

## **A PHOTO-ELICITATION EXPLORATION ON FORMALLY HOMELESS PEOPLE EXPERIENCE WITH UNIVERSAL CREDIT: SYSTEM ERROR AND "THE GOVERNMENT DON'T CARE"**

This article explores the impact of Universal Credit on a group of formerly homeless people who were forcibly made to experience a system of full of errors and government that, in their view, did not care. The experience of a marginalised and vulnerable group with complex needs allows one to consider the impacts of welfare reforms on vulnerable people. The research was conducted with formerly homeless contacted via organisations that support people who experienced homelessness in the UK. Five people (32 years and older) participated. Qualitative data were obtained in photo-elicitation interviews and were thematically analysed. Findings were that they faced a system of error as well as experiencing a sense the government did not care about their situation. The participants expressed their views on how the Universal Credit process made them 'struggle' and caused them to have to 'use food banks' and argued that the staff did not know the policy. The system is singled out as the cause of UC claimants' destitution. For the participants, policymakers' negligence, contempt, and detachment were not hard to understand. The article provides implications for practice and research.

*Key words: homelessness; welfare Reform; universal credit; digital literacy; photo-elicitation; United Kingdom*

Austerity measures have been widely criticised as a short-sighted and brutal approach to administrate public finances (Whyte & Cooper, 2017; Tanekenov, Fitzpatrick & Johnsen 2018). However, what is under-explored are the lived experiences of vulnerable people at the margins of policymaking, but at the receiving end of the impacts of austerity on their lives and livelihoods. This work reports on austerity by specifically contributing to understanding of the shifts in welfare in the UK context and their consequences through the voices and images of the people impacted by the changes in policy. Pierson (2001a) raises the point that, with the aim of maximising tax cuts, the state is constantly under pressure from businesses to minimise the welfare state. Hence, this pressure for austerity has been there for a long time, but social, economic and political events have shifted public support for the welfare state. This structural shift has had a real impact on the people who need the welfare system to cover their basic needs, but the impact is to some extent not yet comprehended. This raises an interesting question about the structure and reality of austerity as an entity that directly and indirectly impacts people's lives.

In general, definitions can be artificial and run the risk of rapidly becoming dated, but Blyth (2015: 2) defines austerity as the deliberate act of stripping ordinary people of their rights:

*"A form of voluntary deflection in which the economy adjusts the reduction of wages, prices, and public spending to restore competitiveness, which is (supposedly) best achieved by cutting the state's budget, debts and deficits. Doing so, its advocates believe, will inspire 'business confidence' since the government will neither be "crowding-out" the market investment by sucking up all the available capital through the issuance of debt nor adding to the nation's already "too big" debt."*

The current welfare reforms under austerity were formed in the context of the evolving and complex crisis of the financial system, which started in 2007 with governments trying to deal the problem of private debt. For instance, Clarke and Newman (2009; 2012) state that the financial crisis started a noticeable process of 'shape-changing', and it has been argued that the formation of the crisis itself has acted to strip rights such as welfare. Lanchester (2010) noted the difference between cuts and austerity; cuts are specific to budgets allocated to services, such as the National Health System (NHS) and the budgets of local councils, whereas austerity is a substantial reduction in overall government spending. Furthermore, Farnsworth and Irving (2012: 135) point to the 'austerity consensus' that emerged from the global

financial crisis in 2008. This 'austerity consensus' seems to be aiming to intensify the case for dismantling and weakening social welfare. Therein, the financial crisis paved the way for a political climate where cuts in welfare were justified under an intensive political rhetoric, whereby it was seen to be necessary to reduce government debt to pay for private debt (Dwyer and Wright, 2014; Harvey, 2008; Hastings et al., 2015; Jensen and Tyler, 2015; Watts et al., 2014; Whyte & Cooper, 2017).

In the UK, politics under austerity has become an intensified process aimed at welfare reform. The ubiquitous conditionality of the retaliatory structure of levelled sanctions and fines to control the behaviour of people who were once exempt from such measures. Homeless people have experienced increasing means-testing, narrowing welfare entitlements and cuts to benefit levels such as the coverage for certain groups, reductions in local authority budgets, and increased localisation of discretionary payments and funds (Dwyer and Wright, 2014; Watts et al., 2014; Hastings et al., 2015; Jensen and Tyler, 2015). For example, it has been estimated that Universal Credit (UC) has impacted around eight million households, leading some people into debt and rent arrears (Millar & Bennett, 2017). UC is a means-tested benefit that has replaced Housing Benefit, income-related Employment and Support Allowance (ESA), income-based Jobseeker's Allowance (JSA), Child Tax Credit, Working Tax Credit, and Income Support. Claimants might be eligible for UC if they are not working or are on a low income (Gov.uk, 2020). Under UC, claimants can claim benefit whether they are unemployed or working; it is paid as a single payment each month that is transferred directly to the claimant (Gov.uk, 2020). As will be expanded on later in this chapter, UC is arguably centred around the valorisation of neoliberal ideals, morality and norms that centre around punishing people who do not fit that model (Cain, 2016). Millar and Bennett (2017) noted that there is a key contradiction between the transformational aim of Universal Credit, which is to support people to help them gain more independence from the state, and the reality of increasing control over the claimants' lives. Based on that, the market-driven narratives on welfare are negative because of the unwieldy and expensive political frame of the welfare state—the public sector rather than the private and financial sector's high-risk strategy regarding personal debt.

The pressure that homeless people face is a result of political strategies targeting vulnerable sections of society through austerity policies (Blyth, 2015; Whyte & Cooper, 2017; Sutherland,

2014). Since 2007, public spending has not decreased, at least not continuously. Public social spending stood at 19.5% of GDP in 2007, and then rose to 23.0% in 2009, before falling to 21.5% in 2016 (OECD, 2016). This does not indicate that austerity is not real, but it denotes how complex, multifaceted and selective austerity is. Unless people who are impacted by these austerity-led welfare reforms can give their account of what it is like for their lives and wellbeing, the understanding of the impacts of austerity will remain incomplete. This raises questions about what the term austerity mean and how can it be understood. Moreover, there is a need to explore the impact of policy driven austerity. The current literature on homelessness suggests that there is a gap in the knowledge on the impacts of welfare reforms on people experiencing homelessness under austerity (Bruce and John, 2012; Clarke and Newman, 2012; De Agnostini, Hills, Sutherland, 2014; Edmiston, Patrick & Garthwaite, 2017). Scholars see the changes in policy since the implementation of austerity as insufficient in articulating rights for disadvantaged groups, such as people experiencing homelessness, leaving issues of institutional practices inadequately addressed (Blyth, 2015; Clarke and Newman, 2012; De Agnostini, Hills, Sutherland, 2014; Fontana and Sawyer, 2011; Lanchester, 2010; Soederberg, 2014). Thus, this research provides an account of the impacts of welfare reforms on people who experienced the system as homeless (De Agnostini, Hills, Sutherland, 2014; Soederberg, 2014).

At the end of 2016, a Shelter report noted that more than a quarter of a million people were homeless in England (Shelter, 2016). The number of homeless people on the streets has more than doubled in five years, and there is a strong case that there is a link between the increase in the number of homeless people and the punitive austerity measures (Barr, Kinderman & Whitehead, 2015; Spicker, 2011). In addition, there have been reports in the media about the link between the welfare cuts implemented under austerity and the surge in the number of homeless people. To illustrate, from April to June 2017, 56% of all Universal Credit decisions resulted in a sanction. 73% of Universal Credit decisions to apply a sanction occurred due to a failure to attend or participate in a Work-Focused Interview (DWP, 2019). Claimants of Universal Credit are about one and a half times more likely to look for support with debt issues compared to those on other benefits (Foley, 2017). Meanwhile, there are reports of claimants waiting up to 12 weeks for their first payment, putting them in a precarious situation (Foley, 2017).

Furthermore, sanctions have been put in place to penalise people who are unable, not unwilling, to meet these requirements (Work and Pensions Committee, 2015). The consequences of these sanctions could have a detrimental impact on the material well-being of vulnerable claimants, with the relationship between sanctioning and conditionality causing destitution (Dwyer and Bright, 2016). Dwyer & Bright (2016) report that many Universal Credit recipients noted a 'tick box' (highly bureaucratic) path to support. Some participants reported their experience as intimidating, dehumanising and disempowering. Moreover, some had many arrears (utilities, rent) and had experienced eviction threats, while other social tenants with fixed-term, conditional forms of tenancy who were unaware of the possible delays to accessing Universal Credit reported that these had caused them much anxiety (Dwyer & Bright, 2016). Furthermore, the proposed system to simplify the welfare system with Universal Credit was supposed to come into force in 2011, but, as of 2017, Universal Credit full-service roll-out was completed in December 2018 (Work and Pensions Committee, 2015; Revenue Benefits, 2020). As noted by Seldon and Finn (2015), the impact of these policies and Universal Credit is yet to be adequately measured and understood.

The lived experiences of people who live in deep destitution and marginalisation are shaped from birth until death by suffering as a by-product of social arrangements. For example, homeless people have poor health compared to the rest of the population in both scenarios, single homelessness (Curtis et al. 2013) and family homelessness (Cook et al., 2004). Therefore, policies that place people at risk of homelessness contribute to that level of precariousness in regard to the care of vulnerable people. Moreover, policies that are centred around strict management of life inflict on them an unnecessary level of harm. This work adds to literature on homeless people and their lived experiences with institutional practices, including their experiences of not trusting institutions (Herring, 2019; Hoolachan, 2016), and chaotic lifestyles (Collins & Freeman, 2007).

To shed light on how this work unveils the impacts of austerity on welfare reforms on the participants, it is important to discuss people's lived experiences by going through the systemic changes that impact their lives, including having to have computer literacy to have their support sanctioned. Examining their stories and transforming these narratives into 'themes' is a way to uncover the institutional practices and lived experiences caused by the social-economic decisions of one group regarding another (van Manen 1997). The lived

experiences of homeless people under austerity are a space of deep social, political, and economic oppression. Austerity constructs a context where it is the norm to punish vulnerable groups. The understanding of lived experiences is underpinned by the investigation of the unique nature of each human situation (van Manen, 1990). The purpose of this paper, then, is to understand the ways in which vulnerable formerly homeless people experienced a system of error and government that does not care.

### **PHOTO-ELICITATION: AN APPROACH TO PARTICIPATION**

In this research, which was part of a larger study, the method provided a path for people experiencing homelessness to participate in contesting their marginalisation. Photo-elicitation opens up the scope to enrich the details of the data more than conventional semi-structured interviews. Collier (1957:858) noted that photographs should be regarded as a valuable method in the research process, as they enable participants to deal with the tiresomeness and repetition of conventional interviews. Based on Collier (1957), this research used photo elicitation as a method to enable participation of people who have experienced homelessness because a typical interview would not have allowed that added layer of participation. Research using visual research methods can be used to “make visible” and meaningful the world of intercultural relationships, eliciting the transformative power of qualitative research (Migliorini and Rania 2017; Rania, Migliorini, Rebora & Cardinali 2015).

It has been reported that photos might reach policymakers more easily and represent a more effective means of informing them on current social issues than a survey (Groot & Hodgetts, 2012; Wang, Burris, & Xiang, 1996; Wang, Cash & Powers, 2000; Migliorini and Rania 2017; Rania, Migliorini, Rebora & Cardinali, 2015). Photo-elicitation facilitates participants in unravelling their accounts and reveals their experiences, shared practices, memories, identities, experiences and history (Sturken and Cartwright, 2009: 3). This research aimed at collaborating with people who have experienced homelessness to investigate the impacts of the austerity-led welfare reforms using photo-elicitation. The participants were people who have experienced homelessness in the last ten years since the start of the austerity-led welfare reforms, but who were no longer homeless. The participants were accessed by placing posters and sending emails to gatekeepers via Clock Tower Sanctuary, the Local City Council and Brighton Housing Trust, First Point, JustLife, Worthing Churches Homeless Project (WCHP) and the YMCA. I selected purposive sampling for phase two because proportionality was not

the primary concern; I was concerned with the participants' context fitting the participant criteria (Mason, 2002). Five participants aged 35–62 years old (four males, one female) participated in individual interviews between October 2018 and March 2019. All of the five participants were housed at the time of the recruitment and interviews. Ethical approval for this research was sought from the University of Brighton research tier-one across the school ethics board, and institutional authorisation was granted.

This study used photo-elicitation (PE) to bring up discussions about homelessness and living with welfare cuts. Photo-elicitation is a method of interviewing in which the researcher or facilitator uses visual images to bring out the discussion (Harper, 2002). Furthermore, the visual-verbal relationship of this approach is what makes photo-elicitation distinct from a spoken interview alone (Rose, 2012). That is, the interviewee is asked to reflect on a photo as a visual point to start the discussion. Photo-elicitation has been used as a valuable method to understand what recovery signifies to people with severe mental illness and how understanding the interrelationships between recovery dimensions can inform recovery-oriented services (Cabassa, Nicasio and Whitley, 2013). It has also been used to explore the experiences of people living with fibromyalgia (Diviney and Dowling, 2015). Photo-elicitation or related photographic research methods (e.g. photo novella and photovoice) have been used with marginalised and vulnerable populations such as patients in hospital wards (Phipps et al., 2021; Sestito et al., 2017), and mothers with learning disabilities (Booth and Booth, 2003), as well as to explore the housing, health, and personal needs of low-income African American elderly women (Killion & Wang, 2000).

## **METHODS OF DATA COLLECTION, PROCEDURE FOR PHOTO-ELICITATION, DATA ANALYSIS AND ETHICS**

### **METHOD OF PARTICIPANT SAMPLING**

The participants were people who have experienced homelessness in the last ten years since the start of the austerity-led welfare reforms, but who were no longer homeless. The participants for phase two were accessed by placing posters and sending emails to gatekeepers. I selected purposive sampling for because proportionality was not the primary concern; I was concerned with the participants' context fitting the participant criteria (Mason, 2002). Five participants aged 35–62 years old (four males, one female) participated in

individual interviews. All of the five participants were housed at the time of the recruitment and interviews. All of the participants had experienced homelessness since 2012. The shortest homelessness experience duration was one year and the longest was three years.

<b>Age and Sex</b>	<b>Length of homelessness before housed</b>	<b>Pseudonym</b>	<b>Ethnicity</b>	<b>Duration of Interview</b>
35 (Female)	20 months	Yejide	White British	31 Minutes
62 (Male)	24 months	Mobo	White British	40 Minutes
53 (Male)	36 months	Seye	White British	45 Minutes
49 (Male)	36 months	Naade	Black British	30 Minutes
43 (Male)	42 months	Ropo	Black British	31 Minutes

**Table 1** Summary of the phase two participant information and duration of each data collection session

## **METHODS OF DATA COLLECTION AND PROCEDURE FOR PHOTO-ELICITATION**

Not all participants attended the four sessions available. All five participants participated in the first two sessions. Two participants attended all four sessions. The session to discuss and check themes was centred around seeing participants' validation. The participants expressed that they were fine with the themes. The participants attended four sessions that lasted approximately fifty minutes each. Session one consisted of a clear briefing about the project, including the facilitation of the use of digital cameras and potential ethical issues. The participants were given digital cameras before the photo-elicitation interviews. They were asked to take a selection of photos on the prompt of their experience of austerity and then choose the three photos that best represented their experience. They were given approximately 15 days to take their photographs, which gave them a workable timeframe (Catalani and Minkler, 2010).

The second session was an individual in-depth interview using photo-elicitation. The questions that were asked concerned the participants' experiences of using or trying to use



the welfare system in recent years, and their experiences of accessing welfare such as Jobseeker's Allowance. The third session consisted of a presentation and a one-to-one discussion about the themes coded by the researcher for participant validation, whereby the participants shared their views on the themes produced by the researcher. The final session participants were asked in a group (three participants were in this session) to select the three most representative photos of their lived experience of welfare reforms, provide a brief title, and prepare their thoughts on how the photos represented their lived experiences of the recent welfare reforms in the UK. The photos were displayed on a table to end the coding process (Fontin, Jackson, Suzanne & Maher, 2015).

### **APPROACH TO DATA ANALYSIS**

As in phase one, the recordings were transcribed by me using cleaned-up speech (Saldana, 2012). I used thematic analysis to identify, interpret, analyse and report themes within this set of data (Braun & Clarke, 2006). With participant validation in mind, it was easier for the participants to comprehend TA after the introductory facilitation than other methods of analysis such as Interpretative Phenomenological Analysis (Braun & Clarke, 2006; Willig, 2008). In addition, this method enabled me to pinpoint, analyse, and collect patterns (or 'themes') within the data (See chapter two, Braun & Clarke, 2006; Willig, 2008).

### **ETHICS**

Ethical approval for this research was sought from the University of Brighton research tier-one across the school ethics board, and institutional authorisation was granted. No expenses were paid. It was noted that this research is a low-risk project with minimal risk of the participants being harmed. The study was carried out with participants over the age of 18 years and within well-established organisations. Participation was voluntary, and there was no coercion or incentive to participate. The procedure offered minimal risks or hazards to the participants and the researcher in this research. The participants were informed that they could withdraw from the research at any point. There was a written informed consent form, which included a statement of the project activities and impact, as well as the specific potential risks and benefits. It also noted the voluntary nature of participation and the freedom for participants to withdraw at any time for any reason.

Although the participants were not currently homeless, they could be seen as economically deprived. However, vulnerability is a contested concept, as many people, even people with full-time jobs, can be seen as economically vulnerable (ESRC, 2015). The consent form included a statement of the project activities and impact, as well as the specific potential risks and benefits. It also noted that no photos identifying specific individuals would be developed without separate written consent of not only the photographer but also the identified individuals. It was discussed and agreed with the participants that whatever was discussed would remain confidential. As in phase one, the data was protected, as suggested by the ESRC.

Prior to the photos being taken, the participants were briefed on the importance of not intruding into the private space of others with photos, not disclosing through photos details that may embarrass others and ensuring that others are not placed in a false light by images (Thompson, Hunter, Murray, Ninci, Rolfs & Pallikkathayil, 2008). In addition, participants were made aware that these measures would help to protect against the use of images for commercial benefit, and that they should obtain consent prior to photographing a person. Photographs involving others have not been published in the final report and will not be used in academic papers. The participants produced guidelines related to taking photographs in private and public spaces such as avoid face images (Becker, Reiser, Lambert & Covello, 2014, Rose, 2012).

## **FINDINGS**

The analysis of the photo-elicitation interviews, as evidence from the people with lived experiences of homelessness regarding what they have gone through under the austerity-led welfare reforms. The participants spoke about their experience of being homeless and trying to navigate systems such as Universal Credit. They mentioned feeling "fear and despair" and that the "government don't care". Four key themes were identified from the transcripts: Universal Credit - System error and "The government don't care". These themes weave into the perspective of hardship experienced by the participants because of the welfare reforms. The photographs were made to represent what it is like to be homeless and have to deal with the complexity of a fast-changing welfare system. The images provide a unique illustration of how the changes in welfare had impacted them. Austerity was manifested by the unmanageable level of bureaucracy in terms of the many letters they had received, or through having to navigate a system that expected them to have I.T. literacy to apply for UC.

## UNIVERSAL CREDIT: SYSTEM ERROR

Issues with the rollout of Universal Credit have impacted people's ability to claim it. The participants in this research showed their concern with regard to Universal Credit and what they viewed as its systematic malfunctioning. They believed that the government was at fault in terms of the problems with welfare:

*"I was in a relatively good job, working 60, and 70 hours a week, making myself ill. Universal Credit made me homeless because I felt sick, and I couldn't afford to pay rent. The frustrations of people who do not know how the system works properly. At the end of the day, it is the government's fault if Universal Credit isn't working"* (Mobo).



Image 1 [System Error]

Mobo's quote illustrates the participant's awareness of the constraints of managing the letters from many agencies and the feeling of being overwhelmed and vulnerable.

*“This is a collection of some of the paperwork [Image 1]. I have four big folders with letters from various agencies and government bodies that are all responsible. You look at all this paperwork and you can get overwhelmed, you know, to imagine that when you are at the most vulnerable in your life, etc. I had to take the DWP and Universal Credit to court and I won. The DWP didn’t even show up for hearing. It shouldn’t be a stage of someone like me challenging policy because the government got it wrong” (Mobo).*

Mobo’s quote shows the sense of feeling overwhelmed with the level of bureaucratic organisation that the DWP requires of a person with complex needs who is in a moment of crisis. However, the main problem was that Mobo was looking for support, but instead the participant found a system that added another level of complexity to the difficult situation he was already in. The essential point is that Mobo was overwhelmed and vulnerable, but the participant had to resist this and find the strength to take the DWP to court. Mobo also highlighted the structural violence of someone that had to resist and challenge policymakers.

Naade stated that the experience of a lack of consistency of UC payments causes some people to struggle:

*“With Universal Credit, when the money comes in and sometimes you don’t know, there are delays and all of that. So, there is a gap and then you have more people homeless or people using food banks, struggling” (Naade).*

Naade talked about their experience of living under the uncertainty of UC with the system being singled out as the cause of their destitution. Naade noted the experience of people in a comparable situation as his of hardship because of UC.

Mobo also noted that the staff did not have the understanding needed to support people who are seeking support and advice with benefits:

*“It was incredible that the staff didn’t have the knowledge on face to face interviews at the job centres. To be honest the job centres I attended was very good, but they have to go by what is said to them by the superior” (Mobo).*

The participants expressed their views on how the Universal Credit process made them ‘struggle’ and caused them to have to ‘use food banks’, and argued that the staff did not know

the policy. On a deep level, the views of Naade and Mobo reveal a system of errors, which shows the precarity of the care offered to people who are vulnerable. The participants were able to point to systematic shortcomings, from the limited knowledge of the staff through to the delays caused by their lack of understanding.

Naade explained that they had a sense of not knowing where to start the process to apply for welfare support:

*“With Universal Credit, it takes a while to know where to go first. Once I went to a place for an assessment, after delays and more stressful questions she said: ‘you should just say that you had fallen off the bus’. I got very upset. That was when I gave up my job as I couldn’t cope as I was sick. At first, there was no support. I was raw then, but I know what happened I had anxiety and stress after I gave up my work, and I split up with my misses” (Naade).*

Naade reveals that his honest answer about the reason he was applying for welfare support was not appreciated by the UC caseworker, showing a rigid and cold system to the experience of people applying for welfare support. Naade talks about a vulnerable state of mind where he has complex needs, but the system does not accommodate his situation. Then, underneath, there is a system that prompts vulnerable people to find alternative ways of getting support, such as making up a scenario to access the support as their 'raw' reality is not accepted. Naade talked about a vulnerable state of mind; he has complex needs, but the system does not accommodate his situation.

Homeless people felt let down by UC officials and the system, as claimants have to manage the uncertainty of whether they have got it or not. This situation creates a stressful environment, and the participants felt the need to justify themselves; they had to recount upsetting stories of sickness and relationship breakdown. Some of the participants felt abandoned and that they had not much support available to them. The participants noted the confusion with the changes in the system and how stressful these changes were to them, as the welfare system that was supposed to simplify their access to welfare support, in practice, did the opposite. Their experience with trying to access UC added another layer of distress to their situation, uncovering their raw vulnerability to structural power.

*"I was one of the first people to go into Universal Credit in Sussex and there was total lack of knowledge by the DWP and I challenged their decisions through the courts and the judge went through their UC handbook so to speak, it is a bit of a minefield. The DWP didn't show up to the hearing. Then, it took seven months to court come into a decision and the DWP got it wrong with the likes of rent agreement etc." (Mobo).*

There was a sentiment of vulnerability that can be understood, as the participant narrated their experience of the time that they had to apply for welfare support. Still, then, they found themselves in a legal battle against the government because it did not work. However, he eventually described taking the DWP to court, as someone who was at a vulnerable stage in their life, but still willing to contest their oppression.

Seye expressed that he thought it was "outrageous" how people in crisis are expected to manage to keep up with UC commitments:

*"The party line with UC is you get a month to try to achieve that type of commitment based on what they want. So, there are more areas of discrepancies that are left after a month to try to help a bit more. I think that is outrageous what they expect someone who is in crisis, to keep up with UC. Is there a level of literacy in the first place? Never mind people's computer literacy" (Seye).*

The participant went on to contest the process employed; he or she viewed it as harmful because most homeless people who apply for the support do not possess computer literacy in the first place.

Ropo talked about the issue of having a system that is not set up to deal with people's unique and complex experiences: *"UC puts people with different needs all together. Mental health people, disabled people, alcohol people and everything else people, you know"* (Ropo)



Image 2 [Universal?]

Participants believed that Universal Credit digitalisation was designed to stop them from accessing the support that they needed. Thus, the participants talked about their frustrations and challenges with the system, which they felt underestimated their situation:

*“The whole premises with this photo [image 2] are the idea was to create a series of blocks leading up to the question mark, i.e. Am I going to get my universal credit? Do you know? Can I keep up with the commitments of the Universal Credit? It is tiring, you know. So, the picture within itself, you will notice that there are little walls that slowly come into reality. It is a series of blocks related to accessing the services, and that was the idea, behind this photo which I’ve experienced many times being homeless and not being homeless trying to access benefits are the blocks. So, imagine, I’m homeless trying to access Universal Credit, but I need to achieve this series of blocks which made much more difficult for me to obtain” (Seye).*

Seye revealed an interesting point about the experiences of people with a lack of computer literacy in terms of being able to claim UC, which is that some of the claimants of UC might have a basic understanding of computer literacy, but when they do have an understanding, the computer system itself has been noted as being prone to errors.

“THE GOVERNMENT DON’T CARE”

For the participants, the negligence, contempt and detachment of policymakers were not hard to understand. The UC's policies normalised sanctions. The participants noted a feeling of being abandoned and neglected as a result of the policies delivered by people who do not understand the impact of their policies. People who are unwell and in a moment of crisis have to deal with feeling fearful for their lives. Views such as ‘*I was scared*’ demonstrate what it is

like to see people in a similar situation to you who have died because there was not the necessary support. These data point to a personal tragedy that is experienced by many. However, the feeling of fear shows the power exercised by the norms of austerity. It illustrates why austerity impacts psychological wellbeing by aiming at making the claimants more subtle to obedience and change.

Ropo's quote shows an understanding that, for them, the government shows a lack of care towards welfare claimants:

*"You had sick people like me, you know. So, if you are vulnerable it is too much, the government don't care [...] There are so many homeless people. I know two people who died. I was scared, you know, government don't care"* (Ropo).

The participant shared their vulnerability and susceptibility to a network of issues around them, such as people they know in similar situations dying as they reflect on their own circumstances. Ropo pointed to his position as a person who is not well and who is feeling vulnerable, alone and abandoned. He noted that there are many people who are homeless who might be experiencing a similar situation to his. As he knew people who had died, he felt fear as the people that were supposed to help him did not care.

The participants' feelings of rage can be seen in Seye's quote:

*"I think that is outrageous what they expect someone who is in crisis to keep up with Universal Credit"* (Seye).

The expectation that a person in a moment of crises will be able to prioritise a precarious policy like UC; this reveals a system that is not fit for purpose.





Image 3 [High social norms]

Seye highlighted their experience of the expectation to live under high social norms:

*“The photo of myself on the street with a laptop giving a message of high social norms [image three], so, again, what is expected within the welfare state? They seem to expect homeless people to achieve certain things as most as the same as people with the residence. There seems to be little that they distinguish between them both where I wanted this photo to highlight that I don’t know many people who are homeless that can keep a laptop and can keep it powered. Also, the functionality of having to have internet access because that comes at a cost. The internet in cities and towns is capped at 250 megabytes. So, the reality of that person being able to keep up with their high social norms, with their tech capabilities is low. I know plenty of homeless people that can’t operate a phone in a satisfactory manner never mind fulfilling their universal credit commitments by doing online searches and CV builds and indeed and everything else. But, the reality is that they are in a state of overexposure and more in line with survival other than with looking for a job” (Seye).*

Seye’s reflection on designing an image that captured his experience explains his participation and pursuit of liberation in this research process.

Mopo’s quotation illustrates their angst towards the government and its systems, and that people dread the management needed under UC:

*“You look at all this paperwork and you can get overwhelmed, you know, to imagine that when you are at the most vulnerable in your life, etc.” (Mopo).*

Mopo's quotation demonstrates a situation that adds to homeless people's complex lives. The process of applying for UC adds another layer of complexity for people who are vulnerable to manage. Perhaps it is not easy for people with complex needs to keep up with UC's administrative demands.

The quotations from Naade and Seye show that austerity has had a negative impact on homeless people:

*“Homelessness is an issue but shouldn't happen, it shouldn't and does. And yeah this is worse with austerity and I think, like, things don't work like that”* (Naade).

Naade sees his homelessness situation as a problem that should not be and points to austerity as adding to the problem. In Naade's quotation, he critiqued the system, stating that it should not treat homeless people worse because of austerity.

The data suggest that the participants contested the practices of welfare under austerity, as they show that they questioned the power of the policies designed to subjugate people who are 'suffering' and to force them to live through the demands of bureaucratic systems. This quotation evidences the systematic oppression that people living under subaltern subjectivities are going through:

*“A homeless person that has experienced for quite some time and is suffering from all sorts of other things should be classed as vulnerable and should be removed from these systems completely. At least from a period of time until they feel with some support that they are able to enter society in some sort of an expected functioning manner because what we are doing right now is creating loops upon loops, you know”* (Seye).

Seye pointed to the lack of understanding of UC of the complex needs related to homelessness. Seye talked about his suffering which, was exacerbated by a system that did not support him.



*Image 4 [USB eye]*

This quotation talks about a sense of having to live by someone else's expectations.

*“The picture of a face with a USB eye and the idea behind this is computer literacy [Image 4]. So, the expected computer literacy when trying to access welfare state, benefits. I believe expectancy is quite high. I spoke to the local unemployed centre with one of the advisers and I asked them about the relationship between keeping up the commitments and being homeless. The access to jobs is fully online now and the idea that homeless people have to engage in their kind of norm, in that kind of high level. I find it ridiculous. This is the idea behind this photo that we are all expected to have a USB connection to the brain and automatically be able to slip into any system. Never mind the welfare system” (Seye).*

For Seye, this made it harder for a homeless person to keep up with their commitment. For example, the participant challenged policymakers' notion that homeless people can easily live with the digitalised system imposed on them. Besides, Seye talked about having a USB connection, which made his behaviour change automatically to fit the system.

## DISCUSSION

Despite being widely researched by scholars of different disciplines, the understanding of the impacts of austerity on vulnerable people is limited because their voices and lived experiences are largely missing. This work attempted to address this by using a photo-elicitation with a participatory approach to the method to investigate the impacts of austerity on homeless people, enabling in-depth exploration of its effect on people. The data in this study present UC as a system of errors creating precarious livelihoods for welfare claimants. The participants who had experienced homelessness faced hardship in accessing the financial support they were entitled to (Cannings, 2016). The basic errors with implementing UC have directly impacted the course of claimants' existence and their lived experiences. Under cultural austerity, homeless people have been forced to incorporate and live with the mentality imposed on them by policymakers, who appear to lack an understanding of the complex lives of vulnerable people. Therefore, when the parliamentary committee explored the welfare changes, they concluded that the DWP has a fortress mentality, making them unresponsive to claimants' UC experiences (Stewart, 2018). The forced digitalisation of austerity has led people to experience benefit delays, rent arrears, food banks, poverty and homelessness, which also impacts health. The structural violence of UC delays, the rising number of food banks, the rent arrears, debt and homelessness, and the high levels of mental and physical distress are the reinforcement of class control that some people will be whipped to accept. The nuance that my data point at is the forced digitalisation of welfare support and the assumptions of computer literacy in regard to applications for UC. This forced digitalisation shows a disconnection between policymakers and the people at the receiving end of the policies. However, a more in-depth analysis reveals that what the data are showing is new emerging layers of cultural dominance and behaviour change.

The Department for Work & Pensions introduced Universal Credit to replace six means-tested benefits for working-age households: Jobseeker's Allowance, Income Support, Housing Benefit, Employment and Support Allowance, Working Tax Credit and Child Tax Credit (National Audit Office, 2017). Universal Credit is means-tested support that is accessed online; it is designed to be like being in full-time employment and to maximise claimants' responsibility and self-sufficiency. Claimants are paid monthly in arrears and all elements are paid directly to the claimant, including housing costs (National Audit Office, 2018). However,

what this analysis shows is that creating UC and then moving it online contributed to the hardship that people were going through as they faced homelessness. The computer system behind Universal Credit was considered 'over-complex', 'prone to errors' and 'cobbled-together' by service centre workers (Evans, 2018: 1). This created a lose or lose situation for some claimants, because it led to benefit payments being delayed for weeks or being wrongly reduced, which then left some claimants in arrears and relying on food banks (Evans, 2018).

Then, it was not just that system that added to the complexity of homeless people's lives. In 2017, the number of late payments of new claims was 113,000 (National Audit Office, 2018). Local councils have criticised the reluctance of welfare officials to take action on universal credit system errors, whereby it took the DWP months to rectify incorrect payments (Tower Hamlets Council, 2017). Vulnerable people did not just have to deal with addressing the complexity of what they were going through due to being homeless. They were also denied welfare support, not because they could not manage the high level of bureaucracy that the system demanded, but because the system itself was flawed. Vulnerable homeless people cannot sanction the DWP for not keeping to their commitment. According to Newcastle City Council, there were lower rent collection levels in areas with full Universal Credit implementation corresponding to high rent arrears balances once claimants moved on to Universal Credit (Parliament, 2018). Newcastle City Council, which was one of the first to implement the Universal Credit rollout, saw higher arrears balances once claimants moved on to Universal Credit. To illustrate, there was a 5 per cent drop in council housing rent payments by claimants who had moved to Universal Credit in comparison to people who were not on this benefit (Parliament, 2018).

Participants talked about their experience of living under the uncertainty of UC with the system being singled out as the cause of their destitution. They noted the experience of people in a comparable situation as his of hardship because of UC. However, underneath that lack of comprehension of the DWP staff is a way of thinking. There, deeper down, there is a neoliberal system that requires strict management of human behaviour, which is not necessary unless the strict management aims to stop people from seeking the rights they are entitled to. The quotes from Naade and Mobo show their experience of dealing with a system that is not working. They experienced delays and had to interact with staff who were not knowledgeable. For example, with the introduction of Universal Credit, the formal waiting

period was extended from two to six weeks. The Department for Work and Pensions noted that in around a fifth of cases it was failing to meet that target due to the information demands the system placed on the claimants (House of Commons, 2017). In some cases, waits of ten or twelve weeks were common (House of Commons, 2017; Maguire, 2017). This happened because UC officials could not operate the UC system, because the system was beyond their understanding; however, people in need of UC were still facing sanctions.

What is revealing is the pattern of a lack of accountability by the DWP to the UC claimants. Perhaps, if the DWP had attended that meeting and listened to the needs of the people in that case, some claimants might not have had to face further delays. However, the participant attending that court discovered that the DWP would not participate in the case. Meanwhile, delays like this have led some people into rent arrears, debt and homelessness (House of Commons, 2017). There was a tendency to reconstruct how austerity had changed their lives (e.g., USB device, computer and letters), this tendency in the dataset shows what they had to go through as a result of the austerity measures policies and practices reshaping the participant's lives.

## **IMPLICATIONS FOR RESEARCH AND PRACTICE**

Health, social care and housing practitioners have debated the importance of prevention models for homelessness (Martins et al., 2018; Norman & Tesser, 2019). While the three traditional levels of prevention, e.g., primary, secondary, and tertiary, are established, some are still not fully applied, e.g., primordial and quaternary. Primary prevention dwells on actions to reduce future hazards to health (Pandve, 2014). Secondary prevention includes procedures that detect and manage disease progression. Tertiary prevention seeks to ease the impact caused by the disease on the patient's longevity and quality of life. Quaternary prevention is aimed at identifying the patient at risk of over-medicalization and to suggest interventions that are ethically acceptable (Pandve, 2014). In housing and homelessness, service-users experience of an extremely disempowering process, layered on top of the disempowerment felt due to housing loss and welfare sanctions. Vulnerable people, in this context, people who have experienced homelessness, are more susceptible to suffering harm that derives from welfare reforms. This research aimed to involve participants in some of the data collection through photo-elicitation and by dialoguing with them about the images that represented what they had been through. Also, this work aimed at providing a platform for

homeless people to speak about what it is like to live under austerity – humanising the statistics found in the literature and showing another side of austerity that complements and gives a human side to the figures.

This work shows the potential to inform future research concerned with understanding how austerity-led policies impact homeless people. It can be seen as a model for how people impacted by particularly detrimental policies can contribute to research in ways that go beyond researching for the purpose of research. Accordingly, the first major practical contribution of the present research is that it provides much-needed data on the impacts of austerity-led policies such as the impacts on the well-being of those involved. That is, scholars could take more note that marginalised communities are willing to re-tell and contest their marginalisation and research can be a pathway to resistance and empowerment (Barman-Adhikari, DeChants, Brydon, Portillo, & Bender 2019; Braunack-Mayer & Louise, 2008; Chiapperino & Tengland, 2016; Tanekenov, Fitzpatrick & Johnsen 2018; Kiddey, 2018). There are limitations of using visual methods like this in qualitative research. For example, the reliability of the data analysis is dependent upon the strength of the methods (i.e. credibility) and transferability, as well as the extent to which the findings apply to groups other than the participants (Graneheim & Lundman, 2004). In addition, the usefulness of the photos is seen to rest on what is pictured, not how it is pictured.

## **CONCLUSION**

The findings of this study demonstrate that austerity policies (such as UC's high levels of administrative systems, and experienced computer literacy) has shifted the participants' way of living to the level where they start representing the embodying of technology to their way of living, forced on them. There is a power relation between policymakers and homeless people that keeps homeless people at a structural disadvantage even when they try to hold the policymakers accountable. The photos and quotes reveal the sense of hopelessness felt by homeless people towards the welfare system under austerity, which neutralises their rights by using administrative euphemisms. Austerity-led welfare policies, such as universal credit, reveal a system that has been designed to ignore the complexity of welfare claimants' lives what to them "the government don't care."

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