Temporality and the meaning of social security money within households

Kate Summers

David Young

The relationship between the temporal aspects of social security policy and intra-household dynamics is under-explored. Temporal aspects of policy, including benefit waiting periods and payment frequency, affect the money management within households, influencing, for example, household decision-making. Policy shapes these intra-household dynamics explicitly and, in turn, households' decisions about money have temporal dimensions. Money as it relates to time also has important experiential and relational features. Drawing on international literature, with a particular focus on the United Kingdom (UK) and United States, we consider the temporal aspects of policy that can shape how money is dealt with within households, and how this temporality might best be investigated methodologically. We do this by reviewing this literature but also by considering a UK-based research project using diary-based methods to examine the micro-dynamics of time and money and finally by offering ways forward for studying temporality and social security money within households.

Keywords: Temporality; social security policy; household finances; waiting; payment period; expenditure patterns

Introduction

Much analysis of social security[1] money within the household has a clear, but often under-acknowledged, temporal dimension. This chapter aims to analyse temporality and social security money within the household and consider the implications for future research and policy agendas. Our focus is both substantive and methodological. We ask: how does temporality relate to intra-household dynamics; and what does it mean, analytically, to take temporality seriously when studying how social security money is dealt with within the household? We also ask about the methodological tools best suited to prioritising this temporal focus.

We pursue these questions by first reviewing the literature on temporality and social security money, with a focus on the United States (US) and the United Kingdom (UK), countries with relevant policy examples and in which recent sociological or psychological studies have analysed aspects of temporality. Key aspects highlighted here include the waiting periods often associated with applying for and managing social security claims and the timing of these payments. Next, we consider an example of research making use of qualitative methods to investigate aspects of time when studying social security money within the household. Such qualitative longitudinal methods, including income and expenditure diaries, can give insights into intra-household dynamics and money management. We end by considering ways forward for this research agenda and for policy.

Focusing on temporality within the household means attending to the dimensions relating to claiming, receiving, organising and spending social security money. These include (e.g.) the time taken to apply for an entitlement; assessment periods and time limits; when and how often payment is received; the periods over which social security money is organised and tracked within the household; and the time over which it is spent. This is important in relation to not only the given number of relevant units of time but also the *nature* of these - how does it feel (and what does it mean within the context of people's wider financial and social lives) to receive, organise and spend money within particular temporal structures? Within an intra-household context, how do temporal dynamics relate to relationships and roles, who do household members think money belongs to and is *for*, and whether income and spending are viewed as joint or individual?

Overview of existing research

A concern with temporality is evident in recent research on social security policy. Patterns of benefit payment are said to exert an 'iron grip' on recipient families (Daly and Kelly, 2015), whose financial lives are dictated by the rhythms of money coming in. Payment patterns feed through into strategies for managing and spending money within households, which have strong temporal dimensions. These strategies have been shown to involve 'juggling' (Kempson, 1996; Patrick, 2017) - trying to synchronise income and outgoings over time; using 'adaptive strategies', including going without or bulk buying to deal with financial 'pinch points' (e.g. when payment

[1] Social security here means cash transfers paid from the state to individuals or households. We chose this term to avoid direct association with stigmatised representations of welfare, though 'benefits' is sometimes used. The focus is predominantly social security for working-age people and children.

patterns mismatch key outgoings such as rent or utilities, or when money runs out before the next instalment) (Pemberton et al., 2017, p.1164); or establishing 'strict routines' (Shildrick and MacDonald, 2013, pp.169-174), by timing spending to exert control over finances. Central to these strategies are short-term horizons (Hecht and Summers, 2021). Living 'day to day' is a necessary way of managing scarce resources when planning ahead is not possible (Pemberton et al., 2017, pp.52-55). This shorter-term budgeting can be in tension with the relatively longer timelines of social security payments (Hartfree, 2014). While previous research has often emphasized such strategies as responses to low income, the focus here is on timing or patterns of payment, not just amounts.

Research on the effect of waiting is limited. Waiting refers to the time after beginning to consider applying for benefits but before doing so (Baumber Geiger et al., 2021); the time between applying for and receiving payments, at the beginning of the application process or during a continuing claim; and the time between enacting some administrative process and attaining a resolution (e.g. reporting a change in circumstances, or requesting information). However, most research on waiting has not considered its differential impacts within households. Studies by Wacquant (2009) and Reid (2013) conceptualise it as a form of 'temporal domination' (Reid 2013, p.742): the person who waits is subjugated to the person enforcing the wait. The experience of waiting can vary: for claimants in Australia, for example, Peterie et al. (2019) show such experiences ranging from being frustrating and an inconvenience to being demeaning and more seriously injurious.

Waiting is baked into multiple stages of the administrative design of social security payments. This might be waiting on the telephone or in person, for example, for help with maintaining one's claim, or when going through an appeals process. For example, the 'in arrears' payment design of the UK's Universal Credit, with a month's assessment calculation period, results in at least five weeks' wait before the first payment (although a repayable advance can be requested). Claimants also find themselves queuing to access charitable support or independent advice, in places where the third sector fills the gaps in formal welfare provision (Edmiston et al., 2022).

Bennett et al. (2009) examined time as a 'compliance cost' of claiming benefits and tax credits and cited the Netherlands where the Government has attempted to measure 'administrative burdens on citizens' (p.59), including 'hours spent' on administrative tasks and waiting for responses (p.63). A study of the 'administrative burden' of waiting in Israel detailed short- and long-term waits to access and interact with National Insurance and Employment Services and the psychological costs that came with 'waiting for the state', especially under conditions of uncertainty (Holler and Tarshish, 2022). Administrative burdens have also been associated with benefit take-up rates, with low burden benefits such as the Earned Income Tax Credit (EITC) in the US leading to higher take-up (Herd and Moynihan, 2019, p.194). Administrative burdens such as waiting were found to have a bigger impact on the 'least advantaged' (p.6). But there is a lack of research examining intra-household dynamics. An important layer to add to such analyses is therefore *who* within the household takes on navigating a wait, taking a place in a queue or finding alternatives sources of income, as well as psychologically shouldering the burden of delays and associated uncertainties.

There is a likelihood that such experiences are unequally patterned within as well as across households, as suggested by a number of investigations of social security payments. Female members of couples have been found in some UK studies to be more likely to manage the burdens and stresses of claiming social security (Bennett and Sung, 2014; Griffiths et al., 2022). Griffiths and colleagues (2020) found the women in their study disproportionately likely to shoulder the burden of intra-household money management and benefit changes such as moving on to Universal Credit and the online tasks and waiting periods coming with that (p.102). The unequal nature of these burdens was also found to cause intra-household conflict and in some cases lead to relationship breakdown and separation (p.152) (Howard and Sharp-Jeffs, this volume). Previous literature also finds that this gendered burden also relates to credit and debt decisions (Goode 2010), spending decisions (Vogler et al., 2008) and the source and recipient of income (Goode et al., 1998; Goode et al., 1999).

Different households, and different members of households, have differing roles and capacities to deal with enforced waiting. For example, claimants have an unequal ability to smooth income through borrowing, relational support and/or use of savings (Young, 2022), which influences intra-household dynamics (for example, *who* has to call on relational support, or coordinate formal or informal borrowing); while those with caring responsibilities, or chronic illness may find their time constraints impeding their ability to navigate and resolve a period of waiting. Unpaid care responsibilities in particular are unequal between men and women (Ophir and Polos, 2022) and are therefore likely to influence an individual's capacity to enact income-smoothing strategies within their household. However, studies that directly target the intra-household effects of waiting periods are scant.

Research on a second key aspect of temporality – the timing of social security payments – has also, thus far, neglected intra-household effects. Internationally, there is substantial variation in the payment frequency of different social security payments, with these being part of a wider mix of means-tested, contribution-based and categorical or universal benefits in each country. Within the UK, low-income, working-age households have increasingly relied on means-tested benefits over recent decades (Gardiner, 2019, p.29). A headline feature of the UK's Universal Credit scheme was that it would be paid monthly, replacing previously separate benefits paid through a mixture of weekly, fortnightly and four-weekly payments (with often some choice of payment frequency). The monthly design was justified as a simplification, and of reflecting the supposedly typical temporal pattern of in-work income from wages and salaries; this does match the wage patterns of the majority of claimants in work (Bell et al., 2020). It would also fit with the 'real time information' about earnings (Millar and Bennett, 2017; Griffiths et al., 2023).

Research on the Universal Credit has emphasised both positive and negative effects of the new temporal pattern of payments. Critics pointed to the proportion of low-paid work paid daily, weekly, or fortnightly rather than monthly, as well as the challenges of claimants having to budget over a longer period (Hartfree, 2014). For some claimants, the monthly lump sum makes it clearer how much money is available and fits well with receipt of other income and previous experience of monthly money management (Howard and Bennett, 2020; Summers and Young 2020). However, those on the lowest incomes often match their expenditure patterns with the arrival of different income sources (Harris et al., 2009) - and the type of income and who earned it can also influence how it is spent (Goode et al., 1998). A key conclusion of this research is the need for the design of Universal Credit to pay more attention to the ways temporal aspects of benefits are experienced by claimants and their households (Millar and Bennett, 2017; Summers and Young, 2020).

There is evidence that payment frequency can influence how resources are allocated within the household. Social security income consisting of different payments has been shown to fit with 'juggling' approaches to budgeting (Patrick, 2017) and the timing of income can shape these practices (Hickman et al., 2014, p.39). Research shows that household budgeting for those receiving means-tested social security payments in the UK tends to revolve around days and weeks rather than longer stretches (Hickman et al., 2014; Hills et al., 2006). While the level of social security is a central issue in budgeting decisions, timing of payments (not just the amount, but *when* money arrives) matters far more than is often acknowledged. Further, this links with patterns of receipt of wages. The different income sources and their pay frequencies can mean a claimant receiving monthly income from work and benefits having a patchwork of payments within any month. Adding the intrahousehold layer: this patchwork might be doubled in complexity; and each payment, both 'officially' and unofficially, will be owned by or allocated to a specific household member or members within the household. Who has access to, and control over, a given tranche of money will vary; and the implications will differ depending on when that money is arriving and therefore, taken together, how that money can and will be used.

Payment patterns intersect with household budgeting strategies. A key work on the temporality of social security monies and its impact within the household is Daly and Kelly's examination of the financial lives of low-income families in Northern Ireland. They summarise how, '[i]n effect, money defined the practices and rituals of family life in fundamental ways. One could speak of "money rhythms". These are daily and weekly but fan out also to encompass the entire year' (Daly and Kelly, 2015: 48). Within these rhythms of receipt and spending money was 'earmarked' for certain purposes (e.g. 'food money', 'children's school money' etc.). This earmarking communicates functional but also relational distinctions, whereby a given pot is laden with personal, familial and social values, dictating how and by whom it should be managed, spent and (de)prioritised within the household (Daly, 2017). Earmarking is influenced by the rhythms of income receipt in that anticipated needs at specific times (e.g. 'children's school money') are matched with expected income (e.g. Child Benefit payments). Budgeting cycles also begin with the receipt of different payments, rather than specific days (Daly, 2017); and Daly and Kelly (2015) describe a cycle comprising receipt of different income sources, a period when these are spent and a period of being 'broke' (p.49). This mirrors previous research that found income receipt guiding expenditure, including debt repayments (Harris et al., 2009; Kempson et al., 1994).

This research shows how temporal aspects may be at the heart of intra-household money management, informing and to some extent defining practices.

The perspective in this chapter attends to the 'social meaning' of money which is 'profoundly shaped by cultural and social-structural factors' (Zelizer, 2011: 379). Work on EITC in the US emphasised the importance of this approach. EITC is paid to low- and middle-income individuals and couples on the basis of their income and number of children in the form of a refundable tax credit applied for annually by recipients through their tax return. Halpern-Meekin et al. (2015) combine insights from behavioural economics and sociology to understand the 'social meaning' of EITC. The authors find that the meanings attached to the EITC relate to it being understood as money that recipients earned themselves, and that this is linked to their status as workers and contributors to society and their households. Highlighting the importance of temporal factors, the authors show how EITC, by producing a large lump sum 'windfall' once a year that is combined with ordinary tax refunds contributes to it being seen as a reward for work and a chance to spend or save towards an improved future. Taken together, these findings suggest that temporal (as well as other) aspects of the payment matter for how that money is perceived and used. Some money is earmarked for special purposes (e.g. buying treats for children), while a large chunk is dedicated to 'getting ahead', for example by buying durable goods, a second-hand car, or dealing with debts (Halpern-Meekin et al., 2015). The perceived nature of EITC as a 'reward for work' may also reinforce the dominant role of a male 'breadwinner' within households and influence what and whom money is spent on. This may in turn be reinforced by the timing and nature of receipt: a large lump sum, paid to one person within a household. Indeed, it has been found that additional income received as a lump sum generally yields more utility than an equivalent stream of regular payments (Kahneman and Thaler, 1991), An intra-household perspective involves considering *who* within the household directly benefits from such payments. The way sources of income are paid, including their temporal dimensions, thus relates to the meanings assigned to them and therefore alsointra-household allocation and management, all of which express aspects of familial and social roles and identities.

The temporal features of social security policy shape how money is *perceived* and used within the household. The 'policy' and 'within household' 'worlds' can complement and support each other, or conversely, these two 'worlds' can be in tension, and the work involved in then negotiating and reconciling mismatches may fall on specific members of a given household and reinforce existing power relations. Returning to the example of Universal Credit in the UK, Griffiths and colleagues (2020) found that the women in their study of couples balancing work, money and care, were usually responsible for money management, including the extra burden of the single monthly payments and related administrative tasks. Against this backdrop, identifying and understanding (in)congruities between the temporal patterns of policy design and the ways in which households handle money over time is an important task for policy analysis, and one which we argue is under-addressed in recent intra-household literature.

Temporality clearly plays a role in decisions about the handling and use of money in the research described above. However, as noted, this tends not to be the focus of social security policy research, perhaps because ‘time is such an obvious factor in social science that it is almost invisible’ (Adam, 1990, p.3). We next reflect on a recent study that did have this focus. The study used qualitative longitudinal methods to explore aspects of the social meaning(s) of social security money in the UK. We use it to consider how the substantive concerns described above interlink with choices about research methodology, and suggest directions for future research.

Lessons from a longitudinal diary study

The study was centrally concerned with temporality, used financial dairy methods to investigate how claimants of means-tested benefits (including Universal Credit) experienced income and expenditure changes over relatively short periods. Fifteen working-age claimants of means-tested benefits with a good knowledge of their household finances were recruited via advice, support and housing organisations and asked to attend up to four monthly interviews and to complete income and expenditure diaries. All participants completed at least one face-to-face semi-structured interview, nine were interviewed more than once and five were interviewed three or four times and fully completed income and expenditure diaries for periods of up to five months. The achieved sample consisted of four couples with children, and 11 single people (six with children). The multi-person households within this sample (n=10) allowed for in-depth analysis of their finances and intra-household dynamics over relatively short time periods. The combination of diary-based methods and regular interviews facilitated examination of multiple dimensions of temporality.

The financial records and experiences of the households reveal a complex picture of interacting pay periods and habits that shape financial management within households. Short-term practices were guided by different sources of income and their receipt dates, alongside the relative needs of household members, usually involving the prioritising of children. All multi-person and couple households had a female money manager, and in the four couple households they self-identified as the better money manager and as wanting to oversee all income and expenditure. Within these households, men had a limited administrative role in money management practices (such as transferring money); but the amount and timing of their wages played an important temporal role (for example, what was paid and when).

Relational dynamics and the relative value of different income sources shaped household money management; but so did the timings of income and outgoings and how these changed. For one household (the Bevans),[2] the mother (Sue) did more child care and less waged labour, with a smaller wage coming in, providing a gendered context for their money management strategies. They earmarked money from ‘sub-pots’ including Sue’s and her partner’s wages, as well as two benefit payments. Sue explained how they matched pots of income with major outgoings: ‘I actually pay the rent when he gets paid, because he gets paid more than I do, so I can pay the whole amount’ (Young, 2021). This practice thus appeared to be an ongoing ‘matching’ exercise based on the level of his income. However, it also relied on his income being matched to the timing of payments. Moreover, as this study reveals from focusing on a period of up to 15 weeks, this also changed as his job changed from four-weekly to

[2] All participants were assigned a pseudonym

weekly paid. Through negotiating with their landlord, the Bevans started to pay weekly rent just after his wage became weekly. This adaptation shows how pay periods can provide a structure for money management practices within a gendered household context. Waiting also played a part in the Bevans' experience, with a 10-week wait for their first Universal Credit payment as two of Sue's wages were counted in one monthly assessment period. During this period, the family relied on financial support from Sue's mother to cover the expenses usually covered by Sue's wages.

Wages also changed within the Lennon household and interacted with social security payments, within the context of gendered relational dynamics (and conflict). Crucially, diaries showed here how income changed over time and what this meant for internal dynamics and money management within the household. While wages and Universal Credit were paid into Paul's bank account, Samantha retained his bank card and was responsible for paying all bills. Because of Paul's fluctuating wages and their interaction with Universal Credit, the Lennons were finding money management challenging. During the research period (14 weeks), they experienced a very high-income period, followed by a very low-income period. This increasing and decreasing income was accentuated by the assessment and 'monthly in arrears' payments of Universal Credit. A high-income month was followed by a low-income month - as well as a low Universal Credit payment, calculated on the basis of the previous month's income. Universal Credit was accentuating the volatility of wages and therefore damaging their income security. Gaps between payments were also experienced as waiting periods by the Lennons, who would sometimes receive nothing because of the previous month's wage and then have to wait until the following month for their Universal Credit payment. These waits were also significant in the couple's arguments about the money they each brought in, with heavy reliance on Paul's wages when Universal Credit payments were low.

These examples show how the timing and level of social security payments and waiting periods place temporal restrictions on individuals within households and can require them to negotiate how such resources will be used. There was also relational tension within both households, with gendered and temporal elements. In both the vast majority of caring and financial management responsibilities fell on the female partner, while the male partner was either the sole wage earner (Lennons) or carried out the most paid work (Bevans); relational tensions around these issues coincided with periods of low income. For the Lennons, their insecurity caused conflict between the partners, with income changes often a precursor to conflict, involving Samantha expressing feelings of being devalued as a woman and reporting Paul feeling devalued by his experience of work. A related dynamic was Paul's long working hours and lack of perceived financial benefit and his view that Samantha should contribute more to household finances, underlining the importance of the source and 'earner' of household income to relationships and dynamics within the household (Goode et al., 1999).

This study adds to the existing literature by detailing how emotional and relational ups and downs are influenced by periods of waiting and the timing of social security payments and other income. These relational stresses shape intra-household dynamics and money management decisions. Being aware of these aspects is important in better understanding the impact of social security payments. In particular, the income fluctuations documented in this study are a particular challenge for households like the Lennons and the Bevans. One assumption behind Universal Credit's monthly assessments and payments is that claimants will smooth their consumption by saving when income is higher and spending when it is lower. However, when income is consistently low in an absolute sense and also uncertain, managing fluctuations becomes particularly challenging, especially when Universal Credit exacerbates those fluctuations. The section below will consider how policy might address these issues.

Policy implications and directions for future research and methods

A central point is that temporal aspects of social security policy and how these affect household dynamics have more impact on intra-household management and distribution of resources than is widely acknowledged and future research should focus on this. The management and use of money within the household reflect the work - often negotiation - of household members to establish and operate within various rhythms and rules, while social security policy also sets money rhythms and rules. These money rhythms and rules influence each other: they may be in tension, or they may be mutually reinforcing; and in turn they relate to the roles of different household members in managing and spending money. Temporality is not, as sometimes assumed, a bland, neutral or unimportant aspect of policy. This has implications for policy design and is also an important avenue for future research for which we must continue to hone our methodological tools.

We have highlighted two specific temporal issues - waiting as a feature of social security design, and payment receipt and expenditure patterns. Integrating different benefits into one, as with Universal Credit, has increased payment intervals for some households and posed further challenges. While some households receive non-means tested benefits and wages at different frequencies alongside their Universal Credit, others rely on it as their only substantial income. The monthly assessment of Universal Credit also posed challenges to income stability, with fluctuations dependent on both which month a wage payment falls into and its amount (see Bennett and Millar, 2022 for a discussion of policy challenges posed by Universal Credit design). Research and policy should also focus on how different household members experience common social security waiting periods (e.g. while a claim is processed, or advice or support is sought), and how administrative and temporal burdens are shared within households.

The longitudinal diary-based study shows how research methods can be used to focus on temporality, policy and intra-household dynamics. This highlights temporality in the everyday, showing that payment frequency, and its intersection with the complex work of managing, strategizing and spending money, really matter. This example highlights two main methodological points. First, it is important to study the longitudinal nature of intra-household dynamics to understand the meaning of changes over short periods. Second, household income is also dynamic, and change over short periods of time can be tracked with diaries alongside qualitative interviews.

To continue this agenda, these tools should be expanded and refined further, by considering how to embed temporality in research design through methodological innovation (Treanor et al., 2021). There is currently a lack of longitudinal tools to capture within-year income changes alongside claimant experience. Moving beyond default static ‘point in time’ data collection techniques, towards trying to capture policy and financial lives ‘in motion’, whilst recognising the complexity of the intra-household context, is key.

Whilst the discussed study produces insights into intra-household dynamics, further studies could use different methodological approaches. This could involve, for example, innovative diary-based or online approaches or adapted interviews, to better access dimensions of temporality such as changes in income and circumstances. These approaches must consider who within the household would fill in diaries, or participate in other data collection, at what time intervals, and the implications for research findings. Another methodological addition would be to consider the unit of analysis, for example by pursuing couple or family interviews, and/or interviewing each household member separately (see Griffiths, this volume), alongside longitudinal and diary-based approaches. There should also be full use of administrative and secondary data (e.g. from banking or consumer sources) that might offer different insights into income and spending behaviours, with triangulation with in-depth qualitative work. The future research directions suggested here are based on appreciating the links between temporality, social security policy and handling money in the household, and on pursuing a methodologically sensitive research agenda exploring these dimensions and their interrelationships, with the goal of better informing policy debates.

The key policy implication of this chapter is that more attention should be paid when designing social security policy to how low-income households actually organise their finances and lives - especially the temporal obstacles posed when managing low and uncertain income and how these have intra-household significance. A longer averaging period for assessing entitlement may provide a better understanding of how income works over longer periods and avoid low benefit payments coinciding with low wage payments. Access to financial services and products providing a better fit with financial realities for low-income families could also help. Indeed, there is much to learn from the borrowing available to some low-income households (from close family) based on short-term need and relational understanding. The social security system should (re)consider the role of non-repayable grants, alongside loans, targeting particularly difficult periods and helping avoid cycles of debt.

A key lesson from the discussion above is that timing should be considered as more than a functional concern in relation to social security systems, being bound up instead with familial and social contexts, and the roles people play within their household. Research and policy should focus on: the ways temporality in policy shapes the temporality of household finances and thus intra-household dynamics and money management; methods that can examine different aspects of temporality, and incorporate policy, income and personal circumstances; and moving beyond the primary focus here on the UK and US to policy and research contexts elsewhere.

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