the respondents have received benefits from. Pursuant to the Social Services Act, the citizen has the right to appeal against any decision to the county administrative court, including against a refusal of social assistance applications. The scope for discretion is generally perceived as located in personal traits or attitudes among case workers (especially in the case of the social services staff). Several respondents refer to decisions or rejections that are perceived as unfair when compared to assistance granted to other clients (Angelin et al. 2014).

Conditionality in Poland has two faces: relating to PES and to SAO. In Poland the unemployment benefits and labour market activation services are in the hands of PES officers and are highly conditional: everyone who refuses to take part in ALMP or to enter into employment may be crossed out from the unemployment registers and lose his or her benefits. There is a scope for discretion regarding job offers and ALMPs, which in the opinion of the interviewees is due to nepotism. The first refusal results in losing the status of a registered unemployed person for 120 days, the second refusal in losing the status of a registered unemployed person for 180 days, and any successive refusal results in losing the status of a registered unemployed person for 270 days (Kozek et al., 2012). These regulations are strictly observed by PES officers and are documented. The lawsuits filed by respondents from Radom against such decisions have been denied.

There is far less conditionality in relations with social workers. If the claimant receives a social benefit even though his or her income is higher than the eligibility criteria, he/she is supposed to give back all the received money to SAO. The excessive workload shouldered by social workers may lead to mistakes and miscalculations. In the case of persons whose incomes are just slightly higher than the income threshold this sanction proves to be severe. Employment in the shadow economy, without a contract, can be an argument to withdraw the social benefit, since the actual family income is higher than that officially declared to the social worker (Kozek et al., 2013). In view of the above, each claimant must be careful, he or she should know the laws and regulations. In practice, however, it is not possible to be denied the social benefit or other support regardless of the reasons given in the application.

In Italy the experiences of conditionality are highly varied and differ depending on the programme or benefit that the household has access to. In the opinion of the respondents from Turin, conditionality in cases other than employment benefits and services is mostly the matter of the fragmented system, with lack of information and misunderstandings between social workers and respondents (Bassoli 2014). The unemployed were required to enrol at the public employment service (PES) and to declare their availability for work. The unemployment benefit was suspended in the case of the rejection of an adequate job offer or refusal to take part in
active labour market measures and services. However, the adoption of stricter conditionality criteria seems to be more apparent than real, due to implementation deficits (weak control and monitoring by PES) (Madama et al., 2012). Some of the Turin respondents are entitled to the Social Card. The Social Card is a debit card charged on a bimonthly basis and used to purchase food and pay for the basic utilities, financed from public resources and private donations. The card is flat rate, equal to 40 € per month. The eligibility criteria are pretty tight: in fact, the transfer is limited to Italian citizens who are over the age of 65 and to households with children under the age of three, with the claimants required to meet a series of stringent income limits. The very limited eligibility, the scant generosity and the fact that no conditionality is attached to beneficiaries and no special services are foreseen increase the passive nature of the measure, basically designed to provide additional resources to a limited segment of low-income families (Madama 2012).

In general, the conditionality approach is strictly enforced in Glasgow and Dortmund, and slightly less so in Malmö. In Malmö, the conditionality rules are not very clear for claimants and they find it frustrating. While in Radom conditionality is a strong mechanism concerning the unemployed, it is not applied in practice with regard to SAO claimants.

It is clear that the conditionality regimes in the researched cities are more geared towards the welfare-to-work approach.

3.7 Social rights

Depending on the city, the interviewees tend to view social rights to benefits, labour market services and social inclusion services differently.

Dortmund interviewees regard benefits as a social right and know that German MIS benefits are non-discretionary. Only the provision of the labour market (except for counselling and job placement) and social services are at the discretion of the jobcentre. The Dortmund interviewees differ in terms of their awareness of these additional rights; nearly all interviewees felt they were not well informed or even misinformed by the jobcentre and regarded it as an obstacle to the recognition of their rights (Petzold 2014).

The Glasgow interviewees share the opinion that their social rights are unfairly affected by the system design. Most of the respondents did not reveal that they thought it was their ‘right’ to claim a particular benefit or receive assistance from the state (Bennett, 2014).

The Swedish interviewees have a special approach to social rights. The social system is based on universal social regulation. Nonetheless, in Malmö the respondents perceive drawing welfare benefits more in terms of a necessary evil rather than a right. Welfare benefits constitute a last resort solution. For the Malmö respondents understand the social right as being treated correctly and with respect for their dignity by competent and fair caseworkers. The respondents question the benefit rates that lead to deprivation, where the necessities such as toilet paper, detergents and outdoor clothes for children become unaffordable at the same time as decent living standards are normatively declared to be the right of all citizens. Neither the welfare benefit system as a whole nor the core features of the system are questioned. The criticism concerning social rights focuses primarily on deficiencies regarding unreasonable or inflexible policy regulations, activation demands and faulting assessments by incompetent and unkind case workers (Angelin 2014).
The awareness of their social rights is only just emerging among the respondents in Radom. The respondents do not perceive social workers, job placement agents or vocational counsellors as people whose duty it is to assist them in getting out of poverty. Additionally, they do not regard allowances as their right. When the city lacks financial resources assigned for benefits, SAO claimants do not protest. Rather, they wait patiently for the information that the money has finally come in. The beneficiaries experienced in disputes with the relevant institutions have a higher awareness of the matter (Kozek et al., 2014).

In Italy the absence of a general, tax-financed, non-contributory minimum income scheme for working age individuals was one of the peculiar features of the welfare regime, which was also characterized by the lack of a national regulatory framework and, as a consequence, by a high territorial variation in terms of benefits, beneficiaries and generosity of locally based actions. Unemployment protection has traditionally been very fragmented and varied across social groups, giving rise to unbalanced social rights (Madama 2012). The lack of any universal social regulations may be due to the fact that the concept of social rights is not generally recognized in Italy at the current stage of socio-economic development. The research finding in Turin is that the most experienced beneficiaries discussed the problem in terms of their individual rights to claim benefits and that nearly all beneficiaries pointed out the lack of information concerning their rights (Bassoli 2014).

To conclude, the concept of social rights is present in the thinking of the majority of the interviewees from Dortmund, Glasgow and Malmö, while in Turin and Radom not many claimants realize that this concept applies precisely to themselves.

3.8 Integration of services: information, mode of services offered, inter-institutional cooperation

The respondents’ assessment of social assistance as integrated services may be concluded from three dimensions of their statements on this topic: whether they receive information about services and benefits that is adequate to their needs; how they evaluate the mode of services offered, and how they perceive the cooperation between the institutions and organisations involved in the everyday processing of their needs.

All interviewees spoke about inadequate information or lack of information from the welfare institution (Dortmund, Glasgow, Malmö, Radom, Turin). In the case of Glasgow, Malmö and Dortmund they reported being given incorrect information but in the case of Radom and Malmö they suggested that single parents have been more actively informed, encouraged and granted applications. In Glasgow and Dortmund the respondents need extra consultancy on how to move about in the tangle of regulations and the maze of institutions (most importantly the support from the Unemployment Centre Dortmund and legal advice from the Welfare Rights Organization).

The mode of services offered is widely criticized. The respondents voice an opinion that the services are not integrated, provided separately, and have a negative impact on the provision of other services (Glasgow, Dortmund, Radom, Turin). The Turin respondents spoke about an ‘emergency approach’.

The lack of inter-institutional cooperation was pointed out by the interviewees in Malmö, Radom, Turin and Glasgow. Although in Glasgow the services are integrated into ‘a narrow’ one-stop-shop, the respondents from that city made complaints no less frequently than those
from cities without a facility of this kind. Only in Dortmund, where the services are provided by a one-stop-shop, the interviewees perceive them as integrated but only provided that they are approached in a well-considered way.

In Germany and the UK the services are integrated, i.e. they are carried out using the one-stop-shop pattern. Within a job centre the respondents should obtain appropriate support in one place. However, in both cities there were many critical opinions about the functioning of jobcentres, their mistakes and inadequate activation offers or job offers. The Dortmund respondents have to be very attentive while contacting this institution. As many as four claimants used legal services in order to increase the quality of service at the job centre and the rest of the claimants consulted at the Centre for the Unemployed. A job centre is perceived as a potentially omnipotent institution vis-à-vis its clients. At the same time it does not offer a holistic approach to the problems of activation (Petzold 2014).

In Glasgow the respondents recounted that Jobcentre Plus had failed to offer information to them, and had often provided wrong information. Many relied on the advice from the Welfare Rights Organisations (NGO). The respondents with health problems declared that the health system worked completely separately from the activation system. This was particularly noticeable for those claimants who had been involved in the Work Capability Assessment. In each interview there was at least one case where the individual had been affected by problems due in part to the differences in service provision and administration and by one area of anti-poverty support ‘not speaking’ to another state organisation (for example a Clinical Psychiatric Nurse, a Housing Association) (Bennett 2014).

The other cities (Malmö, Turin, Radom) do no have one-stop-shops integrating social services, labour market services and benefits services.

The interviewees in Malmö mention that caseworkers in one organization inform their clients about their rights in relation to other organizations and the respondents have also been encouraged to apply. Formalized integrated approaches between organizations do not seem to exist according to the interviewees who have had experiences of being ‘tossed around’. Own initiatives and agency seem to be essential in order to coordinate the various services needed by the client (Angelin et al. 2014).

In Turin labour market services and social services are provided by different public institutions which act within a network of partnerships to various organisations. It is evident from the interviews that in order to obtain some benefits in these places an individual must adopt an active attitude; this is a characteristic feature of this system. The respondents seem to regard possessing information about the aforementioned institutions and organisations as an individual resource. As a result, better-informed persons can obtain more than they should because these institutions and organisations cooperate in cases of urgent mobilization (Bassoli 2014). Persons who are less resourceful, less self-confident and socially isolated can get lost in this system.

From the Radom beneficiaries’ perspective, there is no cooperation between PES and SAO. In the respondents’ opinion ‘everyone keeps producing and looking through her/his papers’. Both institutions rarely contact each other in matters concerning the respondents. Labour officers ask for certificates issued by SAO and social workers ask for a certificate issued by PES. Self-confident, determined and active claimants are able to gain more assistance from SAO and even more so in PES.
3.9 Assessment of policies

All of the respondents complained about social policy, particularly about labour market policy, that is implemented in their cities. Their dissatisfaction is due primarily to the ineffectiveness of policies in the area of labour market services. Passive labour market policies (PLMPs) are assessed in the context of the lack of job offers (Radom, Turin) or in the context of the lack of high quality jobs (the other cities). Active labour market policies (ALMPs) are evaluated negatively as well. Professional training programmes and apprenticeships are difficult to obtain. On the other hand those which are available are not ‘tailor-made’; rather, they are mass and standard training courses, thus completing them does not result in employment for their participants. PES officers do not take the claimants’ ideas about vocational training into consideration. All this affects the assessment of the performance of labour officers and caseworkers. Labour officers and case workers are seen as persons who are inflexible, who cling to procedures and provide misinformation; accordingly, the claimants have to be very careful while dealing with them. In none of the cases under study PLMPs and ALMPs contributed to a noticeable improvement of the interviewees’ situation in the past five years. Other social services are assessed slightly more positively, but only when the respondents may be categorised as the ‘standard poor’. If they are ill or have other special problems (e.g. domestic violence, drug addiction) their situation is worse, because the holistic approach is not a standard for the aforementioned policies.

In Glasgow, none of the 11 respondents felt that the mainstream activation services (social security payments and the activation services) had positively impacted on their time over the last five years and on their efforts to move into employment. The main criticism revolved around the way that these services were delivered, the way that Jobcentre Plus employees treated the claimants, the systems that they were implementing, and the inflexible nature of the policies and conditionality arrangements. They all identified Jobcentre Plus advice as ‘work-first’ only, with advisors telling them about their obligation to apply for ‘any job’ rather than developing a personal career-based approach. In this regard, the respondents also felt that the benefit amount was not enough to ensure a standard of living enabling retraining and networking; rather, it was a meagre subsistence to get by on (Bennett 2014).

The majority of the Dortmund interviewees assess the services provided for German MIS beneficiaries as not useful. From their point of view, standardised mass measures like application and IT training are a waste of money that could be invested in services that would actually improve individual skills and thus could be regarded as further education. The claimants got demotivated and had the impression that they had wasted their time by participating in these labour market services. In contrast, occupational retraining is perceived as helping to gain a new perspective in everyday life, even though it is described as a mass production of certificates without the intention of offering continued or follow-up employment to the participants. Opinions differ on the working opportunities with additional expenses compensation (‘One-Euro-Jobs’). On the one hand, they are seen as an opportunity to show employability and to learn on the job, on the other hand, beneficiaries with higher education perceive them as a degradation and evidence for their loss of status (Petzold 2014).

The opinions offered by the Malmö respondents correspond well to the conclusions that had been drawn in the earlier research (national and local municipal level) regarding the functioning of MIS in Sweden. There is no integration of services, which are often characterized by a drain-pipe logic where clients often lack access to services well-adjusted or tailored to their needs. Also the substantial criticism of hollowed out benefit levels is confirmed by the respondents’
statements concerning a poor standard of living, where one cannot afford even the basic necessities (Angelin et al., 2014).

Most of the interviewees in Radom are satisfied with the cooperation with their social workers, although obviously some of them are more helpful and committed than others. Some of the social workers’ activities are considered very useful: distribution of information about food parcels, events for children from poor families and about the available courses. Apart from that, general advice on how to cope with difficult situations such as divorce or eviction is appreciated, i.e. a referral to a legal advisor who provides service free of charge. However, one can get the impression that this satisfaction is expressed within the context of resignation. The respondents somehow make rationalizations based on the belief that an individual should appreciate what he/she has, because one’s situation may always get worse.

The Radom respondents are very much dissatisfied with what is offered to them by the local PES. The well-paid and stable job offer is extremely limited. A guarantee of employment in the future obtained in writing from the prospective employer is the precondition for participating in most of the training courses. Apprenticeships often require informal agreements with the employer that he/she is interested in hiring this particular person before someone may be officially admitted. Training programmes are assessed as useless, and in the respondents’ opinion there are no attractive apprenticeships offered by employers (Kozek et al. 2014)

The Turin respondents spoke very negatively about the usefulness of the most of social services they had received, with the major exception of Ufficio Pio (charity). This was particularly visible with regard to their experiences with the social assistance and housing office. They complained about poor information on the existing rules, and about difficulties faced in contact with front-of-line workers. It is important to note that from interviewees’ point of view the main problem is the lack of job offers. There is not enough support available for people who have been dismissed (or ceased to work) as there is not enough support in the ALMPs and most job training programmes that were accessed. They did not result in employment (Bassoli 2014).

4. Description of resources

Resources play a vital role with regard to the possibilities of getting out of poverty. In the process of formulating the guidelines for the interview it was agreed that three levels of resources: individual, social and institutional would be to analysed; our analysis was based on the concept of Ruth Lister (Lister 2004). However, in the course of research new categories emerged: cultural resources: values and societal norms, as well as political resources, which enable active citizenship. The importance of time as a crucial resource was confirmed. In the process of analysis, those categories will be incorporated into the analysis scheme.

There are also other types of resources that will be mentioned: income, capital assets, the value of supplementary benefits, the value of public services, the value of ‘in-kind’ assistance (Townsend 1979). There is also a clear gender dimension when analysing resources, as men and women have slightly different resources and ways of using them.
4.1 Individual resources

Individual resources were divided into sections: education and training, work experience, financial resources, housing, and reflection on those skills that are useful or missing in everyday life.

4.1.1 Individual resources: education and training

The respondents had various experiences of education and training, from elementary to higher education. Therefore it would be impossible to point out any strong tendency. However, it is visible that in most countries vocational education prevails: 5 persons in Glasgow, 6 in Dortmund, 6 in Radom. Persons with higher education (Glasgow, Dortmund, and Radom) found it hard to fit into the system of active inclusion because it targets individuals with lower levels of education. In the case of Turin there was a visible division of respondents into two groups: Italian-born with lower education and migrants with higher education. In the case of the latter, the education received in their home countries was not regarded as an asset on the labour market. In the case of Malmö, none of the respondents had higher education while several had upper secondary education. In their case, prospects of completing higher education played a vital role and were discussed, as many were eager but felt impeded in increasing their educational level.

4.1.2 Individual resources: work experience

As in the case of education, the respondents vary in terms of work experience. Some of them have never been in paid occupation, whereas others have long-term work experience, for example in the industry.

In Glasgow all of the respondents had been (for various reasons) in receipt of out of work benefits for over 12 months (LTU definition); 4 had never worked, 2 hadn’t been in paid work for just over 5 years, and 5 had been out of the labour market for between 1.5-5 years. For those more recently unemployed their careers are very turbulent and lack stability.

In Dortmund there is a division between persons who have the experience of standard employment and persons whose work experiences is shaped by job creation schemes, internships and marginal employment.

In Malmö persons with long-term work experience make up a minority. Then there are persons who work in wage-subsidised employment. The largest group are people who lack any experience of stable, long-term employment.

The respondents from Radom had mostly had very turbulent and patchwork careers, with evident problems with staying on one regular job. Two persons lacked any work experience whatsoever.

In the case of Turin the respondents also had discontinuous working careers, generally in low-skilled jobs and often based on self-employment.

To sum up, there are three types of work experience evident in the sample. The first one is the most similar to regular jobs: standard employment; however, it is usually more temporary and turbulent. The second type is the group who takes up jobs in the form of subsidized employment: wage-subsidised, paid internships. The third type may be labelled ‘no job
experience’ and refers both to the parents (mostly mothers) who were excluded and discouraged from the labour market due to their care obligations and to other persons who have never taken up any kind of employment because of their individual problems (i.e. addictions). The last-mentioned group faces the greatest difficulties in active inclusion.

4.1.3 Individual resources: financial resources

Financial resources are generally estimated as too scarce. All of the respondents who receive various kinds of benefits express an opinion that their level is insufficient to maintain a decent standard of living. In the case of Malmö there is a difference between one-person households and families. The persons who live on their own were generally more satisfied with their financial resources, even if there were 2 exceptions. Persons who have families were more critical of the level of the benefits. In Glasgow and Dortmund the financial resources made up of benefits allowed only to cover the basic costs of housing and food. Nevertheless, the respondents from Glasgow and Dortmund were able to meet their everyday needs from their financial resources. In the case of Radom and Turin the financial resources are far scarcer. In Radom the benefits cover the costs of food for the family and produce a spiral of debts, as the respondents find it difficult to pay the rent. In Turin those respondents who receive benefits cannot afford renting a flat, as the prices (of the cheapest apartments on the outskirts of the city) are far higher than the benefits. Some of our respondents in Malmö say that they unable to meet their everyday needs from their financial resources.

4.1.4 Individual resources: housing

Housing is inseparably connected with the financial resources, as it may consume much of the home budget. The differences in the housing situation translate into differences in the overall evaluation of their material resources provided by the respondents. Again, there are two groups – Glasgow, Dortmund and Malmö in the first, Radom and Turin in the second – that vary in their experience and assessments.

Both in Glasgow and in Malmö some of the respondents had experienced homelessness in the past. Currently, the respondents from the three cities are relatively satisfied with the standard of housing that they live in; some of them reside in social housing. They express their dissatisfaction with the neighbourhoods, which they find unfriendly, dangerous or situated too far from the city. Some of the Glaswegian respondents were not satisfied with the standard of some of the housing (difficulties with damp and cracked walls etc). But they were relatively satisfied with having a house at all (as most had experienced worse situations).

In the case of the second group, i.e. Radom and Turin, housing poses a problem on its own for the respondents. In Radom the respondents live in social housing or in privately rented flats that are money-consuming because of the damp or the lack of basic amenities like electricity or running water. One person lives in a shelter for homeless women with children.

In Turin housing is relatively expensive for the respondents. They live in small flats on the outskirts of the city; some of them live in shelters for the homeless. In both cities housing produces spirals of debts, as the respondents cannot afford to pay the rent regularly, even in the social housing.
Therefore although the respondents live in housing of different standards, they share the experience of a ‘bad neighbourhood’, which is viewed as a major obstacle to social inclusion, a point to be further elaborated upon in the Report in the part on social resources.

4.1.5 Individual resources: skills useful/missing in everyday life

The respondents were asked about skills that they find useful in coping with their situation in their everyday lives. The question about ‘skills’ was understood in various ways: as skills that were gained in the process of formal education or as skills informally learned during the life course. Their usefulness was also assessed variously. Therefore, useful skills were divided into three categories that emerged from the interviews.

The first category is ‘financial management’, which was present in all cities except for Malmö. It is understood as the ability to make ends meet, to manage one’s money and deliberately negotiate the bills (for example paying each bill but only in part, controlling the level of debts). The respondents vary in their opinions as to whether they have sufficiently mastered those skills, as money management is extremely difficult given their limited financial resources. One way or another, this category of skills is crucial given their tight home budgets.

The second category includes the skills ‘useful in dealing with the welfare institutions’. Again, apart from the respondents from Malmö, all the other respondents viewed those skills as crucial and ones that needed to be improved. Interestingly, there are visible variations from one country to another that can be further categorised as: rights, behaviour and use. In Dortmund these skills are mostly defined as an ability to exercise one’s rights as a beneficiary. In Glasgow it is more a matter of knowing how to behave properly, which may be understood as ‘playing the role of a deserving beneficiary’. In Radom this skill is viewed as the knowledge of how to use the welfare institutions. In the case of Turin, the respondents declare that they see the need to develop those skills, as they feel incompetent in this respect, which has to do with the fact that they perceive the welfare system as extremely complicated, fragmented and inaccessible.

The third category includes skills needed for labour market success, which were mentioned in three cities. They are understood in terms of ‘soft skills’: an ability to talk to people (Dortmund) or ‘formal skills’: a driving licence and computer skills (Malmö, Dortmund). In the case of Radom, the discussion of skills that are useful in the labour market reveals more about the local labour market itself, which is regarded by the respondents as very complicated, inaccessible and based on unclear demands. The respondents highly appreciate the knowledge of ‘what skills employers actually look for’. The respondents in Turin did not refer directly to any skills needed for labour market success.

4.2 Social resources

One may assume that people experiencing poverty do not have the social resources conducive to a successful life. A great deal depends on the type of neighbourhood they in live, on whether their presence in a particular environment is permanent or temporary, and whether they are labelled as ‘pathological poor’.

If people who experience poverty have been living in enclaves of poverty for two generations, their social resources may be abundant and manifold, but partially useless for integration into a broader society.
Social resources relate not only to family and relatives and the nearest neighbourhood, groups of friends formed in their youth (a street corner boys’ group, schoolmates), but also to the resources of criminal groups (gangs).

There are also resources at the disposal of institutions which function in and outside enclaves of poverty. It is especially difficult to use these resources outside poverty enclaves, because in order to use them a person has to know how to appropriately behave and this requires a special kind of social skills that are based on experience. Moreover, much depends on the type of these external institutions, on whether they are focused on cooperation with people experiencing poverty. These are the resources of schools, religious organisations, various associations, sports and leisure clubs, trade unions and political parties.

4.2.1 Social resources: family and relatives

Resources that are possessed by the family and relatives are essential in the process of raising children. And even though nowadays the role of the family as a ‘career lift’ seems to have ceased in many countries, there are no research results to contradict the belief that the family continues to play a significant role in structuring the social status.

The interviewees often emphasised that they were brought up in poor, violent, single-parent families or in families with many children. If there are persons in the interviewees’ families who have succeeded, such as siblings or more distant relatives, this fact was emphasized in the interviews.

The Glasgow respondents stated that their relatives also experience poverty although for different reasons. At the same time, the respondents noted that family support is neither preferable nor comfortable. Some of the respondents noted that it was difficult to rely on family and close friends for financial reasons, as it caused tensions and disrupted relationships. Several respondents that spoke about borrowing money or turning to family or friends for housing also spoke about family disputes and experiencing difficulties. Those who had experienced homelessness had spent some time living with family members and talked about the strain this put on their relationships and also on their own mental health. It was apparent that borrowing money and relying on family members caused strained relationships and ultimately increased hardship for the respondents. Some of the long-term unemployed male respondents did not have any family to rely on during times of hardship and therefore they were reliant on the state for all their income and financial needs. None of the single parents had received financial help from ex-partners or husbands in the last five years (Bennett 2014).

The Dortmund respondents can mainly rely on their nuclear families (brother, mother). This support often means giving or borrowing money, giving clothes or food, experiencing emotional support (Petzold 2014).

The Malmö interviewees declared that help comes from one or two family members (typically a parent, boyfriend or sibling). Only one person declared extensive and uncomplicated relations with their family. All the respondents described the support (practical, financial, emotional) provided by their close family as crucial and at times absolutely necessary in coping with challenging situations (Angelin et al. 2014).

The Radom respondents describe their families as poor, which limits any more intensive contacts. Poor families are not able to maintain strong ties. Most of the respondents get very limited support from their families. Families have the ability to affect the interviewees’ motions,
behaviour and his/her self-esteem. For many of them the family is a burden rather than support. The most extreme examples are: an alcoholic brother: the respondent quit a job to take care of him; a mentally ill mother who needs to be closely monitored in addition to the respondent’s many other everyday responsibilities; parents who got into debt ante mortem, placing the respondent under the obligation to paid off their debts. Sometimes the family of origin is characterized as off-putting or violent, however sometimes as delivering help in emergency or constant support (for example by providing cheap accommodation) (Kozek et al., 2014).

The Turin the respondents stress that any support that they get from their family is very limited. In general, the Italians received more support from their close relatives as compared to migrants. Parents are present in the Italians’ everyday lives. In some cases their support is very limited, while in others there is more support, depending on the parents’ possibilities. The family is indicated as an important source of information about social services and benefits. This family network is often an unrecognised asset but it has its drawbacks because social assistance always enquires about the social support the potential beneficiary has in order to grant him/her access to the different programmes. (Bassoli 2014).

In general, neither nuclear nor broader families are described as a major source of support by the respondents. In particular, the interviewees from Glasgow and Radom cannot count on support from their families; on the contrary, the family is sometimes a major burden for them. Although in Dortmund contacts with family were not characterized as intensive, respondents more often declared that they could rely on their nuclear families. Similarly, it seems that Italians can rely on their families, but migrants do not participate in family networks, just because they had left them behind in their countries of origin. The migrants even experience an erosion of family ties, with fathers and partners abandoning their families. The Malmö interviewees suffer primarily because they are unable to draw on their family resources due to emotional problems in their relationships; some of the respondents feel very lonely and abandoned by their families.

4.2.2 Social resources: people to rely on

Most of the respondents describe their own current friendships as rare and weak. The respondents’ low social status and their dependence on social assistance are the factors causing difficulties in their friendships, both in maintaining the old ones and in making new friends. The lack of resources related to friends is evident in the all narrations. Only few interviewees said they receive help from friends, mostly information and emotional support.

The Glasgow respondents stress the tension and disrupted relationships with friends due to the lack of money, unemployment and homelessness. Partners (boyfriends and girlfriends) are invoked both positively and negatively (Bennett 2014).

The Dortmund respondents spoke about their friends in the context of social assistance: losing contacts once they came to rely on social assistance (inability of continuing costly leisure activities), whereas the friends they socialized with nowadays depended on the German MIS. In two narratives friends are described as helpful (the friends of a dyslexic respondent informing him about changes in social assistance support and a friend as a helpful insider working at a social assistance office) (Petzold 2014).

The Malmö respondents often feel lonely and rejected as well as experiencing social degradation in their relationships. The respondents mostly live alone (7) or refer to their partner in a more casual way as a boyfriend or a girlfriend and the general impression is that the partner
is rather distant or unstable as they are hardly ever mentioned or referred to during the interviews (Angelin 2014).

Friendship is rather a rare phenomenon among the Radom respondents. The male Radom respondents maintain friendly relations with persons who are related to them in one way or another (a brother-in-law, a distant cousin) and they take any occasional job together, while the female respondents look for friends in the nearest neighbourhood where they spend most of their time because of their family and housekeeping responsibilities. Women exchange favours like babysitting and shopping on a daily basis. Friendships formed back at school have mostly faded away (with one exception of a strong female friendship). Sometimes this kind of relationship becomes a burden for the interviewees (e.g. because of an alcohol addiction), but most often: ‘every schoolmate has gone his or her own way’ (Kozek et al., 2014).

In Turin the Italian interviewees have only a familial network, which is usually quite narrow while the migrants ‘rely more on God and on their close friends’, in some cases people who can support them with money offered as a gift (Bassoli 2014).

4.2.3 Social resources: neighbourhood

Neighbourhood is important for the respondents; it means that they would like to live in safe areas in their cities. Basically, if they live in enclaves of poverty they distance themselves from the local community and they dream about moving away in order to improve their living conditions and the safety of their children. Wherever the respondents may live, the intensity of their contacts with the local community is limited. In every city there are also examples of mutual support by neighbours in coping with everyday problems. The respondents help other residents as well as receiving help. However, it is not a frequent phenomenon. Obviously, a neighbourhood is not an environment in which to build social capital. None of the interviewees told us that a neighbour had helped him/her get a job.

The Glasgow interviewees live in single adult households (10 out of 11), predominantly in social housing estates. One third of the respondents identified weak neighbourhood ties and there was only one female who relied on her neighbours to look after her teenage children. There was no case where neighbourhood resources provided a support mechanism; the respondents would not borrow money from neighbours or seek their help in securing access to employment opportunities. Nearly all of the respondents thought their neighbourhood was relatively OK, but that it did not offer them any local social activities and as such they were not engaged in neighbourhood events (Bennett 2014).

Most of the Dortmund interviewees live in apartment buildings in the north of the city, which suffers from the most severe social problems. In almost all cases people in the neighbourhood do not help each other. One of the respondents reports some extremely negative experiences he had had with his neighbours, apparently drug dealers. Another respondent reports exchanging information regarding German MIS regulations with her neighbours receiving MIS benefits as well (Petzold 2014).

The Malmö respondents live in typical low-income rental areas in the city centre or on its periphery. Four of the respondents report some problems and insecurities related to their housing estates and would rather live somewhere else, as they feel alienated, personally stigmatised or unsafe in their area. The need of better housing for their children to grow up in is emphasized. Moving to better neighbourhoods is deemed close to impossible due to being a
welfare recipient and unattractive as a tenant. The near neighbourhood does not contribute anything apart from housing. Most of the respondents are in contact, and several of them in a very close contact, with their local church, where they find different kinds of support, both material and emotional (Angelin 2014).

Most of the Radom respondents do not regard their neighbourhoods as particularly dangerous. These neighbourhoods are situated in different parts of Radom. It seems that persons living in flats not placed in enclaves of poverty have a more supportive environment; they may rely on their neighbours: leave children with them, borrow small amounts of money or bread, build a small playground for children together. One woman lives in a neighbourhood with blocks of social flats, which form a mild version of a ghetto. She declared that many social problems accumulated there, i.e. alcoholism, drug addiction, violence, and ‘police raids’. In this neighbourhood children have to be watched all the time.

In Turin the narration concerning neighbourhood is much closer to the one from Malmö. In all cases the respondents are not well acquainted with their neighbours (both next-door neighbours and those from the same apartment building) and they do not get any help from them. The exceptions are two women: one received some clothes for the baby and the other received help from a former neighbour when she broke up with her partner. Generally, relations with the neighbours are not very close. Two reasons were given to explain why there is no neighbourly help: the lack of interpersonal exchanges and the fact that the neighbours also live in poverty. In a few cases the interviewees had moved in recently and they had not been able to build a strong social network at the neighbourhood level (Bassoli 2014).

4.2.4 Social resources: NGOs and voluntary work

In the interviewees’ interpretation, the world of NGOs combating poverty in Turin, Malmö and Radom is made up primarily of church organisations. It is only the respondents from Dortmund and Glasgow that note non-religious NGOs. A special role of an organisation for single parents may be noted in Glasgow. These NGOs improve the situation of the SP, making it better than the situation of the WP and LTU.

One could expect that NGOs are more visible in countries with a long tradition of self-organisation of civil society. Services and assistance in kind offered by church and non-church NGOs are evaluated positively, especially in Italy. The Ufficio Pio has maintained a leading position among social assistance institutions in Turin, the city which remains the ideological centre of the Italian urban working class. A model of using support from NGOs and subsequently offering support themselves prevails in Radom, Turin and Dortmund. Occasionally, some of the respondents work as volunteers in a food bank (they unload and distribute food parcels) and they assist in organising some services and events for children.

It is striking that most of our respondents from all the cities are not members of any NGOs and their participation in the activities of these organisations is relatively modest. The interviewees do not belong to NGOs, nor do they belong to trade unions or local political parties. Moreover, none of the respondents is active in any cooperative, as if the social economy programmes in particular countries were merely creations on paper. It is a known fact that it is difficult for people experiencing poverty to set up their own organisations on the basis of their identity of a poor person (Lister 2004). Indeed, people who set up NGOs designed to support poverty-stricken people are not poor themselves. This makes it difficult for people experiencing poverty to fit in the activities of such an NGO.
All respondents from Glasgow access some services from NGOs. Seven of them were enrolled (voluntarily) on a course at a woodwork charity based in the former industrial part of the city. Three of the single parents were accessing services through One Parent Families Scotland. This included advice, welfare rights support, short courses, training and group support. Through this charity, they had also been sign-posted to the support from Jobs and Business Glasgow and they were accessing training days, careers fairs and short courses (Bennett 2014). Information accessible through Welfare Association (NGO) is reported as useful and shaping individual agency.

The Dortmund interviewees turn for consulting to the Centre for the Unemployed, and some visit the local food bank. Most interviewees are not engaged in any kind of voluntary work, and they are not members of any organisations. One woman helps in the local food bank, another one helps sometimes in organising kindergarten activities and yet another one has helped in soup kitchens for the needy and the homeless (Petzold 2014). Generally, the Dortmund respondents do not actually have rich social resources (no supportive neighbourhoods, no involvement in wider networks that could provide them with access to jobs, less engagement in voluntary work etc.).

In the opinion of the Malmö interviewees, the local church deacons constitute a central support both emotionally and financially, as they are a last resort option at times of crisis and also provide monetary help from church funds or hand out Christmas dishes etc. to the needy members of the congregation. Emotional support is also extensive and the deacons are described as persons to confide in and receive unconditional support from. Even so, it can also be perceived as difficult for one’s self-esteem to need this urgent help. Only two respondents are involved in some kind of voluntary activities for the benefit of others in the framework of different projects: the first one dealing with various social problems but mostly aiming at the social integration of persons with drug addiction, and the other one helping individuals with mental health disorders etc. The projects are involved in combating poverty and social exclusion (Angelin 2014).

Only two organisations were mentioned as a source of support by the Radom respondents: the first one, Caritas, which distributes food parcels, organizes excursions, summer camps and other activities for children; and the second one, the Movement for the Protection of the Unemployed, that distributes small food parcels (Kozek et al., 2014). In comparison to the outcomes from previous research which was conducted in Radom (WP6), it is a surprising observation. That previous research suggests that there are many efficient NGOs that support people who experience poverty in Radom. Nearly 10% of the NGOs registered in Radom declare that they are active in social assistance. But this assistance hasn’t reached the respondents in any visible way. Only some of the Radom interviewees or their partners have been involved in voluntary work: for Caritas and a food bank when the priest asked them to.

The previous research in Turin revealed that the local NGOs are very active. The Catholic Church plays a major role via its charities Caritas, Ufficio Pio and others. With one exception, all interviewees have been in contact with at least two different NGOs, accessing services and receiving financial support. Ufficio Pio was the interviewees’ contact point for accessing services and claiming financial support. Probably due to its long tradition of working with poverty-stricken people, Ufficio Pio has well-established and well-practiced patterns of service, thus it is evaluated positively. Financial support is very much appreciated, as it strengthens the agency of the interviewees. Nonetheless, none of them is actively involved in the work of any association, church or sports club. The interviewees do not perceive self-organisations as a
pool of various kinds of resources, including human resources, that could offer one new opportunities (Bassoli 2014).

5. Assessment of resources in a comparative perspective

All of the interviewees feel that they possess limited resources, and almost every attempt to undertake any major strategic action only strengthens this sense of limitations. However, the respondents present different assessments of resources and their ability to overcome poverty, depending on the type of resource. As a matter of fact, they mostly focus on the fact that their individual resources are scarce or inadequate on the local labour market.

5.1 Assessment of individual resources

The respondents were asked to assess the usefulness and availability of individual resources: education and training, work experience, financial resources, housing, skills useful in everyday life.

The respondents in Dortmund are dissatisfied with their individual resources and some interviewees explain how their lack of education or work experiences could be compensated for by adequate labour market services designed to improve their prospects for getting jobs with incomes above the social minimum.

The respondents in Malmö are mostly satisfied with their housing conditions, skills and basic financial resources, even if most of them perceive them as too meagre and claim that their life is adversely affected by persistent austerity. They see their education and work experience as problematic.

In Glasgow, the respondents are relatively satisfied with their level of education. However, their remaining individual resources: work experience, financial resources, housing and skills useful in everyday life are assessed as insufficient and inadequate.

In the case of Radom and Turin, the respondents assess their individual resources as definitely too low: their education is neither sufficient nor adequate for the demands of the labour market, their financial resources are too scarce, their housing conditions are poor and they lack any useful skills that could get them out of poverty.

5.2 Usefulness of social resources

The interviewees recognize the importance of individual resources for overcoming poverty, including their dependence on social assistance. The interviewees live in countries with relatively high level of cultural individualism. Therefore they tend to concentrate on their own individual resources. The interviewees do not reflect too much on the role of social resources in overcoming poverty. Apparently, this is the problem of the lack of political agency, i.e. the lack of ability to bring together people with a similar viewpoint to cooperate in order to change the existing situation. The respondents rely on others only in private matters; they do not seek similarly-minded people in order to formulate more complex demands together (Lister 2004).
The Dortmund interviewees reported that for them the family is a realm of support. Especially in times of hardship, the family serves as a factor preventing degradation. The advantages of good neighbourhood and friendship are recognized. Unfortunately, almost all of the respondents have failed to establish contacts in their local communities or to use such contacts intensively to improve their situation. Likewise, friends and acquaintances are not a supporting asset because they are often MIS beneficiaries themselves and many of them experience hardship as well. Non-governmental organizations are perceived as providers of high quality services, as efficient help in preventing social degradation. It seems that contact with non-governmental organizations positively reflects on the interviewees’ sense of agency. However, the respondents are rather receivers than providers in their relations with non-governmental organizations and this fact can be an obstacle in the process of formulation of either their collective ‘voice’ or their common/proxy agency.

While the Malmö interviewees appreciate family help, it is not so extensive as in the previous example, in Dortmund. Help provided by friends in times of hardship is seen as substantial. Similarly, the respondents have few contacts in their community and are therefore unable to use the resources of their neighbourhood. The parish that represents NGOs in the interviewees’ realities is assessed favourably. There are also examples of people suffering from poverty who begin to develop their sense of agency when they themselves begin to provide help for other poor. Generally, the Malmö respondents are rather receivers than providers in their relations with non-governmental organizations, which is a major obstacle in the process of formulation of either their collective ‘voice’ or their common/proxy agency. Two persons who work as volunteers attempt to use this experience as a basis for improving their occupational status.

In the case of Glasgow, family is not perceived as supportive in combating poverty (although many families had provided emergency care: housing, clothes, food, etc., during the times of extreme hardship). Similarly neighbours, friends and acquaintances could not provide sustainable anti-poverty support and relations are tense and often intermittent. NGOs actions are evaluated as beneficial, alleviating the claimants’ social isolation. It seems that the interviewees consider voluntary work to be a value. However, receiving outweighs providing in their relations with NGOs.

The respondents from Radom usually agree that family is not helpful or that it can even be a considerable burden, causing financial and housing degradation. However, cooperation with more distant relatives may sometimes be beneficial (though rather occasionally), because it prevents a complete occupational degradation. Friends and acquaintances mostly cannot help in any way; if they do, their help has no substantial meaning in a struggle ‘to keep one’s head above the water’; it rather enables survival, allows one to cope with emotional breakdowns. The role of the community is crucial in opposing social degradation: living in ‘a bad neighbourhood’ (poverty enclave) demands great efforts from an individual not to degrade oneself, not to fall into alcoholism or ‘bad company’. NGOs are not intensively present in the interviewees’ everyday lives and the activities of Caritas, the most important non-governmental organization in Radom, target people deeply immersed in poverty, for instance addicts, the homeless and the mentally ill. The respondents declared that they would not visit Caritas in order to avoid stigmatisation. Relations between Caritas and its beneficiaries are based on a receiving and not giving back scenario. Cases of voluntary work for this organization occur when preceded by a personal invitation from the priest.

The respondents from Turin hold an opinion that family can be a burden. If the family is poor, it is unable to provide support, if it is wealthy, then formal inquiries arise whether it actually
provides help, which could result in a termination of social allowance. Migrants cannot rely on family help. In emergency, the respondents rely on their friends for support, but their help is not sufficient to significantly influence their situation. Support coming from neighbours is also scarce as neighbourly relations are weak. Furthermore, non-governmental organizations in Turin play a weak role in individual struggle to escape from poverty. For instance the role of Ufficio Pio is to provide help in case of emergency. The respondents usually receive assistance from Ufficio Pio and do not give it back in any form.

5.3 The impact of policies on resources

The results of research carried out among individual beneficiaries show that they are generally sceptical when it comes to the impact of policies on resources. They express an opinion that the policies basically do not upgrade the respondents’ individual resources.

The respondents in Glasgow pointed to the uselessness of most services that are delivered, which is said to be particularly evident in the case of the job centre and the health care systems. They are not satisfied with the amount of social allowance. Nevertheless, the respondents do recognize the fact that the housing allowances make it possible for them to afford separate housing. This is important to them. One of them indicated that support for single mothers was ostensible: in reality single mothers do not receive the assistance they expect.

In Dortmund there were no negative opinions concerning the amounts of MIS and other allowances. It is worth mentioning that the German MIS beneficiaries experienced delays in payments and were affected by wrong calculations of the amounts of benefits in cases when their incomes or employment status changed. However, the prevailing opinion is that the allowances provide means of survival but do not allow investments which would improve the claimants’ situation in the long term. The ‘one-euro-jobs’ programme gives rise to controversy among the better qualified, who feels degraded by this kind of offer. Likewise, wholesale training is being criticized for their uselessness and incongruity regarding qualifications of the unemployed and the needs of labour market. They are also said not to improve professional skills.

Several interviewees in Malmö are convinced that social policy and ALMPs do little to improve their individual resources.

In Radom the respondents noticed a relatively limited effect of the policies on their resources. What was apparent after our previous research in this city is that allowances and material help are provided in the amounts discouraging the claimants from remaining in this dependency for any extended periods of time. ALMPs are criticized for doing little to improve the respondents’ resources needed on the labour market.

In Turin the interviewees perceive the positive but incidental influence of Ufficio Pio activities on their individual resources. At the same time they deny that social workers might have any positive influence on individual resources. On the contrary, they emphasise that the actions of social workers contribute to reducing their resources.

Some patterns were present in all of the interviews; interlocutors noticed influence of the policy on social resources, i.e. on the family, friendships and acquaintances, the community and the respondents’ engagement in the activities of non-governmental organizations.
Regarding the influence of the policy on the family and its resources, there is a visible problem of solitude among beneficiaries who have received MIS for extended periods of time in Malmö and in Glasgow.

Marriage and partnership are equally important institutions in the respondents’ narrations. In the case of Dortmund, partners living in the same household are considered by law as persons supporting each other financially. Women decide to become single parents because of alcoholism and violence on the part of their partners (Radom, Malmö, Turin, and Glasgow). However, it is impossible to unequivocally determine that policy is the source of this phenomenon. It is rather a matter of a particular reciprocal action.

All of the interviewees rather explicitly declare the influence of policies on friendships and acquaintances: poverty excludes them from social contacts. MIS calculation does not envision means for maintaining intensive social activities. Quite the contrary, the respondents are aware of their unattractiveness, they avoid new friendships, while the old ones slowly fade away.

The effect of policies on the neighbourhood is also obvious. Particularly the building of special housing for people suffering from poverty, sometimes complete colonies of houses of this kind, results without exception in the creation of poverty enclaves. Our research clearly shows that residents living outside such enclaves have greater aspirations regarding their lives (Dortmund, Radom, Malmö).

The influence of policy on the accessibility of resources related to non-governmental organizations is evident. The respondents try to benefit from the support provided by various NGOs working in partnership with welfare institutions. It clearly shows that those churches which have been involved in charity work for centuries are likely to provide assistance tailored to the needs of people who experience poverty (Turin, Radom, Malmö).

There are not many different NGOs and many of them experience problems with recruiting poverty-stricken people. Organizations sometimes encourage them to volunteer. People who suffer from poverty sporadically create their own associations and if they do so, they are not popular (e.g. the Movement for the Unemployed in Radom). Therefore, it may be concluded that there is a pattern of receiving from NGOs rather than giving back or participating otherwise. This adversely affects the interviewees’ agency. Those interviewees who follow the strategy of giving back seem to be more resourceful and have more plans, including career plans (particularly in the Malmö case).

The fact that welfare institutions engage NGOs and charities in their activities helps expand the respondents’ resources. However, the type of NGO that is a form of cooperation of people suffering from poverty is neither promoted nor preferred. This would be a step towards developing collective agency by people experiencing poverty.

As mentioned above, it is very difficult for people who experience poverty to undertake collective action because individuals tend to negate their identity as ‘a poor person’. The implemented anti-poverty policy does not seem to recognize certain opportunities that may result from the collective agency of the beneficiaries. People experiencing poverty hardly ever have an opportunity to meet in public, as a group, and none of the goods are distributed with an acknowledgement of the collective ‘voice’ of the beneficiaries. There is a deliberate lack of support for potential organizations or institutions which could be set up by people experiencing
6. Past and present experiences of poverty

The descriptions of the main problems that appear in the respondents’ lives are to be presented on the basis of the interviews. They provide the basis for interpretations of the possibility of agency and its presence within the past 5 years.

6.1 The respondents’ descriptions of their situation in the last five years - main problems

The respondents were asked to describe their situation in last five years and to point out their main problems. The answers may be categorised in the following dimensions: experiencing poverty, relation to the labour market, incidents that have changed the life course and the presence of self-identification as ‘poor’.

The experience of poverty prevailed in most of the interviews. However the differences in how poverty is experienced are worth noting. In Glasgow all the respondents experienced poverty, which was strongly related to their status on the labour market. The ‘work first’ system places an individual under pressure to search for a job and the respondents answered to that pressure in various ways – either ‘out of work to take care of the children’, ‘currently too unwell to get or undertake work’, or ‘unable to find a job despite their efforts’.

In Dortmund the respondents’ stories may be viewed dynamically: experiencing poverty as a process of deterioration, as gaining stability and balancing, or as improving towards getting out of poverty.

In the case of Radom, there is a visible general deterioration of the respondents’ situation over the last five years. Despite the differences in education, family situation and work experience, they experience poverty more intensely than before and find it harder to evade it. Their narrations are pervaded with anxiety and a feeling of uncertainty.

In the case of Turin, the respondents admit to experiencing a ‘difficulty’, but rather perceive their situation as temporary, connected to unemployment, which is a result of the crisis.

Only the respondents from Malmö had a strong self-identification as ‘poor’ and most of them emphasised that they had experienced poverty throughout the last five years. In the case of Glasgow, Dortmund, Radom and Turin there were no such strong self-identification statements. The respondents talked about their experiences but did not refer to themselves as poor.

The lack of self-identification as ‘poor’ in most countries and a strong self-identification as such in Malmö is an interesting question: should it be interpreted as an identification or rather as a research artefact? Several interpretations are possible, based on the theoretical and research background. As it usually shows up in research on poverty (Lister 2004), self-identification as ‘poor’ is not an identity that is taken up easily by people who experience poverty. They usually try to distance themselves as persons from their experience of hardship. Regarding oneself as ‘poor’ may be viewed as a political statement, as a common feature of persons sharing the same identification, who build up political actions on that basis. The fact that the respondents have...
to struggle against cultural biases related to the notion of the ‘culture of entitlement’ makes building political action on the self-identification as poor even more difficult.

Interestingly, the only case where this self-identification occurs is Malmö, where the respondents experience poverty in the context of the generous Scandinavian welfare state, which may be interpreted as a factor enabling this self-identification, due to the fact that they do not violate social norms by admitting that they are poor because of a relatively tolerant national culture. Although being poor can also be perceived as shameful in Swedish culture, as it is quite unusual to experience poverty in Sweden, it seems that the stigma is far weaker than in the other studied cases.

Analysing the narrations recounting the events of the past five years makes it possible to identify the incidents that triggered the experience of poverty: first of all, employment: low paid or unemployment (all the cases), housing: homelessness (Glasgow, Radom, Turin), family issues: pregnancy and divorce (Dortmund, Malmö, Radom, Turin). In narrations in Glasgow and Dortmund, problems in dealing with welfare institutions, such as conflicts with the Jobcentre in Dortmund that had led to legal action, occur as life-shaping experience for the respondents and for some of the cases in Malmö.

6.2 Agency in the last five years

Agency may be defined as an ability to influence one’s life, gain control over its course and make effective use of institutions and organizations that are supposed to support the process of getting out of poverty. A decrease in agency may be felt as losing control and impact, being dependent on the activities of the institutions without a possibility of voicing one’s opinion or exiting.

The level and type of agency could be described in most cases. The respondents in Glasgow evaluated their agency as limited. In their opinion they had not had enough influence on the major events that they had experienced. The respondents struggle to help themselves despite the structural constraints.

In the case of Dortmund the respondents’ experiences may be divided into three categories: overwhelmed, passive and active, where the first group is the most numerous, but there is also a significant number of active respondents.

In Malmö many respondents describe their agency in terms of inertia that they cannot reverse, as they do not have sufficient resources to develop their agency.

In Radom the respondents experience a very low impact in confrontation with the labour market, employers, PES officers and their main experience is the feeling of being overwhelmed. Their relations with social workers may be characterised as more individualised and therefore leaving room for some kind of agency. Interestingly, within those limitations, the women tend to work more on their agency than the men, they have more strategies of activity in the field of contacts with MSAO and with the health and education systems. Men focus more on the labour market and suffer deeply because of their failures.

In Turin agency cannot be analysed due to the fact that the respondents feel very intense uncertainty in everyday life and assess their job situation as very precarious.
6.3 ‘A trajectory of poverty’ – is it a useful concept?

An analysis of trajectories of poverty was one of the aims of the research. It may be viewed as a useful category, considering the fact that it makes it possible to see the factors that promote getting out of poverty or, on the contrary, those that deepen the state of poverty.

A ‘trajectory’ is a multiple-stage experience of disturbance or destruction of the ‘existing structures of social order in biographies’ (Riemann and Schütze 1991, p. 339).

The potential of trajectory is built up slowly, as some powerful external forces gradually take over control over someone's life. The trajectory potential tends to grow as a result of an individual’s bewilderment and the fact that he/she is using the existing biographical action schemes, which do not work in this new situation.

At the next stage, called crossing the border from an intentional to a conditional state of mind, the person realises that he/she is driven by overwhelming outer forces and that the patterns of action followed hitherto are no longer valid. As a result of this experience, the person is hurt and feels alone and abandoned. He/she becomes conditioned by the new situation: it becomes pivotal in the organisation of life.

Eventually, the precarious new balance of everyday life is maintained as the person develops an unstable balance in everyday life. However, upholding this uncertain equilibrium is very exhausting. It also has severe biographical costs: loss of self-confidence, self-reliance, self-respect and trust in oneself. This situation may be characterized by the notion of ‘cumulative mess’: 1) the person concentrates on particular problems and loses other matters from sight; as a result adequate countermeasures are not taken to improve the situation; 2) side effects of the attempts to solve problems have negative effects on other aspects of life; 3) various problems intensify one another.

There may be cases of breakdown of self-orientation when a critical situation develops as a result of new overwhelming events or irrational actions (such as escaping into drinking, drugs, etc.). The everyday structure of activities breaks down completely: the basic activities become too difficult to manage, and a feeling of isolation from normal daily affairs (‘normal life’) arises. This is followed by a loss of identity, becoming alien to oneself. One doubts not only in him/herself, but also in significant others (family, friends, social workers, etc.), which is paradoxical, since they are the ones who can provide assistance to the person in crisis.

One of the two possible solutions are attempts to theoretically come to terms with the trajectory when the person realizes that there is a need for a new definition of his/her situation in order to regain any degree of control. This definition 1) is constructed to describe the mechanisms that have caused all the suffering and explain its reasons; 2) deals with the problem of injustice (unjust fate, unjust suffering) and 3) the impact of the trajectory on the life course and its importance for the entire biography. A new definition of life is connected with a redefinition of biography, which may lead to developing new useful action schemes or, on the contrary, deprive the person of his/her courage.

The second solution is to work practically on or to escape from the trajectory; when a new definition of one’s situation in life is developed, it is possible to trigger a systematic action scheme aimed at controlling the trajectory or escaping from it. Three action schemes are possible: 1) flight from the present situation in one’s life, which will hardly result in escaping the trajectory, since the person has a ‘trajectory afflicted personality’; 2) a reorganization of life
oriented at living with the trajectory; this action scheme is used when the crucial effects of the trajectory cannot be eliminated; 3) elimination of the trajectory through a complete reorganization of one’s life (e.g. quitting the job which was the source of nervous breakdowns).

The respondents talked about their experiences and although their narrations were usually not linear, the trajectories were distinguishable in four out of five city cases. Thus, the concept proved to be useful.

In Glasgow narrations show the incidents that triggered the trajectory: failures in contacts with formal structures such as the labour market, and the deepening of the trajectory caused by the broader context of the political and class system, and the employment services that are not effective but are eager to implement sanctions. The respondents admit to feeling abandoned by the state and being the subject of employers’ biases and thus of feeling overwhelmed. This may be interpreted as a phase of self-orientation breakdown. None of them talked of the possibility of escaping the trajectory, so they are more likely to enter the phase of coming to terms with the trajectory or maintaining a precarious new balance in life. The LTU are more pessimistic about their current situation and the SP more optimistic.

In Dortmund all of the respondents reached the precarious new balance at some point in their lives and from that point on, they have been trying to improve their situation. The incidents that triggered poverty were: unemployment, pregnancy and immigration. Then, there were circumstances that reinforced the trajectories, such as divorce, debts and deteriorating health.

The respondents’ experiences were divided into three categories. The ‘overwhelmed’ experience the precarious new balance of life or the breakdown of self-orientation. The ‘passive’ attempt to come to terms with the trajectory. The ‘active’ try to work practically to escape the trajectory. Out of all cases under study, the Dortmund case featured the most successful stories: although the trajectories were not yet finished, there were persons who would probably escape the trajectory in the near future due to the fact of finding adequate employment.

In Malmö all respondents experienced trajectories of poverty albeit in various directions. Most of them were chaotic and dramatic, with incidents of homelessness, addictions, abuse, health problems and suicide attempts. The emotional significance of being dependent on the welfare system had influenced the trajectories. There are some persons who try actively to escape poverty by using social and institutional resources and act as agents in their lives and in their relations with the relevant institutions.

In Radom all respondents were in the course of a trajectory triggered by becoming unemployed and by a deterioration of housing conditions: becoming homeless or moving into cheap and very low standard apartments. Some of them have experienced the phase of self-orientation breakdown and are currently either maintaining the precarious new balance in life or coming to terms with the trajectory. Two of them have hopes of escaping poverty but are not working on translating this plan into reality.

The Turin case is an exception, as no trajectories were found in the narrations. Considering the fact that some of the respondents were migrants, their experiences in life were different, with their previous lives in their home countries, which are difficult to compare to their current situation. The respondents focused on special aspects of the recent past: health or violence, and it was therefore impossible to reconstruct any trajectory. Additionally, they were usually very sceptical and mistrustful of the situation of the interview.
6.4 Factors hindering the ability to get out of poverty

In their narrations, the respondents talked about their individual and social resources, as well as the institutional resources that can be useful in getting out of poverty. The efforts they make in their everyday lives are also shaped by the same factors that hinder their ability to get out of poverty. In each case some of those factors appeared and the respondents unanimously agree that without those obstacles their way out of poverty would be easier. However, the factors under discussion are of various natures.

The first group of factors is connected with individual situations, mainly individual physical and mental health problems that prevent active inclusion. The respondents emphasise that they face difficulties in their attempts to improve their health as medical treatment is unavailable or expensive (Radom) or they are continuously hindered from accessing the labour market (Glasgow, Malmö) due to their poor health, but they do not have sufficient financial support not to worry about being ill and unemployed.

The second group of factors can be categorised as social factors: the respondents point out that it is difficult to access the labour market, social assistance services and training programmes without participating in informal networks that provide support and knowledge (Dortmund, Radom, Turin, and Malmö).

Cultural factors make up the third category: the respondents point out the prejudices against people on benefits that they find to be a significant burden. Employers are biased against persons on benefits (Glasgow) and there is a feeling of stigma connected to reliance on social assistance (Dortmund, Malmö, Radom). They all know the stereotypes of the ‘poor’ that translate into the ‘culture of entitlement’, i.e. of individuals who are lazy and demanding. The respondents feel compelled to show that they do not follow this pattern. Cultural factors constitute an additional obstacle and a burden, as they touch the respondents emotionally, arousing the feeling of shame.

The vastest category concerns institutional factors. They include the ineffectiveness of social assistance and labour market institutions plus other institutions that should be supportive, such as the health care system which does not provide adequate medical treatment and the family policy system that fails to provide adequate childcare, and the difficult situation on the labour market.

The respondents point out many gaps in the system of active inclusion, such as the lack of career counselling and knowledge, the lack of training programmes suited to particular age and qualification groups (Glasgow, Dortmund, Radom), the over-complication of the system of services and benefits (Glasgow, Radom, Turin), training courses that are a waste of time and money as they do not translate into employment (Dortmund, Radom). In the case of Turin there is virtually no active inclusion or ALMP activities.

The structure of the labour market also poses a difficult challenge for the respondents who view it as hard to access: there are not enough suitable part-time jobs for single parents (Glasgow), no jobs suited to the qualifications of the respondents (Dortmund), no jobs that would enable any kind of stability (Radom, Glasgow).

The last category of factors concerns the financial situation of respondents, which is viewed by them as a burden and obstacle in getting out of poverty. Their tight home budgets and very
limited benefits result in the claimants falling into debt. The debts preclude investments that are sometimes necessary in order to find a better job (e.g. specialist courses with certificates – Radom), they do not allow the claimant to move out to a better neighbourhood where social networking could be more effective, or they prevent the respondents from moving from low-paid wage-subsidised jobs to normal full-pay jobs, because this would make it necessary for them to pay off all the debts and deteriorate their situation as a result instead of improving it.

To sum up, the respondents had very concrete, experience-based answers and opinions about the obstacles encountered by them on their way towards getting out of poverty.

6.5 Factors enhancing the ability to get out of poverty

Along with the factors that pose barriers to the process of getting out of poverty, the respondents pointed out several factors that enable them to improve their situation. They can be categorised into four groups.

The first group includes individual resources; according to the respondents (Dortmund, Radom), individual skills, both specialist skills and ‘soft skills’, simplify the process of improving one’s position, as they enable access to discretionary services offered by the Jobcentre, PES or MSAO.

The second category is comprised of social resources, which may be interpreted as a continuation of the individual skills category. In Radom, participation in an adequate social network pays off in job offers and insider knowledge about the labour market.

The third category, institutional, may be divided into two subcategories. The first one relates to the services that the respondents view positively: money and debt management (Glasgow), work life assessment programmes (Malmö), workshops on social integration led by sympathetic social workers (Radom). The second one concerns a broader situation on the labour market: wage-subsidized employment (Malmö) and the role of NGOs in the general support of the beneficiaries as they move along their life course (Turin).

Interestingly, the number of factors that enable getting out of poverty is significantly lower than the number of factors that hinder the possible improvements. The respondents presented concrete examples based on their experience, though admittedly the examples were few. Additionally, the enabling factors relate to fewer dimensions of the respondents’ experience than is the case with the hindering factors.

6.6 Country special aspects

In the course of the research we tried to determine if there are any country special aspects that could influence the respondents’ narrations. The country contexts encountered in the research and described by the national teams served as a sensitising tool in the comparative analysis. Different subjects came to light, as the country special contexts were understood as cultural, structural and institutional factors.

The institutional dimension was pointed out in the case of Glasgow, where the divisions between LTU, WP and SP were somehow blurred. This is because there are complex earning
rules providing that WP can be in receipt of Employment Support Allowance while working up to 16 hours per week, and SP can also take up some paid employment and continue to receive their out of work benefit payments. It is expected that in the near future the system will change through the introduction of the much-delayed ‘Universal Credit’ system which will amalgamate a number of social security payments into one payment (Clegg 2013). Therefore it is possible that the organisational issues and benefit regulations that the individuals are experiencing may change.

In the case of Dortmund, one country special aspect concerning the experience of trajectory and the role of individual agency might be the high regulation of the German MIS on the one hand and a shortage of information on the other hand. This binds the beneficiaries to take an active interest in the rules of benefit receipt in order to be able to exercise their rights. The second aspect is the fact that the MIS act has been amended more than twenty times. As a consequence, many beneficiaries sue for apparently wrong notifications about benefit amounts prepared by the Jobcentre. Thirdly, the strict conditionality of the German MIS on the one hand and the discretion of the services on the other hand are often perceived as an imbalance between the demanding and enabling elements.

The case of Turin shows the specialities of the structure of the labour market, with its broad black market margin, which does not allow distinguishing clearly between LTU and WP. According to Istat estimates, there are about 2.3 million irregular employees, plus 657 000 self-employed workers in the black economy. The rate of irregular work reached 12.3% in 2010’ (Madama, Natili & Jessoula 2013: 9). The second aspect relevant to the research is the lack of a coherent framework of anti-poverty policies. The third aspect, which may be regarded as a cultural factor, is the impact of the southern models of welfare on the gender issue. The Italian welfare regime is based on the male breadwinner model, and the role of the family is central. In particular, the provision of childcare and preschool structures for children is varies widely across the country and is not particularly strong in Turin.

In the case of Radom the country specialities are more cultural and social in their nature. Generally, the distinguishing feature is a very low level of social trust and weak social bonds and, at the same time, a weak welfare state, with very limited protection and support for citizens. This can be interpreted as an unique place of Polish society in the process of transition from the traditional model, relying on informal and family bonds, with extended families that perform care work, to a more developed welfare system. The current moment of transition is difficult for the families with low resources, as they do not perceive their extended families (grandparents, uncles, aunts, cousins) as an obvious source of support; sometimes they see them, on the contrary, as a source of emotional trauma and financial debts. However, they cannot count on state institutions, as the provisions are very low and the services are underdeveloped in many respects (like child care or school expenses), because the institutions seem to be changing more slowly and reluctantly than the society itself. This leaves families experiencing poverty in a kind of vacuum as regards support. This can be also the matter of Radom specialities. Unlike many other cities in Poland, Radom has a relatively new population that settled there in the post-war period of intensive industrialization. Therefore, there are not so many social ties dating back for several generations. Another pattern that may be distinguished and which is somehow connected with the previous one is the reproduction of the traditional roles within the nuclear family. Accordingly, contacts with MSAO are perceived as belonging to the private sphere whereas contacts with PES are regarded as belonging to the public sphere. Therefore, it is always the wives who establish and sustain contacts with MSAO. The husbands tend to distance themselves from this activity, regarding it as a ‘wifely duty’. Women become the ‘poverty managers’ of their home budgets: it is they who deal with MSAO
and take upon themselves the burden of the MSAO disciplinary practices.

Interestingly, in the case of Malmö no country specialities were pointed out.

7. Strategies and perspectives for the future

The respondents are strongly attached to the past, which is noticeable in most cases. They analyse it as a source of their present failures, a burden that influences their present decisions and activities: a stressful and unhappy childhood with episodes of violence and abuse, drug and alcohol addictions, misfortunes in private life, relations with abusive partners and the impact of the structural changes of the labour market on their individual careers, which has eventually left them unemployed. The respondents also refer to the experiences of being brought up in families suffering from poverty, which equipped them with the skills to deal with their own experience of poverty but, on the other hand, reduced their chances of changing their lives as their social, cultural and economic capital was not sufficient. In some cases, however, for example in Glasgow, when the respondents recall the memories of their parents, the past is regarded as a model of stability in life.

Consequently, the respondents usually have a very short-term perspective in their everyday lives. Their time horizon is set within weeks, not even months. In the course of the research we tried to analyse whether any kind of strategies occur in their approach to the present and the future. Mostly there were no firm strategies or plans and the focus was instead on making ends meet from one day to another. Only in the case of Dortmund and Malmö were there any attempts to think about the future in a more concrete way, presupposing changes in the respondent’s employment status.

7.1 Approach towards the future

Although most of the respondents did not make any special references to their plans for the future, they offered some reflection about it. Their approaches to the future can be seen as a relatively short continuum, from negative to optimistic, with a large group of respondents in the middle.

The respondents in Turin have a negative approach towards future, as it seems very unpredictable.

The respondents from Radom are very anxious about their future; however, they have some hopes connected with the possibility of employment in the nearest future. They also have hopes about their children’s good health and education. Some respondents in Malmö try to avoid sinking even deeper into poverty by trying to get as much as possible out of the conditions that they currently live in.

In the case of Glasgow and Dortmund anxiety is more often alleviated by the hopes of future stability in the respondents’ work, health and housing situations. Some of the Dortmund and Malmö cases can be placed at the opposite end of the continuum, as some of the respondents have an optimistic approach and are quite confident that they will have a chance to improve their situation in the nearest future as they rely on their employment plans.
7.2 Individual plans or aspirations and strategies aimed at overcoming poverty

The question about individual plans and aspirations aimed at overcoming poverty posed some difficulties to the respondents, although it can hardly be viewed as intrusive. It was asked at the end of the interviews, when some level of trust had been established between the researcher and the interviewee.

The answers have to be viewed in the context of the hindering and enabling factors that shape the respondents’ way of getting out of poverty. It is also a subject that differentiates the respondents not only from one country to another; some differences are also visible between the SP and LTU categories.

There are several points around which individual plans are created. First and foremost, there is employment. In order to get a stable job the respondents create various strategies: they focus on step by step progress, attend ‘get ready for work’ events (Glasgow), actively apply for jobs and try to be very self-sufficient in search for employment (Dortmund), take up education in order to improve their chances on the labour market (Malmö) and try to use social networks to enter the labour market (Radom). The respondents also plan to improve their health (Glasgow, Malmö, Radom) as a necessary condition for finding and staying in employment.

The second type of planning presented by the respondents is focused on their children. The children play the role of an inspiration and a driving force behind the parents’ activities. However, being a parent means participation in the family policy mechanisms, which can be supportive or may create obstacles that need to be taken into account while planning for the future.

Children are a motivation for attempts to get out of poverty; this is very evident in the case of Glasgow, Radom and Turin. Their school successes form the basis for hopes for a better future; especially in the case of Radom the parents are obviously very proud of their children’s achievements. Therefore they plan to support their children in school education by providing better living conditions. Interestingly, they do not mention any further plans after the child finishes obligatory education. From the experiences of the parents of adult children it is clear that they can easily loose the drive to progress that was visible during their school years and join the population of the unemployed. The parents of younger children are still counting on education as an important resource.

In the case of the parents from Malmö, their experiences and plans are shaped not only by parenthood but rather by the serious health problems of their children. Therefore they plan to support their children in school education by providing better living conditions. Interestingly, they do not mention any further plans after the child finishes obligatory education. From the experiences of the parents of adult children it is clear that they can easily loose the drive to progress that was visible during their school years and join the population of the unemployed. The parents of younger children are still counting on education as an important resource.

Single parents have relatively more optimistic views about and plans for the future than the long-term unemployed. They obtain more material, psychological and organizational support from the NGOs (Glasgow) and their financial situation is more stable. In Radom they receive publicly funded alimonies or draw alimony directly from ex-partners and as a result their home budgets are bigger than the home budgets of full families of LTU.

The important background of the plans is the stress that is constantly present in the respondents’ lives. To liberate oneself from stress is one of the most important goals for the respondents but, on the other hand, the stress that they experience prevents them from bolder and more positive
planning. It is also connected with the status of MIS recipients, something that they usually perceive as a burden and shame. To get rid of this status is a goal that is difficult to achieve for an individual who is dependent on the benefits and cannot make a ‘big step’ into stable full-time employment.

Most of the respondents want to get out of benefit dependency. Despite the differences in the levels of the benefits among the countries, in most cases the amount is insufficient to maintain a decent living standard. Then there is the stigma of being a client of welfare institutions. The interviewees feel the pressure to respond to it and it seems that sometimes they make efforts to do ‘shadow-boxing’ by responding to imaginary accusations they know from the public discourse and the ‘culture of entitlement’ rhetoric. Accordingly, the respondents do not feel comfortable in their current situation because of both the material and socio-cultural considerations.

8. **Life course perspective and poverty**

Seebohm Rowntree presents analyses of poverty focused on resources and needs at the different stages of family life (Rowntree 1901). During his working life, the meaningful context of poverty experienced by families was shaped by the industrial system and the family models determined by traditional culture. The changes of context which have been taking place ever since have influenced families as well and the way that families experience poverty. New social risks arise and the welfare state has reduced its ability to respond to these new challenges (Dewilde 2003). Nevertheless, the analytical scheme proposed by Seebohm Rowntree is still valid, as he noticed that families usually experience poverty at similar stages.

At these critical stages, the families’ needs exceed their resources, thus they need external support during that time. The shift from industrial society to post-industrial society means structural unemployment and a growing uncertainty on the labour market. The changes influence the dispersion in poverty patterns in the family’s life-cycle. A family can fall into poverty in conditions other than those described by Rowntree.

It is important to understand how these new contexts determine the advent of poverty in families, that is a lack of resources as compared to the existing needs. The question is whether poverty is overcome and whether it is defined as a temporary experience or, on the contrary, whether poverty interferes with the functioning of a family.

The family model has changed in the past century in European culture: families are less stable, smaller, more often limited to the nuclear structure or a group composed of the mother and children. Many people live alone, thus they are not able to make strategies based on combining resources from family members and are not able to rely on relatives in times of hardship.

The second important problem concerns the impact of the welfare state institutions on the poverty life course. This is an issue of managing poverty, of procedures aimed at reducing poverty by providing the means to fulfil the needs of families and individuals at the right time. The consideration of this problem brings us closer to answering the question in how far, with the application of more dynamic measures, welfare interventions really influence the life-courses of deprived groups.
8.1. Reasons for the use of MIS

Each MIS beneficiary, when asked why she/he uses this measure, would answer that he/she does not have enough money. There is a complex of reasons behind this simple statement. It is worth looking at whether there are some repetitive and typical reasons related to the life cycle of families.

For the purpose of analysis of life-courses, the research material was divided into two age groups: interviewees in the early stage of adulthood (25-35), and middle-age interviewees (36-49).

The respondents from Dortmund are mostly middle-aged persons. They are MIS beneficiaries who usually live alone or, less frequently, in one-child families. Many of them are ill. Three persons among the Dortmund respondents have university degrees, but two others discontinued their studies. If they do work at all, it is definitely on the peripheral labour market. Their low incomes and periods of unemployment compelled them to apply for MIS. One of the respondents, a 47-year-old man, has been collecting MIS benefits for 22 years. The middle-aged women from Dortmund mostly live alone, less often with a partner or with a child. Their careers are very turbulent: periods of employment on the peripheral labour market alternate with periods of unemployment within the MIS entitlement. They apply for MIS to complement their insufficient incomes. They describe their situation as ‘low incomes or unemployment’.

It is clear that both men and women collect MIS primarily because of their low incomes from work or lack of entitlement to unemployment benefits, and health problems. Raising children is not an important factor in this context. The respondents are largely dependent on social assistance. Their life strategy is based on surviving from one low-paid job to another and this situation has continued for many years. Most of the interviewees want to improve their abilities to work at certain jobs or to live their lives with greater resilience, for example by participating in further training and resorting to counselling (e.g. psychological and debt counselling).”

(Petzold 2014: 57)

Women prevail in the group of young respondents from Glasgow. The only young male is a person who has mental problems and a suicide attempt behind him. Despite his young age he has experienced a very turbulent career and has changed employers many times. The women admitted that they experienced low moods. Some of the women have no work experience. Almost all of them have experienced some problems in relationships with their partners and families that resulted in a lack of support, and eventually in using MIS. All MIS recipients were unable to work, that is, they were waiting for mental health support or had lost their job and couldn’t get a new one. Families played a less important role in why they relied on MIS. Many relied on MIS because of the weak employment legislation that had led them to be made redundant or to be treated badly by the employer.

The middle-aged respondents from Glasgow are men. Each of them has experienced some adversities: imprisonment, homelessness, suicide attempts, alcohol and drug addiction, abandoning his children, long-term unemployment or the lack of experience in legal employment/on the labour market. It seems that none of these respondents has skills that are valuable on the labour market. They started using MIS allowances because of the lack of income from work. The oldest interviewee is a symbolic figure: Bob, 62 years old, who had worked in one factory since he was 16 years old and had been laid off at the age of 55. He has not found
a new job and his family has fallen apart. Obviously his unemployment is of a structural nature: he is not responsible for the fact that nobody wants to employ him.

The young female respondents from Malmö share the experience of studying without graduation. One of them is a single mother with four children who has not been in paid employment since giving birth to her first child. She has been on maternity leaves or collecting MIS benefits ever since. Another young female has had spells of students’ loans and collecting SA benefits. Swedish employers would be most hesitant to employ them because they lack any work experience.

Among the middle-aged interviewees from Malmö, the phenomenon of experiencing mental and psychiatric problems is quite striking. Some also declare they have had some addictions in the past. Only one man has completed higher education and that enables him to work part-time, although he has some health problems. Most of the respondents have relied on support from MIS for a long time, up to 20 years in one case. The claimants often have very limited work experience. They have been using MIS because their incomes were on the level of the entitlement threshold or below it.

Among the younger respondents from Radom (up to 35 years old) there are two distinguishable patterns of starting using MIS. The first one is followed by women who decided to marry young or to enter into a steady relationship early on, because of problems in their families of origin. They gave birth to their children at a young age. Even if they had had some earlier work experience, giving birth to their children excluded them from the labour market. The fathers of their children are not able to support their families, thus the young women visit SAO for financial and other kinds of support. It is the women who receive benefits, cooperate with SAO and take care of 2-4 children at the same time. Thus women become dependent on social assistance. The second pattern relates to young men who try to receive MIS benefits at the beginning of their adult lives due to serious or chronic diseases. They try to get a job even if they suffer from illnesses, but ultimately they realize they are not able to compete with healthy workers. Therefore they have to apply for MIS and limit their activities to nuclear family matters.

Similarly, among the middle-aged (36-49 years old) respondents from Radom the patterns and reasons of using MIS are differentiated by gender. Men belong to the category of working poor. They apply for MIS when their seasonal job finishes or in periods of unemployment between one temporary job on the periphery labour market and another. The women belong to the category of long-term unemployed. Regardless of their marital status (single mother or full family) and occupational experience, they begin to use MIS and become inactive on the labour market immediately after the birth of either their first or their next child. Some of the respondents have been receiving MIS for many years: one of them regularly for 20 years and another irregularly for 20 years and regularly for 3.5 years.

The interviewees from Radom, both those younger and those middle-aged, start using MIS due to the loss of employment on the periphery labour market. This is the direct reason for men and an indirect reason for women, when their partners are not able to find work to support the family. The women become inactive on the labour market because of their parental/caregiving responsibilities.

The young single mothers from Turin either quit their jobs after childbirth or perform low-paid jobs. In both cases they have very low incomes, because all of them have been abandoned by
the fathers of their children. Thus the single mothers have had to ask for support at Ufficio Pio, which is an institution more friendly to single mothers than SAO. They do not want to apply for social assistance from SAO, because they fear they might lose the custody of their children. This fear concerns particularly migrants.

Among the respondents in Turin there was only one case of a young man who had applied for MIS support because he had lost his job on the periphery labour market. He has four children. One of his main problems is living with his big family in a substandard one-room flat. Although he has been trying to obtain social flat for some time, he has not received it. The municipal housing institution in Turin is not able to provide a flat with a higher standard for a family of six.

The middle-aged respondents from Turin are migrants; only one woman among them is Italian. Even if the migrants completed higher levels of education in their home countries, it does not improve their situation on the labour market in Italy. Men worked or work on the periphery market. The same applies to women, although they experience unemployment more often. The migrants tend to ask for benefits in Ufficio Pio, because their applications to SAO are dismissed due to formal reasons.

Generally, the respondents from all cities give reasons for collecting MIS that fall within the following categories: the lack of appropriate job offers, poor (physical or mental) health and the necessity to stay at home in order to look after the children. The last-mentioned reason is evidently connected with the life course of the family.

8.2. The impact of social assistance on the life course

Within the traditional approach, it was assumed that welfare institutions operate so as to remove the deficits in the lives of families that appear only at certain stages. It was presumed that these interventions could have side effects, so the criticism of the welfare state has gone in the direction of showing these unexpected consequences.

How do the respondents perceive the essence of welfare intervention in the researched urban communities?

The Dortmund respondents find some protection in the form of MIS and other measures when they have no job or have a low-wage job. They are strongly encouraged to undertake any kind of work, hence the one-euro-job programme. It is clear, however, that low-wage employment under a fixed-term contract does not solve the problems of people living in poverty in the long term. It is highly predictable that the next job will be of a marginal nature and may unexpectedly come to an end, just as it appeared. In Dortmund, seven out of the twelve respondents live alone, one of them with a partner and four of them with a partner and one child. This may show the great uncertainty in which the MIS beneficiaries live. At the same time, they probably do not believe that their situation might improve in the nearest future, so they are cautious in making decisions about starting a family or having more children.

The narrations of the respondents from Glasgow show that their problems are a tangled complex of very tragic events leading not only to poverty but also to an evident social exclusion. They need to be comprehensively attended to: they require medical treatment, psychological and psychiatric care, and assistance in everyday matters; life skills training, and completion of
school education. However, they receive the allowance instead, and that only if they manage to systematically demonstrate their willingness to work. None have been offered subsidized jobs or charity work. Eventually, they do not in fact receive what they need the most: sincere concern for their issues and a good working environment.

It seems that the MIS beneficiaries from Malmö have a sense of security while experiencing difficult situations such as sickness, unemployment, family or relationship break-up, taking care of many children. They feel that they can receive support at SAO. This support will be given and, although they criticize it, they continue to rely on social assistance for many years.

The younger male respondents from Radom who experience health problems feel that they do not receive the support appropriate in the case of their disease; there are no jobs for them that would take into account their chronic sickness. The young women have attempted to find jobs, yet without success: the fact that they are young mothers eliminates them from the tight labour market. The women are aware of that and that is in part the reason why they do not seek a job and wait for the time when their children become more independent. Nurseries and kindergartens are not an alternative solution to staying home with the kids because of the high costs and the work-childcare imbalance. The local labour market does not have job offers for these women, even subsidized ones. Their dependency on social assistance will probably continue for many more years.

The middle-aged women (36-49 years old) from Radom do not have assets in the form of education, which is especially valued on the labour market. If they have ever worked, it was on the periphery labour market. They rarely receive offers of training or subsidized work; therefore they do not receive any employment offers either. It is likely that these women will remain lifelong MIS beneficiaries and will sometimes take up temporary jobs, undeclared or in the peripheral sector.

The middle-aged men from Radom do not have any hopes associated with the services offered by PES, and perceive them as useless and of low quality. As long as they are physically fit, they will keep working on the periphery labour market. After losing their job they will try to find unregistered work, combining it with benefits from MIS. In winter, their only income will be benefits from MIS. Their families are in an unstable financial situation. An option for earning which has been contemplated and implemented was a trip abroad. They already know that one can find work abroad on the periphery market; they can hardly make a living and will not return to their home country with large savings. Clearly, regardless of their age, the fact that they receive support from the SAO and PES services does not contribute to effectively putting an end to the poverty associated with having small children. The poverty experienced by an early-stage family is likely to recur in the next cycles of family life.

The young female interviewees from Turin turn to Ufficio Pio for benefits, and apply for internships there or in another charity. They have experienced domestic violence at the hands of their children's fathers. There are no sufficiently effective procedures to prevent domestic violence against dependent women within the social assistance framework.

The middle-aged (mainly migrant) women from Turin are employed on the periphery market, often taking subsidized jobs. They emphasize, however, that employment has not been received from PES. They report difficulties with coping with illness in the family, and complain about the lack of support in this area. They have not received support from SAO or PES to solve their employment and family problems (with dependent children).
Generally, in Turin the use of public social assistance is limited. The respondents turn with their individual problems to charities such as Ufficio Pio, believing that they will receive support there in case of emergency. Some are in such a difficult situation that they receive a fortnight’s food packages from the parish. The policies of public institutions, mainly towards migrants here, are not very generous, and do not contribute to improving the situation of the surveyed families at the later stages of their life in Italy in any case. On the contrary, because of the growing needs of the many children in the migrant families, their situation may further deteriorate.

Summing up, the least restrictive policy towards MIS beneficiaries is implemented in Malmö. The benefits cover the maintenance costs and search for employment is not always enforced. In Dortmund and Glasgow, the beneficiaries are treated less sympathetically and they are expected to engage in job search and participate in training and subsidized work. In Radom, MIS beneficiaries are not required to persistently seek employment, but the benefits are too small to remain the only source of income. The beneficiaries must take temporary and unregistered jobs. In Turin, welfare intervention is very limited as far as public institutions are concerned. People affected by poverty are supported by charities, and public institutions are perceived as a threat to the integrity of the family.

8.3 The influence of welfare policies on single mothers

Of the three target groups of the COPE project, the family policy is the most stable, perhaps because the concern for the needs of the children has been historically a strong motive for the constitution of every European welfare system. It is simply a highly legitimised goal of social policy in Europe. It seems that in each of the studied cities the unmet needs of children are of real concern. However, single parents in Turin and Glasgow are under particular pressure to provide proof that they do their best to satisfy their children’s needs. They are afraid to report any difficulties in that field. It is a side effect of family policy. In Malmö, Radom and Dortmund, parents can show their dissatisfaction with the level of unmet needs of their children. They can clearly formulate opinions on the child's unmet needs of the social nature: i.e. more fashionable clothing and accessories, visits to the theatre or summer camps.

The second dimension of intervention in the family's needs is the intervention in the phase when children need special care, i.e. after birth and during the preschool and early school period. In none of the cities covered by the study is institutional care for small children sufficiently available, so that mothers could still work, if that would be their choice, or if the conditions at the child care institutions offered extra benefits for children. In most cases, the need for the woman to stay at home after the birth of the child, especially in big families, means a permanent career deactivation in the later stages of family life.

8.4. The influence of welfare policies on the LTU and the WP

It is difficult to apply the Rowntree interpretation scheme to modern families where the parents are working poor or long-term unemployed. Such families cannot predict when work will be available as a basis to support their families or when the breadwinners will be out of work. Then low incomes of the working poor make such families experience permanent resource deficits regardless of the phase of family life.
In addition, the welfare regime in some surveyed countries and cities is not responsive enough to the needs of the working poor. This is the case with Radom, where SAO does not offer support to the families of the working poor. Similarly, in Turin only the youngest children are under the protection of the Social Card. In Glasgow, Dortmund and Malmö this policy is better adjusted to meet the needs of the families of the working poor (e.g. tax credit system or relatively generous family allowances).

Social policy is blind to the thin line that separates the families of the working poor from families with parents who are long-term unemployed. The families of the working poor are also vulnerable in those periods when the adults are out of work. More often, short-term unemployed are not entitled to unemployment benefits because they have worked too briefly or under arrangements that did not involve paying social insurance contributions. As a result, the lack of resources in the families from both categories in relation to their needs is the invisible objective of social policy. The respondents frequently complained about the slow, inflexible, almost bureaucratic response of SAO to the needs of families from these categories.

Conclusions

The research on individual MIS beneficiaries was aimed to investigate whether in their opinion they receive support that enables them to get out of poverty or whether, on the contrary, their situation is deteriorating, they are sinking further into poverty and an even deeper social exclusion, or whether perhaps they have maintained the same standard of living and experienced the same level of social exclusion. The research focused on three groups of MIS clients: the long-term unemployed, the working poor and single parents and their experiences with the impact of MIS and other social benefits, social services provided by public institutions, NGOs and charity, and public services such as education, health, housing and local transport.

The general finding of the research conducted in Dortmund, Glasgow, Malmö, Radom and Turin is that receiving MIS, other benefits or social assistance and using general public services results neither in any visible deterioration nor in any significant improvement of the beneficiaries’ situation. It may therefore be characterised as ‘staying afloat’, meaning maintaining a low standard of living and not increasing the degree of social exclusion any further. It was only in the case of the Dortmund respondents that we have found situations of deterioration, of ‘staying afloat’, and of improvements in the claimants’ situation as a result (to some extent at least) of anti-poverty policies.

‘Staying afloat’ is characteristic of all three groups of beneficiaries: single parents (in practice single mothers), the long-term unemployed and the working poor. Institutional solutions work best for the single mothers. The offer for single parent families is clearly legitimised within the social assistance system. While the families of single mothers manage to ‘stay afloat’, it is impossible for them to get out of poverty because single mothers face exclusion from the labour market. After some time they mostly convince themselves that they are not fit to work.

The offer for the long-term unemployed is much less well designed, which in practice prevents them from finding employment that is not subsidised, relatively stable and providing decent incomes. The LTU need jobs to quit poverty. In each of the countries covered by our study – except for Italy where there is no available data concerning the poverty risk among the
unemployed – employment visibly protects an individual from poverty. In Germany the protective role of employment is the strongest as the difference in poverty risk between those in employment and the unemployed amounts to 61.5 in 2012. The UK comes second, at 42.4 in 2012, whereas in Poland (33.33 in 2012) and in Sweden (35.5) the protective role of employment is weaker.

The offer for the working poor is the one that is most poorly designed. They experience turbulent careers on peripheral labour markets. As in their case short-term jobs alternate with periods of unemployment, they face precariousness. They are the closest to the labour market: employers prefer to recruit the short-term unemployed and at PES or at jobcentres there are more ‘serious’ job offers and training programmes and apprenticeships for them. Nevertheless, the most difficult times for the working poor are the periods of losing a job, falling into unemployment and then the harsh times of trying to get back into employment again. The institutional offer for the working poor is perceived as very limited and additionally slow and rigid.

In terms of the tasks of social assistance institutions, the problems of the working poor are poorly addressed as compared to the long-term unemployed and single mothers.

According to the opinions of MIS beneficiaries, their situation and the general patterns of combating poverty vary from one country and municipal community to another. It is worth asking the question – whence such a differentiation among the countries and local social assistance systems.

In all cases the respondents described the benefits as too low to ensure a decent standard of living. The respondents in Dortmund receive the highest benefits, and the benefits in Malmö are a little bit lower. The benefits are definitely lower in Glasgow and Turin, and in Radom they are the lowest. Given the financial capacity of Poland and Sweden, the allowances could be made a little bit more generous. The respondents in Radom and Malmö openly point out that they do not find the benefit levels satisfying. The respondents in Turin complain about the level of benefits; however, their complaints may perhaps be understood in terms of disappointed expectations, as the migrants came to Italy in order to improve their living standards. In all cases the respondents benefit from various social services, passive labour market services and active labour market services, along with the free public services such as school education for children or health care. The respondents point out the low quality of those services and their limited availability. Nevertheless, in some cases they were satisfied with the access itself. Depending on the city, there were some differences in the intensity of complaints concerning service quality and access. Generally, the social services were evaluated higher than the labour market services. The differentiation may be caused by the differences in the amounts assigned for combating poverty or by the differences in the institutional paradigms that shape the patterns of anti-poverty measures.

For the purpose of combating poverty, individual countries dedicate funds that are usually proportionate to their national incomes. The richest countries, Germany and Sweden, assign about 5% of their GDP for social protection (excluding health care expenditures), the UK – around 3.4%, Poland – 1.5%. Italy spends less in proportion to its GDP – around 1.5%.

Within similar expenditures, countries can achieve different results. A lot depends on the way the system of combating poverty is organized. The earlier research conducted under the COPE project was dedicated to that subject. What is easily observable in our study is that despite a
considerable differentiation of expenditure on combating poverty between the countries under investigation, and despite the variety of institutional arrangements employed to this end, the respondents do not actually see any major differences in their situation or in their chances of getting out of poverty. This observation bears out Robert Solow’s claim that the beneficiaries of social projects designed to support them are distrustful and sceptical of these projects (Solow 1990), and what makes them adopt this attitude seems to be their exclusion from the sphere of labour, i.e. from the stabilising experiences related to this sphere.

Facing the institutions

The findings of the previous research conducted under the COPE project indicate that the German and UK systems may be classified as a model of the ‘minimum income protection as national employment regulation’, while the Italian, Polish and Swedish systems may be classified as a model of the ‘minimum income protection as local social regulation’. The division translates into different ways of organizing the services. The former is based on the institution of jobcentre. The latter sets the services and benefits for the unemployed apart from the social services and benefits. Only in Dortmund is there a clear coordination between policy areas and between organizational and institutional levels. The rest of cases face complex problems and tensions. Despite the problems with coordination, the view that poverty is related to the characteristics of the contemporary market economy prevails in local political discourses.

The beneficiaries’ opinions on the functioning of the systems are significant. They were analysed within the dimensions of service delivery: personalisation, participation and agency, activity of social workers and caseworkers, conditionality, the social rights issue and the integration of services. The interviewees were critical of the delivery of services within the listed dimensions, especially regarding labour market services. Interestingly, the one-stop-shops in Dortmund and Glasgow are criticized just as much as the less coordinated systems in Malmö, Radom and Turin.

The issues of agency and social rights are the dominant themes that are criticised. The least opportunities for developing agency are noted in Glasgow, then Turin, Dortmund, Radom at a medium level, and Malmö with the highest participation, which results in opportunities for agency. The Glasgow case may be described as the Sisyphean works, which is a paradox since the system is designed to activate people experiencing poverty, to make them fight for a place on the labour market. Low agency in Dortmund seems to be the effect of the pressure exerted by the jobcentre on the claimants; they have to mobilise in order to avoid becoming dependent on that institution only. The slightly higher agency in Radom and Turin is a consequence of the institutional weakness of the local systems: the claimants are not intensively controlled; they can get lost in the maze of information and procedures but at the same time they can learn how to use the gaps in the system to achieve a certain degree of independence. The highest agency in Malmö is caused by the high discretionary powers of social workers, which in combination with the high tolerance of Swedish culture and its feminine, supportive character in Hofstede’s terms produces relatively good relations between the social workers and the claimants.

The beneficiaries in Dortmund, Glasgow and Malmö recognize social rights. They are able to state that their social rights are not respected, and in the case of Dortmund they can even resort to legal action to fight for their rights. In Glasgow and Malmö such sentiments are better defined, taking the shape of an overall criticism of the system. In Radom and Turin the awareness of social rights is low. The interviewees perceive legal action to assure their rights
as futile. Accordingly, they prefer to rely on informal networking and informal access as more effective means to ensure support.

**Evidence of ‘staying afloat’**

It is worth looking closer at the evidence that the interviewees ‘stay afloat’ instead of getting out of poverty, or, conversely, instead of sinking further down into misery and social exclusion. Low agency, the possession of few resources that could be useful in combating poverty, a weak impact of policies on resources and on changing negative life courses, along with experiencing trajectory, may all be viewed as evidence.

Although agency seems to be different in various cases, nevertheless it is still low. This is shown by the very modest plans for the coming years and by the prevalence of a short-term perspective as presented by the interviewees. Anxiety makes the most recurrent theme in their narratives. Many interviewees recollected their low moods, depression and intimidation. Low agency, especially in the UK, Italy and Sweden, may be also connected with the individual problems of the respondents who live in countries with highly individualistic cultures.

In the context of the market economy, the scarcity of resources makes the respondents feel even more excluded. It may be assumed that the Polish respondents deeply miss having adequate resources because of the culture of high distance of power – the attributes of one’s social position are strongly connected to the ability to purchase goods on the market. In each city (except for Malmö) the stiff competition for jobs, careers, wages, prosperity and desirable lifestyles results in a situation where the respondents perceive themselves as failures. In Malmö, only some of the respondents expressed that opinion.

The interviewees appreciate the importance of individual resources for getting out of poverty whereas the social resources do not get that much credit. They do not care for social resources nor produce them, which may be connected with their social isolation. They avoid self-defining themselves as poor persons. It is probably due to the perceived tensions and degradation that they face in relations with their partners, neighbours, friends and social workers. They have a sense of lower social status. Even in Radom and Turin, where social capital is crucial in getting a job, benefits or training, the respondents define themselves as lacking any social resources.

The attitude towards social workers and caseworkers, the officers who represent public institutions, is quite striking. On the one hand, efforts are made to maintain friendly relations, but on the other hand it is pervaded with suspicion, jealousy and fears of inappropriate treatment. This relation reflects the absence of a social network, voluntary organizations and political forces that should act as a counterbalance and support. The interviewees estimate that the policies aimed at combating poverty influence their resources only to a very limited degree. They mostly comment on the impact of individual resources, while the impact of social resources and the lack of their collective voice as MIS beneficiaries are not reflected upon or criticised.

Nevertheless, they do notice the weak influence of the relevant policies on changing disadvantageous life courses. It is clearly visible in the narratives of parents. Long-term unemployment and working on peripheral labour markets have a negative impact on families. The family becomes a weak, vulnerable structure when the children are small, when they start school education, when they are teenagers preparing for an independent life, and even when the adult child cannot become financially independent.
Many interviewees experience or used to experience a trajectory of poverty. The factors that make the trajectory so overwhelming tell a lot about the social order. The illnesses of the interviewees themselves and/or of their family members, divorce and losing one’s job can cause the trajectory. The respondents’ illnesses are of a psychosomatic nature and therefore diminish their agency. Sick persons are vulnerable to external forces and experience difficulties in everyday life. Nevertheless they try to stay afloat by not planning too much. Divorce, fathers abandoning their families, make difficult experiences but the trajectories connected to those events are relatively short. Women who become single mothers manage to find a rationalisation for their situation. They try to get through the trajectory by staying afloat. The most overwhelming trajectory is the one connected to market forces. It can be tracked in the narratives of the eldest interviewees. At some point in their lives they either lost their job – for many years, as it turned out later (LTU) – they could not find a job, or lost their job after the birth of a child and have stayed out of employment ever since (SP). Those individuals who entered the labour market at the time when the industrial system was falling apart entered trajectories of poverty. They found the principles of the new economy unclear at first and spent a long time coming to terms with it. It seems that the principles of the market economy still cause anxiety in LTU and WP.

**Permanent poverty: culture versus structure?**

The interviewees do not elaborate on the topic of the causes of staying in poverty or overcoming it. Nevertheless they do recognise other people experiencing poverty who rely on social assistance to an even greater extent and those in deeper poverty. People experiencing deeper poverty are more socially excluded. They resign from the services of social workers as a form of individual resistance. They slide into homelessness and addictions. The interviewees recall their own stories of homelessness, prostitution, addictions, criminal incidents and mental illnesses. Those tragic narrations show an institutional vacuum around those persons and at the same time their refusal to be dependent on social assistance institutions.

One of the interviewees spoke about the day when he decided to stop drinking alcohol in order to break free from his addiction. It was a great moment of the birth of individual agency. His motivations are difficult to explain, as it is the case of a man who had been virtually condemned to poverty from the beginning of his life. Many interviewees were born in families that experienced poverty or were dysfunctional (addictions, violence, child neglect). Now they have their own children. They become aware of the influences that may have consequences for the future of their children. In that context they recognize the negative impact of poverty enclaves, social housing or ‘bad districts’. They observe the transmission of poverty from one generation to another. Therefore they try to keep their children away from the local communities that are a negative influence, which becomes difficult once the children grow into teenagers. They are anxious about the future of their children and about preparing them for the labour market. The old patterns of employment have vanished. It is difficult to decide which type of education will ensure employment in the future. The interviewees often perceive themselves as victims of the new economy. In their case, the dilemma between culture and structure has a very practical dimension.

The view that poverty is determined by structure (the properties of the present-day job market) and culture (growing up in the culture of poor families) is quite difficult to maintain, including in the interpretations of our respondents. They can see that remaining in a disadvantageous
situation, either outside the job market or within it, for a prolonged period of time creates a risk of permanent exclusion for themselves and their families, which is evident in particular when the respondents voice their concerns for the future of their children.

Folk concepts of combating poverty

The research tried to recapture the opinions of individual MIS beneficiaries about the effective approach to combating poverty and their views on active inclusion understood as a combination of sufficient minimum incomes and the provision of social and labour market services. The COPE project was based on an open assumption that the most effective way of fighting poverty is by ensuring that people experiencing poverty get involved in the process. The beneficiaries’ dignity must be respected, and cooperation of all stakeholders in the combat against poverty should be ensured. This necessitates an integration of activities between different policies. Among the countries involved in the COPE project, Sweden is the closest to instituting effective anti-poverty measures. It is not only one of the richest countries; its national culture is based on cooperation and tolerance for others. Germany is another country capable of building up positive patterns, being both relatively rich and characterised by a culture of pragmatism and tolerance. Doubtlessly, MIS beneficiaries in these two countries are in a comparatively good situation. Nevertheless, the research clearly shows that they struggle against poverty and face difficulties similar to those experienced by beneficiaries from the other countries covered by the study.

Participation was analysed as an instrument of developing individual and collective agency. Dignity was understood as respect for social rights and integration was a seen as a paradigm of institutional cooperation focused on unified solutions. Eventually, coordination of policies was understood as an overall offer for the claimants. The research shows that in the Swedish and German systems those rules are more highly developed and better respected, thus the beneficiaries perceive them as effective.

Nevertheless, these are only the few folk concepts on combating poverty that could be extracted from the narratives. It is worth invoking once again the classification of E. O. Wright, who pointed to the presence of certain categories in the common knowledge on combating poverty: stopping the intergenerational cultural transmission of poverty and adequately responding to social and economic changes in order to effectively prevent their negative consequences for people’s lives. According to this last-mentioned approach, investments in people should be made to diminish their individual deficits, so that they will be able to manage better in everyday life. Eventually, if all these measures do not bring any effects, a radical reform of the socio-economic system should be implemented. Wright adopted a realistic approach and stated that the path towards radical change is closed for many decades (Wright 1994). The debate about it is the most difficult part of scientific research. Nevertheless, a few of our respondents did indicate this more radical option in their narratives. Most, however, criticize the current measures to combat poverty by pointing out erroneous solutions to be eliminated.

Contemporary societies are organized by the labour market. This is where people shape their self-identities and observe benchmarks that mobilize them to change, to seek for better conditions, where they observe the patterns of production, reproduction, and consumption. The labour market not only provides occupational identities but also offers patterns of consumption that is the result of production. The labour market organizes societal time – by fixed hours spent at work – and it is the working time that determines the opening hours of all the other establishments – both those connected with leisure and private time (shops, cultural institutions)
and with welfare, such as schools and other childcare services. Persons who do not follow the labour market time route often feel socially excluded, especially when they cannot afford the consumption patterns imposed by the labour market. They feel excluded from the mode of production that offers wages to support individuals and their families, and they feel excluded from the identities produced by the system of occupations.

Research shows that it is difficult to find interesting identities to refer to beyond the labour market, as social relations become increasingly monetarised by the labour market. The welfare institutions designed to support people experiencing poverty do not provide any identities. Generally, the stage of experiencing poverty is supposed to be as short as possible and should be finalised by placing individuals on the labour market. However, not all of the welfare claimants can be placed on the labour market. One reason lies in the high demands of the labour market itself, concerning qualifications, work experience and availability (i.e. good health and a relative freedom from family obligations). The other reason is connected with the individuals’ personal situation: responsibility for children, especially children with health problems, the claimant’s own health problems (both somatic and mental), difficult experiences from the past that still have a bearing on an individual’s situation. There are no positive identities to refer to when an individual is outside the labour market and out of resources that enable independent living.

Most of the interviewees interpret the status of a welfare claimant more as a stigma than an undisputed social right. They cannot assume the identity of ‘the poor’ because in most societies covered by the study (perhaps less so in Sweden) it is interpreted as a ‘lack of success’ or ‘failure’. They may perceive themselves as not ‘useful’, since they are not in paid employment, and they feel under the social pressure of the equation between a welfare claimant and a ‘free rider’.

That is why the shaping of individuals’ agency by the welfare institutions is a difficult task. Even though the beneficiaries may participate in the processes offered by social assistance organizations, their results are measured by the labour market.

The active labour market policies are much criticized by interviewees as ineffective and even futile. Nevertheless, their declarations may be interpreted more as a strong criticism of the present-day labour market and its impenetrable structure. It seems that no matter what kind of efforts the interviewees make, the crucial problem lies in the lack of adequate job offers for them. This is particularly evident in the case of the working poor who tend to be stuck in the ‘revolving doors’ between periods spent in low paid employment on peripheral labour markets and spells of unemployment. Their situation is symptomatic, as they are not offered as many provisions as the other two social groups at risk; even though they are most closely connected with the labour market, yet they are still unable to exit poverty. ALMP provisions may be therefore viewed as inadequate, but it is rather the high demands and stiff competition on the labour market that make ALMP beneficiaries just ‘nibble’ the labour market, usually without finding any kind of stability. Therefore, the life-courses of most interviewees do not change significantly and they continue to experience poverty.

In contemporary market economies, social life is organized around paid labour. As well as providing the means of support, it determines the opening times and office hours, provides self-identities, and offers opportunities to choose lifestyles and plan one’s family. Those individuals who are unemployed or cannot make a living out of their wages find themselves in a situation of social exclusion. It may be the reason why the ‘soft’ services are interpreted as supportive,
as they offer a more extensive approach and understanding of the situation of social exclusion of people experiencing poverty. Most of the interviewees in the COPE project would like to have a decently paid job, as it provides not only the means of support but also social inclusion, which would set their lives on a new course.
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Appendix No 1. Short description of individual interviewees in five cities/countries

Dortmund/ Germany

<table>
<thead>
<tr>
<th>Forename</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Natascha</td>
<td>WP, 45 years old migrant woman, no child, collecting benefits for 12 years, living in apartment building in ‘bad district’</td>
</tr>
<tr>
<td>Karin</td>
<td>WP 41 years old woman, 1 child, collecting benefits for 3.5 years, living in apartment building in ‘bad district’</td>
</tr>
<tr>
<td>Sonja</td>
<td>WP, 47 years old woman, no child, collecting benefits for 6 years, living in apartment building in ‘good district’</td>
</tr>
<tr>
<td>Ralph</td>
<td>WP, 47 years old man, no child, collecting benefits for 22 years, living in apartment building in ‘bad district’</td>
</tr>
<tr>
<td>Jürgen</td>
<td>LTU, 38 years old man, one child, collecting benefits more than 18 years, living in apartment building in ‘bad district’</td>
</tr>
<tr>
<td>Dieter</td>
<td>LTU, 49 years old man, no child, collecting benefits for 7 years, living in apartment building in ‘bad district’</td>
</tr>
<tr>
<td>Claudia</td>
<td>WP, SP 43 years old woman, one child, collecting benefits for 16 years, living in apartment building in ‘bad district’</td>
</tr>
<tr>
<td>Klaus</td>
<td>LTU 41 years old M 1 collecting benefits for 10 months, living in apartment building in ‘bad district’</td>
</tr>
<tr>
<td>Solma</td>
<td>WP presently unemployed 28 years old migrant woman, collecting benefits for 7 months, living in apartment building in ‘good district’ with partner</td>
</tr>
<tr>
<td>Bodo</td>
<td>WP, presently unemployed, 40 years old man, no child, no German MIS benefits now, living in apartment building in ‘bad district’</td>
</tr>
<tr>
<td>Monika</td>
<td>WP, presently unemployed 41 years old woman, no child, collecting benefits for 1 month, living in condominium in ‘good district’</td>
</tr>
<tr>
<td>André</td>
<td>WP 38 years old migrant man, one child, collecting benefits for 7 months, living in apartment building in ‘bad district’ with partner</td>
</tr>
<tr>
<td>Forename</td>
<td>Description</td>
</tr>
<tr>
<td>----------</td>
<td>----------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Maria</td>
<td>WP and single mother, 25 years old, Italian woman, one child, collecting benefits for 1 year, living on the outskirts, rented private housing</td>
</tr>
<tr>
<td>Lyudmyla</td>
<td>WP and single mother, 30 years old, migrant woman, one child, collecting benefits for 3 years irregularly, living on the outskirts, privately owned flat with mortgage (waiting for eviction)</td>
</tr>
<tr>
<td>Grace</td>
<td>LTU and single mother, 31 years old, migrant woman, one child, collecting benefits regularly for 3 years, living on the outskirts, rent-controlled public flat</td>
</tr>
<tr>
<td>Anna</td>
<td>Unemployed, single mother, 33 years old, Italian woman, married, three children, collecting unemployment benefits for 7 months, living on the outskirts in rented private housing</td>
</tr>
<tr>
<td>Italo</td>
<td>LTU, 33 years old, Italian man, full family, four children, collecting benefits for 1.5 years irregularly, living on the outskirts, rented private housing</td>
</tr>
<tr>
<td>Jane</td>
<td>WP and single mother, 36 years old migrant woman, two children, collecting benefits for 2 years irregularly, living on the outskirts, hotel (emergency housing).</td>
</tr>
<tr>
<td>Karim</td>
<td>WP, 37 years old, migrant man, full family, three children, collecting benefits for 7 months, living on the outskirts, privately owned flat with mortgage (waiting for eviction)</td>
</tr>
<tr>
<td>Vera</td>
<td>WP and single mother, 41 years old, migrant woman, two children, collecting benefits for the last 1.5 years, living on the outskirts, social housing (rent-subsidised private housing)¹</td>
</tr>
<tr>
<td>Marta</td>
<td>WP and single mother, 43 years old Italian woman, three children, collecting benefits for 10 years irregularly, living on the outskirts, rent-controlled public housing</td>
</tr>
<tr>
<td>Umar</td>
<td>LTU, 44 years old, migrant man, full family, one child, collecting benefits for 5 years irregularly, living on the outskirts, rented private housing</td>
</tr>
</tbody>
</table>

¹ The flat is privately owned but the Municipality funds part of the rent within a general agreement set at the beginning of the tenancy.
<table>
<thead>
<tr>
<th>Forename</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jakub</td>
<td>LTU, 27 years old, man, full family, no children, collecting benefits for 5 years on irregular basis, living in</td>
</tr>
<tr>
<td>Marta</td>
<td>LTU, 28 years old, woman, single mother of three children, collecting benefits for 1.5 years, living in the shelter for homeless women</td>
</tr>
<tr>
<td>Jolanta</td>
<td>LTU, 30 years old, woman, full family, two children, collecting benefits for the last ten years, living in 35 m² detached house without hot water and central heating</td>
</tr>
<tr>
<td>Magda</td>
<td>LTU, 31 years old woman, full family, mother of 3 children, and collecting benefits for 12 year on irregular basis and for 2 years regularly, living in</td>
</tr>
<tr>
<td>Piotr</td>
<td>LTU, 35 years old, man, full family, two children, collecting benefits regularly for 6 years, living in rented flat in old tenement house in the city centre.</td>
</tr>
<tr>
<td>Jan</td>
<td>WP, 37 years old man, married father of 2 children, collecting benefits for 5 years on irregular basis, living in 32 m² flat, in the cooperative residential zone.</td>
</tr>
<tr>
<td>Anna</td>
<td>LTU, 40 years old, woman, full family, 4 children, collecting benefits regularly for 19 years living in a two-room flat located in a tenement house (renting)..</td>
</tr>
<tr>
<td>Barbara</td>
<td>LTU, and single mother, 40 years old woman, 5 children, collecting benefits for the last 20 years, for 13 years regularly, living in co-op flat (one room and a kitchen (32 m²) with no central heating).</td>
</tr>
<tr>
<td>Adam</td>
<td>WP, 41 years old man, and short term unemployed currently, full family, father of two children, collecting social benefits for 2 years, living in rented flat, consisting of 2 rooms and kitchen, sited in the old part in centre of the city.</td>
</tr>
<tr>
<td>Teresa</td>
<td>LTU, 42 years old women, full family, mother of 4 children, and collecting benefits from more than 2 years, living in a social flat outskirts of the city.</td>
</tr>
<tr>
<td>Forename</td>
<td>Description</td>
</tr>
<tr>
<td>----------</td>
<td>-------------</td>
</tr>
<tr>
<td>Susanne</td>
<td>LTU, 26 years old woman, single, no children, collecting SA benefits and had temporary periods of student loans during last 5 years.</td>
</tr>
<tr>
<td>Lena</td>
<td>LTU and single mother, 35 years old woman, , 4 children (living with three of them), collecting SA benefits and parental allowances regularly since she became an adult (for 17 years).</td>
</tr>
<tr>
<td>Håkan</td>
<td>LTU, 39 years old man, single, no children but living with his mother, , collecting SA benefits regularly since he became an adult (for 20 years).</td>
</tr>
<tr>
<td>Andrea</td>
<td>WP, 39 years old, woman, no children, collected SA benefits early 90s for a few years, after that unemployment insurance, part-time job and were self-sufficient until 2012. Combined sickness benefits and SA until she was granted half-time sickness compensation and also work in her own company part-time.</td>
</tr>
<tr>
<td>Lina</td>
<td>LTU, 39 years old woman, single mother of 2 children, and collecting sickness or parental benefits for 15 year unregularly. Temporary incidents of SA benefits.</td>
</tr>
<tr>
<td>Jonna</td>
<td>LTU, single mother, 44 years old woman, three children living with one of them, collecting SA benefits for 13 years regularly</td>
</tr>
<tr>
<td>Douglas</td>
<td>WP, 49 years old, man, single, collecting SA benefits since unemployment 4 years ago and work at an internship at an NGO.</td>
</tr>
<tr>
<td>Maria</td>
<td>WP, 50 years old women, single mother of one adult daughter, collecting SA benefits since she became an adult but are now in wage-subsidised employment since a short period.</td>
</tr>
<tr>
<td>Pia</td>
<td>LTU 51 years old woman, single mother of 4 children (living with three of them), collecting SA in combination with parental or sickness benefits regularly for two decades with brief periods of other incomes.</td>
</tr>
<tr>
<td>Arne</td>
<td>WP, 55 years old, man, live alone but have girlfriend and an adult son, WP, have been collecting SA benefits for decades but now in wage-subsidised employment.</td>
</tr>
<tr>
<td>Acronym of real forename</td>
<td>Description</td>
</tr>
<tr>
<td>-------------------------</td>
<td>---------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Pete</td>
<td>WP, 29 years old, man, no child, 2 years of collecting benefit, private rented accommodation</td>
</tr>
<tr>
<td>Diana</td>
<td>LTU, 32 years old, woman, no child, 2 years collecting benefit, social housing (rented)</td>
</tr>
<tr>
<td>Malcolm</td>
<td>LTU, 49 years old man, no child, 18 months of collecting benefit, social housing (rented)</td>
</tr>
<tr>
<td>Irene</td>
<td>LTU, 24 years old woman, no child, 2 years of collecting benefit, social housing (rented)</td>
</tr>
<tr>
<td>Bob</td>
<td>LTU 61 years old man, one child, 5 of collecting benefits, social housing (rented)</td>
</tr>
<tr>
<td>Trevor</td>
<td>LTU 47 years old man, living alone, at least one child not living with him, 2 years collecting benefit (since prison release, approximately 31 years, social housing (rented)</td>
</tr>
<tr>
<td>Willy</td>
<td>LTU 40 years old man, no child, unknown time of collecting benefits (approx. 22 years), social housing (rented)</td>
</tr>
<tr>
<td>Dawn</td>
<td>Single mother, 33 years old woman, woman, 3 children, 5 years collecting benefit, social housing (rented)</td>
</tr>
<tr>
<td>Moira</td>
<td>Single mother, 25 years old woman, 2 children, never worked, social housing (rented)</td>
</tr>
<tr>
<td>Claire</td>
<td>Single mother, 33 years old woman, one child – teenage, 8 months collecting benefit, social housing (rented)</td>
</tr>
<tr>
<td>Sarah</td>
<td>Single Mother, 34 years old woman, 3 children, never worked, social housing (rented)</td>
</tr>
</tbody>
</table>
Appendix No 2. Metodological and ethical aspects of research

Research method

The research was conducted with use of Problem-Centred Interview (Witzel 2000), which was a method discussed and agreed during two project meetings and one workshop. The PCI research tool is a semi-structured interview with elements of narrative interview; therefore it consists of three parts. It starts with open narrative part, in which the researcher asks one open-ended questions and then listens to a longer narration performed by the interviewee, without any interruptions or additional questions. Then, when the narration ends, it is followed by a thematic interview and the collection of socio-statistical information in the end. The method was chosen as it gives an opportunity to reconstruct individual and group-specific norms of meaning. It enables asking about issues that were not mentioned during the narrative part by using the interview guideline (Bauer 1996). The latter, however, is used as a reminder and should be “invisible’ for the interviewee during the interview.

The narrative interview is strongly connected to the concept of research of life story, which consists of the technic of collecting material - the narration about life, and the theoretically grounded method of analysis. The essence of the narrative interview is to obtain a life story, which is not a sum of answers to asked questions, but a spontaneous narration, which is not interrupted by researcher. It demands certain skills from the researcher: the ability to create a friendly ambiance that will enable starting the narration and gaining trust. The researcher has to present the aim of the research and explain the type of narration, underlying the importance of individual experiences. The narration phase is based on spontaneous life story recalled by the interviewee, which is not interrupted by interviewer by any verbal interaction, which is difficult in itself. The next phase starts when the narration is over - the researcher asks questions that refer to what was said during narration. The last stage concerns “normalization” of the situation - usually turning off the recorder and keeping a neutral conversation. Although it usually does not provide any additional information, it is very important from the ethic point of view (Kaźmierska 1997).

The research is concentrated on experiences of people who take up MIP benefits. The moment of becoming a beneficiary and its influence on people’s further path were the focal points. This approach enabled analysing anti-poverty policies through the lens of people’s relations with organisations responsible for their implementation. Emphasis was put on the following themes:

- Benefits: level (what kind of needs do they cover); access (was it difficult to gain them?); conditionality (what kind of constraints and compulsion does collecting benefits bring about; are right of a person constrained).
- Access to employment services: offer (what was offered to a person in terms of services and to what end); approach (preferential treatment of MIP beneficiaries; more constraints in case of MIP beneficiaries); information (how was the information about employment services acquired; how comprehensive?).
- Other available services: offer (what kind of services were offered to a person); access (was it easy to get access to those services?); information (how was the information acquired?).
- Coordination: How well was the path though organisation offering support coordinated? Was it easy to gain information about available services?
- Assessment: How does the person assess the usefulness of the services and benefits offered? What was missing?
The interview started with the open question “Please tell me about your life in last five years (2008/2009)’. The following guideline focused on individual and social resources of the interviewed as important factors in relation to getting out of poverty and making ends meet. It was assumed that people’s knowledge, skills, experience, property as well as family/friends support, formal and informal networks may be crucial to the ultimate effects of anti-poverty policies (i.e. their positive or negative influence, their lack of influence). The guideline enabled to ask about the experiences with institutions, organizations and everyday life practices, and afterwards – about the presence of individual strategies and life plans of the interviewees. The socio-demographic part allowed collecting data on age, gender, number of people in household, marital situation and number of dependent children, place of living and type of housing.

**Ethical issues**

The ethical dimension of the interviews played a very important role in the research process and therefore was widely debated during project meetings. The subject of the research is of sensitive nature and the interviewees were situated in a vulnerable position when talking about their experiences of struggle with poverty. In the process of designing the research we pointed out several sensitive issues and discussed them with the research teams: first of all, the notions of dignity and necessity of confrontation with social assistance. They may result in the feeling of shame and the need to be perceived as self-sufficient. Then, the cases of decline of support of social assistance benefits were regarded as sensitive, yet important to talk about. We were aware that there might be cases of addictions, which could be difficult to talk about. The questions about money, which are usually very sensitive and may be perceived as intruding, were also debated. Additionally, some of the interviewees may be active on black market and even though it could improve their home budgets, this couldn’t be the crucial topic of the interview. Each of the interlocutors was asked for a permission to record the interview. They were informed about the anonymity of the research and much effort was put in the process of anonymization of the research material. All the names used in country reports are pseudonyms.

**The research process**

In Glasgow, prior to conducting the interviews a number of ethical considerations were made. First the project and interview schedule was submitted for consideration at the University of Edinburgh’s ethics board. Second, the interview schedule and information about the COPE project was translated into plain English and shared with possible partner organisations and directly to the respondents. All respondents were asked to sign consent forms at the beginning of the research. Second, all of the interviews posed ethical issues in terms of the information shared and the state of mind that many of the respondents were in. This was particularly the case for those with terrible experiences who had sought counselling but had not yet been able to access it. The sourcing of respondents was a long process as University of Edinburgh ethics processes required third party organisations to assist in the sourcing and accessing of respondents. These organisations therefore acted as gatekeepers and time was required to build relationships with these organisations. Most of the respondents agreed to take part because they wanted to share their stories and also because the charities they were supported by were valued by them. They often stated that they wanted to give back to the charity and the employee that brokered the interviews.
In Dortmund, according to researcher’s perception and the interviewees’ statements after the interviews, no ethical problems or dilemmas aroused during the interviews. Interviewees were informed intensively about the nature of the interview, which, for example, included the information that they do not have to answer questions if they do not want to. Sensitive questions like requesting information about their material situation were additionally introduced with a note about the possibility to refuse the answer. Since the interviews took place in the Unemployment Centre, the interviewees were in familiar surroundings which contributed to an atmosphere of trust. The interviewees were contacted by three consultants of the Unemployment Centre in Dortmund, who support unemployed people and German MIS beneficiaries in general with their problems concerning UB I and German MIS entitlement. They furthermore provide general and specific information about UB I and German MIS entitlement.

In Malmö, the interlocutors were contacted through service user organisations and local church deacons (all through persons that I have met previously). The majority of the interlocutors were found through deacons. The deacons and organisations received a presentation of the research project, ethical principles, anonymity etc. After consent from interlocutors the researcher contacted them by phone and again explained ethical principles, the purpose of the study etc. It was up to the interlocutor where, when and on what terms the interview was conducted. At the interview the researcher repeated the ethical info and made sure they knew how to contact the researcher if they wished to withdraw their participation in the study. There were no problems in establishing contacts they were all positive towards the study and appreciated to be able to give voice to their situation and perceptions on the welfare systems. Most of the interviews were conducted in the churches or at organizations assembly rooms, one at the interlocutors’ home and one at an empty restaurant where we had a very separate table. They chose the location.

Interviewees in Radom agreed to take part in the study persuaded by social workers, who used the argument of reciprocity (i.e. “we do something for you please, do something for us”). Social workers used also another argument, they emphasised that research was scientific, conducted by scientists from the University of Warsaw, and the participation in it was voluntary. It was explained to them that the interviews would not be available to MSAO workers or to other institutions, and would be known only by researchers. Eight interviewees were conducted on the same day by four interviewers in the Club of Social Integration. The Club is situated in the underground of MSAO building, and consists of several rooms. Interviewees know the place, because different meetings and events take place there (e.g. festive meetings, trainings, therapeutic meetings).

In Turin, the eleven interviewees were selected by Ufficio Pio volunteers in order to match sampling criteria. Above all is the fact that it was not possible to directly assess a pool of MIP beneficiaries. The general director, the manager of the AOS programme, and the staff discussed the issue at length, providing us a list of volunteers who followed (in a case management fashion) some beneficiaries.

Problems and overall evaluation of the interviews

In Glasgow, many of the organisations involved in helping individuals experiencing poverty (particularly in relation to benefit appeals and advice) are currently oversubscribed and unable to manage their own workloads. It is likely that the research request was simply parked. Public sector organisations are currently equally busy and are also often reluctant to help facilitate
research requests (despite contacts that had agreed in principle). Glasgow is currently saturated with research projects into welfare reform, fuel poverty and other specific aspects of poverty. Therefore organisations are receiving a number of requests for assistance.

In Dortmund, the employees of the Unemployment Centre put a lot of effort in establishing contact and were very supportive and helpful. As some persons mentioned, that they were too ashamed of being unemployed and thus would not talk about it in an interview, it was very difficult to find interviewees. All in all the interview guideline worked very well. The narrative question at the beginning did not always lead to extensive narrations because some of the interviewees did not know what to tell about their life, but I helped them with supporting questions and other communication strategies. Especially the persons experiencing long-term benefit receipt had difficulties with recalling meaningful events and most severe problems of the last five years since in most cases much had not changed for them in this period of time. The question about "skills needed in everyday life" seemed difficult to answer because in some way it did not fit to the other questions.

In Malmö, the only problem was that two parent families and families of immigrant backgrounds were hard to find. Apart from that interlocutors were motivated and cooperated well. I emphasized their right to refuse or skip questions but no one chose to do so. One person was concerned that the researcher would report illegal activities to social services but I reassured that I had no contact with them at all. One of the interviewees asked to have opportunity to read the draft version of the report and afterwards made corrections of quotations.

In Radom, the possibility of conducting interviews has already been announced at the earlier stages of study in Radom. Subsequently, two visits were organized in NGOs to gain access to interviewees. It turned out that NGOs did not have the proper information on potential respondents because of prohibitions related to law about the protection of personal data: e.g. NGOs do not have the information on who receives benefits. Institutional informants (trade unions leaders) warned researchers before attempts to find interviewees in the area of social buildings. One suggested gaining access to interviewees through social workers, who have permanent relations with families benefiting from social assistance. MSAO director asked employees from the Department of Social Work for suitable candidates. In consequence only one interviewee was gained through Caritas: a young woman (LTU and SP). Nine interviews were carried out with interviewees selected by social workers on the basis criteria delivered by researchers.

In Turin, all interviewees were recruited at Ufficio Pio. The difficulty in receiving meaningful and articulated answers from some of the interviewees is already a result: a mix of self-disclosure difficulty, typical of research with sensitive issues and subjects, and scarce habits of discussing poverty publicly. Despite a few cases, which we were unable to contact, the questions and the structure of the interview were well accepted as it was not problematic for the interviewees to be recorded: the attempt to establish a certain degree of sympathy between the interviewers and the interviewees was overall successful. Interviews took place in various places, most of them in the interviewees’ houses. Interviewees were not given compensation in any form for their participation.

Parts of the interview guideline causing any problems – reluctance to answer, misunderstanding, and feeling of awkwardness?
In Glasgow, the researcher felt particularly bad after the first interview with an alcoholic as every question led to talking about alcohol and the researcher was concerned that his condition would decline because he talked about the things he drank to forget. The researcher spoke to a worker at the charity after the event and, without sharing any details from the interview and suggested that they could keep an eye on him. As trained addiction workers they understood and the following week they emailed the researcher to say that he was doing OK.

In Malmö, the guideline worked generally well but the researcher had to be flexible and not ask again too many times, some questions reminded much of each other, especially the sections on future goals and what resources interlocutors needed to achieve goals.

In Dortmund, the question about "skills needed in everyday life" seemed difficult to answer because in some way it did not fit to the other questions. Maybe it was a little too abstract, since it required additional interpretation of the interviewee in the interview situation. Overall, the guideline was very comprehensive and included almost all topics that came up during the interviews. One additional topic of the interviews was other German MIS beneficiaries in general.

In Radom, two questions caused mild confusion. The first, concerned everyday skills – interlocutors have never reflected on that, since skills is something they use subconsciously, rather than reflect on. The second, concerned assessment of benefits and services provided to them by public organisations – it came out that many of the respondents do not really think about it in the havoc of their lives focused on making end meet.

In Turin, some problems with gaining access to the interviewees occurred. A first aspect regards the interview with the migrant sub-sample. While a few migrant were very fluent in Italian allowing questions to be fully consistent with the Italian sub-sample, some interviewees (FA, AM and to some extent NH) lack the language skills needed to keep the questions as in the questionnaire. Interviewers made a strong re-phasing effort to convey the same question and reach analogous answers by respondents. Overall, the level of understanding was quite high, given the specific focus on everyday life tasks and goals.

The greatest difficulties are found on the questions concerning personal resources; most of the respondents do not recognize their own abilities, their own skills, and competence. They are not able to see any possibility to get out of the on-going situation. They do not perceive any sort of internal resource but always seek help outside themselves, without pausing to reflect on personal potential. Overall there is a lack of self-esteem and a need of empowerment. As regards the topics not covered by the research, a constant issue emerging during the interviews concerns the violence against women and the situation of strong deprivation faced by women left alone with their children. Thirty per cent of the women in the sample had experienced domestic violence;² 40% were left alone with their children.

**Characteristics of the target groups: SP, WP, and LTU**

The aim of the research was to conduct 10 interviews with representatives of three target categories: long term unemployed, working poor and single parents.

The number of women was supposed to be at least 50% and the interlocutors had to equally represent two age categories: 26 -35 years old and 36 – 49 years old. Additionally all of them

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² This figure is consistent with the domestic violence faced by women in Italy. In 2006 (Istat 2007), 31.9% faced physical or sexual violence.
had to have experience of support from social assistance office in last five years, which was divided into two categories:

- People with experience of less than two years of collecting benefits in the last five years;
- People with experience of more than two years of collecting benefits in the last five years.

In total, 54 interviews were conducted, because in several cases there were more than 10 interviews: Dortmund (12), Glasgow (11) and Turin (11). All the target categories have been fulfilled, with minor country differences. In two cases – Dortmund and Turin – new category of unemployed (i.e. persons not employed in the period less than 1 year) appeared. In the process of analysis we decided to include them to working poor category.

The working poor category proved to be the most difficult group to access, which somehow confirms conclusions from the reports on national and local level stating that working poor are a category least addressed and most invisible in public policies. Their relation to institutions offering support is the weakest.

The single parent category was easier to access. Nevertheless, in Radom and Dortmund the number of interlocutors of that category was lower and there were more full families in the sample.

The elder age group was slightly more numerous in each country except Glasgow, which can be positively interpreted, as they have more experiences with the welfare institutions. Two interlocutors - one in Glasgow – 61, one in Malmö – 55, were above the age limit but the research teams decided to include the interviews to the research material due to its usefulness to the project.

The division of the interlocutors into two groups with different timespan experiences of social assistance support was realised except Malmö, where all the interlocutors were long-term beneficiaries of social assistance. Generally there were more respondents with longer history of collecting social assistance benefits; this may be perceived as enrichment to the research material.

Table 6. Interlocutors by target categories

<table>
<thead>
<tr>
<th>Interviews</th>
<th>Long Term Unemployed</th>
<th>Working Poor</th>
<th>Single Parents</th>
<th>Unemployed</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dortmund</td>
<td>3</td>
<td>6</td>
<td>1</td>
<td>3</td>
<td>12</td>
</tr>
<tr>
<td>Glasgow</td>
<td>6</td>
<td>1</td>
<td>4</td>
<td>-</td>
<td>11</td>
</tr>
<tr>
<td>Malmö</td>
<td>6</td>
<td>4</td>
<td>4</td>
<td>-</td>
<td>10</td>
</tr>
<tr>
<td>Radom</td>
<td>8</td>
<td>2</td>
<td>2</td>
<td>-</td>
<td>10</td>
</tr>
<tr>
<td>Turin</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>2</td>
<td>11</td>
</tr>
<tr>
<td>Total</td>
<td>27</td>
<td>18</td>
<td>17</td>
<td>5</td>
<td>54</td>
</tr>
</tbody>
</table>
### Table 7. Interlocutors by gender

<table>
<thead>
<tr>
<th></th>
<th>Dortmund</th>
<th>Glasgow</th>
<th>Malmö</th>
<th>Turin</th>
<th>Radom</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>6</td>
<td>6</td>
<td>7</td>
<td>7</td>
<td>6</td>
<td>32</td>
</tr>
<tr>
<td>Male</td>
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<td>5</td>
<td>3</td>
<td>4</td>
<td>4</td>
<td>22</td>
</tr>
<tr>
<td>Total</td>
<td>12</td>
<td>11</td>
<td>10</td>
<td>11</td>
<td>10</td>
<td>54</td>
</tr>
</tbody>
</table>

### Table 8. Interlocutors by age cohort

<table>
<thead>
<tr>
<th>Age of Interlocutors</th>
<th>Dortmund</th>
<th>Glasgow</th>
<th>Malmö</th>
<th>Turin</th>
<th>Radom</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 35</td>
<td>1 (28)</td>
<td>7 (29, 32, 24, 33, 25, 33, 34)</td>
<td>1 (26)</td>
<td>5 (31, 33, 33, 30, 25)</td>
<td>4 (28, 30, 31, 27)</td>
<td>17</td>
</tr>
<tr>
<td>&gt;35</td>
<td>11 (45, 41, 47, 47, 38, 49, 43, 41, 40, 41, 38)</td>
<td>4 (49, 61, 47, 40)</td>
<td>9 (39, 55, 49, 35, 39, 51, 50, 39, 44)</td>
<td>6 (38, 41, 44, 37, 36, 45)</td>
<td>6 (35, 37, 40, 40, 41, 42)</td>
<td>36</td>
</tr>
</tbody>
</table>
Appendix No 3. Interview guidelines.

Wiesława Kozek, Julia Kubisa, Marianna Zieleńska

WP7
The Impact of Welfare Interventions on Life-Courses of Deprived Groups.
Interview guidelines

Dear colleagues,
The main research question of WP7 is how anti-poverty policies support/hinder people’s ability to get out from difficult positions they are in. We assume that those policies may have a threefold effect: 1) support people in getting out from poverty; 2) contribute to the deterioration of their situations; 3) keep them “on the surface” – provide protection from falling into extreme poverty but not serve as a way of getting out from poverty.

- We are interested in three aspects of anti-poverty polices: income support, employment services and broadly understood social services (including health care, counselling, childcare, family assistance, education, etc.).
- We are concentrating on their integration, comprehensiveness and availability from the perspective of individuals.

Problem -Centred Interview (a semi structured interview with narrative elements) will be used as the research method. PCI consists of the following parts:
- the open narrative part at the beginning
- followed by a thematic interview
- the collection of socio-statistical information at the end

PCI focuses on reconstructing individual and group-specific forms of meaning. PCI gives an opportunity to ask about issues that were not mentioned during the narrative part by using the interview guideline (used as a reminder).

The research will concentrate on experiences of people who take up MIP benefits. The focal point will be the moment of becoming a beneficiary and its influence on people’s further path. Anti-poverty policies will be analysed though the lens of people’s relations with organisations responsible for their implementation. In other words, we will be interested in “policies at work” in particular localities analysed in WP6 from the point of view/experience of the interviewed. Emphasis will be put on the following themes:

- Benefits: level (what kind of needs do they cover); access (was it difficult to gain them?); conditionality (what kind of constraints and compulsion does collecting benefits bring about; are right of a person constrained).
- Access to employment services: offer (what was offered to a person in terms of services and to what end); approach (preferential treatment of MIP beneficiaries; more constraints in case of MIP beneficiaries); information (how was the information about employment services acquired; how comprehensive?).
- Other available services: offer (what kind of services were offered to a person); access (was it easy to get access to those services?); information (how was the information acquired?).
- Coordination: How well was the path though organisation offering support coordinated? Was it easy to gain information about available services?

3 In case of Turin we propose to concentrate on people collecting Income for social integration (Reddito di inserimento sociale).
• Assessment: How does the person assess the usefulness of the services and benefits offered? What was missing?

Individual and social resources of the interviewed will be taken into consideration as important factors in relation to getting out of poverty and making ends meet. People’s knowledge, skills, experience, property as well as family/friends support, formal and informal networks may be crucial to the ultimate effects of anti-poverty policies (i.e. their positive or negative influence, their lack of influence).

The open narrative question will give us contextual knowledge of each person:
• What kind of events and aspects of individual situations are considered as crucial?
• Who are the significant others: Are there any people the person can rely on mentioned in this section?
• Self-definition: Is poverty an important aspect of self-identification? Is being a MIP client an important aspect of self-identification?
• Personal information: family situation, friends, education path, work experience.

THEORETICAL IMPLICATIONS:

We will refer to the notion of trajectory understood as the experience of disturbance or destruction of “the existing structures of social order in biographies” (Riemann, Schütze 1991: 339). It is caused by an event or series of events which result in a person’s losing control over own life. In other words, it is a situation in which person’s ability to plan and act intentionally becomes severely limited by the unexpected difficulty or tragedy (illness, migration, unemployment). One of the examples given by Riemann and Schütze is that of a women who - after her children grew up and left home – freed herself from the alcoholic husband. When she started building a new life and making plans she suddenly learned she had cancer. That event turned her life plans upside down.

Trajectory was described by Riemann and Schütze as a process consisting of certain stages. It may be generalised into two: At first a person is able only to react to the chaotic course of events. In the course of time – thanks to new events – person may experience a positive change in life course. This stage is referred to as a biographical metamorphosis and is connected with the change of self-identification.

Since we will not be conducting a full narrative research it will not be possible to study poverty as a biographical phenomenon. However, we will try to grasp it at certain stages of persons’ life-courses. A common denominator will be the experience of being a MIP beneficiary and its influence on person’s further path. We assume that the event or serious of events because of which a person was put in a difficult situation and applied for MIP benefits might have been a beginning of such trajectory process. We are interested in the role of anti-poverty policies getting our/falling deeper into trajectory of poverty. Of course it should not be taken for granted that the trajectory will occur in every cases or maybe even most of them. For some people it may be just a short episode in life, which is not considered particularly meaningful or long-lasting process in which a relative life balance is kept. In such cases the aim would be to focus on why the trajectory has not developed.

An important aspect of experiencing chaos in life is losing power to actively shape it. Thus, we will try to determine whether anti-poverty policies play a role in the process of regaining order in life and becoming an agent in it. The concepts of agency is understood here as “capability of the individual to ‘make a difference’ to a pre-existing state of affairs or course of events” (Giddens 1984: 14). In other words, the necessary condition of agency is exercising power by the acting individual.
CATEGORIES OF RESPONDENTS:
Age: 26-49 years old: Please try to select 5 persons aged 26-35 and 5 persons aged 36-49 if possible.
Gender: at least 50% women
Experience of support from social assistance office in the last five years:
• People with experience of less than two years of collecting benefits in the last five years;
• People with experience of more than two years of collecting benefits in the last five years;
10 interviews are to be conducted.

INFORMATION FOR THE RESEARCHERS:
The introductory question enables to develop different themes during the interview.
During the entire interview and especially during the first narrative part please pay a lot of attention to what is being told by the interviewee. The proceeding questions will refer to what was already said, to deepen our knowledge and understanding. Therefore it is very important to listen carefully and do not ask directly about things that were already said and explained by the interviewee.
This kind of interview needs to be conducted in the atmosphere of trust. Therefore it is important to keep the language simple and conversational. We need to avoid “official” attitude that would be understood as controlling. The questions in the interview concern many sensitive issues – private strategies of meeting the ends, money, drugs, grey zone, and problems with employment that can be seen as individual failures. It is crucial to create a safe space for the interlocutor, so that he or she would not feel evaluated, controlled or mocked.
Also the venue where the interviews are to be conducted is important. We would suggest to try to avoid using the infrastructure of SAC to that end. Instead quarters of local NGOs, trade unions, university buildings or even homes of the respondents could be used.
Some of the respondents are very talkative, and some of them are not that open so they need many supportive and opening questions (how? why? what?).
Keep eye contact. Please mind body language, which shows your curiosity in the respondent’s story.
Please treat those guidelines very flexibly and try to follow respondent’s narration, adjusting the interview scenario. Follow this part of narration important for interviewees and try to learn why this part of narration is so important for them.

GUIDELINE
Opening question:
1. Please tell me about your life in last 5 years (since 2008/2009)
(We would suggest recalling some meaningful event that happened at that time in your country and use it to remind the interviewees what period we are referring to, e.g. mention the change of government).
 Necessary: supporting questions to be used when narration stops:
- What would you add?
- What is also worth mentioning?
- Anything else?

To get as comprehensive picture of a person as possible it is important to clarify things which were not entirely clear in the narration (also because some themes essential to understand the narration were skipped or avoided). Apart from that we will ask also questions which were not answered in the narration, but are crucial to provide answer to our main research question.
The following dimensions are of particular interest to us, especially in terms of supporting/hindering people’s ability to get out from difficult positions they are in:

- Family situation
- Health situation
- Housing situation
- Work experience
- Education experience
- Experiences with social services and/or other organisations implementing anti-poverty polices (history of being a MIP beneficiary; history of support from different organisations; assessment of those experiences – positive and negative sides; stigma connected to being a MIP beneficiary).
- Support of other organisations or informal networks (e.g. neighbours, friends)
- Assessment of the personal situation (e.g. was it constant during the last 5 years or maybe some moments were better and some worse)

**Key moments in the last five years:**

*In this part we would like to ask the interviewed to reflect on his/her own narration and answer the following general questions.*

- What were the most important events in the 5 years? Why those events?
- What were the most severe problems during those five years? Were those problems solved? How?

**Policies:**

*The aim of this part is to – on the one hand – reconstruct the history of individual experiences with social assistance and other public organisations providing anti-poverty polices; and on the other – to discuss particular aspects of these polices.*

- **If a person gave not entirely transparent or fragmented history of being a MIP beneficiary it is essential to establish the following things:** How many times in past were you a MIP beneficiary? What was the direct reason for applying for MIP benefits (each time)? Was the decision to apply for MIP benefits difficult for you? If yes, why? Did you consider it for some time or apply immediately after difficulties occurred? (If the person considered it for some time) What was stopping you from applying? For how long have you collected MIP benefits each time? Why did you stop collecting MIP (if that is the case)? Why did you start collecting MIP benefits again (if that is the case)?

- **Benefits:** (level) What kind of needs do they cover? (access) How did you apply for those benefits (what was the procedure)? Was it difficult to gain them? Were you ever denied benefits? If yes, why? Did you file a complaint? Why yes/no? (conditionality) Did you have to fulfil any obligations/conditions in order to be offered benefits (training, job search, etc.)? If yes, what kind of conditions? How did you manage to fulfil those obligations? Were you asked to sign a contract (an integration agreement)? If yes, how did it look like? Did you have an influence on its content? How did you manage to fulfil the provisions of the agreement? Were there any difficulties with it?

- **Access to employment services** (it is important to translate the term “employment services” into the local context, e.g. in Poland it will be “what is offered by local PES”): (offer) In the last five years – where you offered any employment services? What kind of services? Did you have an influence on what was offered to you (e.g. could choose from different options)? (participation) Did you take part in any of the offered measures? Which ones? Did you reject any/ceased to attend? If yes, could you please say what were the reasons for it? Were you offered an individual action plan? If yes,
how did it look like? Did you have an influence on its content? Were there any difficulties with fulfilling it? (approach) To your knowledge – as a MIP beneficiary did you have any preferential treatment (e.g. specialised measures targeted just to the MIP beneficiaries; shorter period of waiting to take part in some measures)? Or maybe on the contrary? (information) How did you acquire the information about employment services? Was that information comprehensive? If not, what was missing?

(Assessment) Were the services offered to you helpful? All of them? Which were particularly helpful and which were not? Why were they helpful/unhelpful?

- **Other available services** (health services, counselling, childcare, individual assistance, family assistance etc.): (offer) In the last five years – were you offered any other support from organisations responsible for implementing the anti-poverty polices? What kind of services were offered to you? (access) Was it difficult to access those services? If yes, what was difficult? (information) How was the information about this support acquired?

(Assessment) Were the services offered to you helpful? All of them? Which were particularly helpful and which were not? Why were they helpful/unhelpful?

- **Coordination** (difference between countries with one-stop-shop approach and without it): How many places did you have to visit to get the support? Was it easy to gain information about where to go to get support? To your knowledge – where those organisations exchanging information between each other/cooperating?

- **Relation to employees of organisations providing support:** Did you have a single case worker? 1) If yes: Was this person of help to you? Why yes? Why not? Was this person interested in your personal situation? If yes, do you remember if she/he was focusing on particular things from your life? If yes, which ones? Was this person friendly? Did you have any conflicts? If yes, what about? How were those conflicts solved? Could this person do anything better? How do you think, what are your case workers obligations towards you? Have they been fulfilled so far? And what are your obligations as a MIP beneficiary? Have you fulfilled them so far? 2) If not: How many people did you work with? What were their responsibilities? Where they helpful? All of them equally? If not, what were the differences? Were those people interested in your personal situation? All of them? Do you remember if they were focusing on particular things from your life? Where they friendly? All of them? Did you have any conflicts? If yes, what about? How were those conflicts solved? Could those people do anything better? How do you think, what are those people’s obligations towards you? Have you fulfilled them so far? And what are your obligations as a MIP beneficiary? Have you fulfilled them so far?

- **General assessment of offered support** (benefits and services): How do you assess the usefulness of the services and benefits offered? Were you expectations concerning support met? Why yes/no? Did it help you to get out of difficult situation? Did it have any negative effects on your situation? What was useful (especially in the context of improvement of person’s situation/getting out from poverty)? What was missing? How could the services and benefits be improved?

**Individual resources:**

This section helps to understand better the standing of the individual. In case if the interlocutor did not mention it during his/her narrative part, please ask briefly about their education background and work experiences. Then move to the issues concerning material standing of the person – what are the necessary expenses, are there expenses that the person has to resign from. Please ask about the sources for home budget: wages, benefits, alimony, family support, money from odd jobs etc.
- **Work experience:** Did you work during the last five years? If yes, where? If not, why not?
- **Education and training:** What schools did you finish? Did you take up any education/training in the last five years? If yes, what kind of education/training?
- **Material situation:** What are your sources of income? How much money do you have each month in your hand available for you and your family together? What can you afford with all these incomes (taking into consideration yourself and other family members)? What you cannot afford? Is there something particularly difficult to resign from (taking into consideration your needs as well as needs of other family members)? Is there something you particularly need in everyday life but you cannot afford it? What kind of household do you live in (own house/flat, council flat, etc.)? How many people live there?
- **Skills needed in everyday life** (e.g. in making ends meet, housekeeping, bringing up children): Which skills do you consider important in coping with everyday problems? Are there any particular skills you would like to acquire to cope with everyday problems better?

**Social resources:**
This section helps to understand the social networks that are mobilised by the interlocutor, in which s/he participates, in their widest range – from everyday life family and neighbours’ networks to formalised social activities. This will enable to situate the social networks of support to see what paths of participation are chosen, do they relate to the situation of poverty and the inclusion on labour market. If it was not mentioned in the narrative part or just mentioned very briefly, please ask about: description of family situation, persons with whom the interlocutor has frequent/regular contact, with whom s/he can share the care for children, persons on whom s/he can rely. Does s/he engage in any activities with others, organise any activities with a common goal – in local community, at school, in the parish, in the NGO, in the city etc.
- Who can you rely on in everyday life? Can you count on your family’s support? In what situations? Can you rely on your friend? In what situations? How about your neighbours? In what situation can you rely on them? Who else can you rely on in difficult times?
- Do people in your neighbourhood help each other? If yes, in what situations? If not, why not? Should there be more mutual help in your neighbourhood?
- Do you engage in any local activities? What kind of activities?
- Do you rely on support of any non-governmental/social organisation to help you with everyday problems? If yes, which one? If not, are there any organisations you could turn to?
- Are you a member of any organisation (e.g. trade union, sport club, religious organisation)? Can you count on any support from this organisations/these organisations?

**Strategies and perspective for the future:**
This part continues the topics of the previous one and moves them to the issue of individual future. Please ask about the plans for the future – is it possible to plan and in what time perspective?
- Would you change anything in your current situation? If yes, what would that be? What do you need the most to make that change/these changes? Can you do it mostly by yourself? Or do you need support of other people/organisations? If yes, what kind of support do you need the most?
- How do you think: how will the next 12 months look like? Do you have any specific plans/goals? If yes, how do you see the possibility of realising them?
- What is your biggest dream now?
- How do you think – how those dreams and improvements could be achieved?
### Basic information about the Respondent:

*Those questions are to be asked directly only if the respondent did not give the answer in the course of the interview.*

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## Appendix No 4. The biographical trajectory by Reimann and Schütze

### Sequential organisation of cumulative disorder of biographical trajectory

1) **Build-up trajectory potential**
   - In most of the cases (except for severe diseases or accidents) trajectory does not occur suddenly, but its potential is slowly build up – powerful outer forces gradually take over control over someone's life. The trajectory potential tends to grow, in result of persons bewilderment and the fact that he/she is using the existing biographical action schemes, which do not work in this new situation.

2) **Crossing the border from intentional to conditional state of mind**
   - Person realises that is driven by overwhelming outer forces and that the hitherto patterns of action are no longer valid. In result of this experience person is hurt and feels alone and abandoned. He/she becomes conditioned by the new situation – it becomes pivotal in the organisation of life.

3) **Precarious new balance of everyday life**
   - Person develops an unstable balance in everyday life. However, keeping this uncertain equilibrium is very exhausting. It has also severe biographical costs: loss of self-confidence, self-reliance, self-respect and trust to oneself. This situation may be characterised by the notion of “cumulative mess”: 1) person concentrates on particular problems and loses other from sight – in result accurate countermeasures are not used to improve the situation; 2) side effects of attempts to solve problems has negative effects on other aspects of life; 3) different problems intensify each other.

4) **Breakdown of self-orientation**
   - Critical situation is developed in result of new overwhelming events or irrational actions (such as escaping into drinking, drugs, etc.). Everyday structure of activities breaks down completely – basic activities become to difficult to manage – and a feeling of isolation from normal daily affairs (“normal life”) arises. This is followed by loss of identity – becoming strange to oneself. One doubts not only in him/herself, but also in significant others (family, friends, social workers, etc.) - which is paradoxical, since they are the ones who can provide assistance to a person.

5) **Attempts Theoretically Coming to Terms with the Trajectory**
   - Person realises that there is a need for a new definition of life situation in order to regain any control. This definition 1) is constructed to describe mechanisms that caused all the suffering and explain its reasons; 2) deals with the problem of injustice (unjust fate, unjust suffering) and 3) impact of trajectory on the life course and its meaning to the whole biography. New definition of life is connected with redefinition of biography which may lead to developing new useful action schemes or on the contrary take life courage from the person.

6) **Practical working upon or escaping from trajectory**
   - When a new definition of life situation is developed it is possible to trigger a systematic action scheme aimed at controlling or escaping the trajectory. Three action schemes are possible: 1) flight from the present life situation, which will hardly result in escaping trajectory since a person has a “trajectory afflicted personality”; 2) reorganization of life oriented at living with the trajectory. This action scheme is used when crucial effects of trajectory cannot be eliminated; 3) elimination of trajectory through complete reorganisation of life (e.g. quitting work which was a source of nervous breakdowns).