

Money-related Meanings and Practices in Low-income Families

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Abstract

This article focuses on the meanings and repertoires of action associated with money in low-income circumstances. Based on interviews with 51 people, the analysis shows how these social actors actively engage with money as a way of situating themselves in their complex worlds. Money is investigated at two levels: praxis regarding spending and money-related orientation as part of self identity. In regard to spending, the research identifies two main money-related repertoires: one is functional (seeing money as a way of meeting material need) and the second relational (in which money contributes to cementing relationships and values). These in turn link into two types of money orientation. The first treats lack of money as a disabler, detracting from a valued identity and sense of future. But in a counter, more positive, orientation lack of money is normalised, by reference to skill and character development and core values and relationships.

Money meanings, money and poverty, functional and relational money repertoires, money and identity

There is a tendency to downplay the significance and scholarly richness of money. When it is considered, money is often depicted as a neutral means of exchange. Moreover, it is increasingly represented as asocial and depersonalised as people move to cards, online shopping and remote forms of banking (Evans and Schmalenensee, 2005). In addition, in much of the existing research money is primarily conceptualised in terms of its quantitative characteristics and instrumental utility (Zelizer, 1989). This leaves us with relatively little knowledge about the more qualitative practices that people engage in around money and how these are thought about and connected to a sense of self. This is especially the case in research on low-income sectors of the population, where choice and agency around money tend to be seen as constrained if not foreclosed. Focusing on circumstances in which money is scarce offers a vital opportunity to develop a micro-level account of money as a means of organising everyday lives, articulating relationships and framing worth and value for self and social action.

This article draws out the embedded nature of money. It does so by exploring the thought processes and practices associated with money in low-income situations. Through the analysis of interview narratives with 51 women and men in situations of poverty and low income, we seek to investigate how money is implicated in the ways in which people render their world interpretable and their search to find a moral ground that is meaningful in terms of need understood objectively and subjectively. Money is theorised and investigated as having material, moral and ontological import. The overall aim is to contribute to a deeper understanding of both money and the lives of those living in low income and poverty.

The article proceeds in three main parts. The first sets out the background, outlining briefly current thinking in the relevant fields and explaining the main research interests, source of evidence and methodology. The second part begins the presentation of empirical evidence by considering the practices of money management and rationales that are associated with different approaches. This shows how, far from being determinant, money is used by people to both enact and reconcile different dimensions of their lives, making for both functional and relationally-oriented behaviours. The third part goes deeper still and considers the extent to which there are ontological dimensions to money, drawing out how money is implicated in people's sense of who they are and what they might aspire to be. An overview section draws the piece to a close.

Existing Scholarship

The literature on money is quite particular. Most widely, money has been analysed as a component element of the economic system, as a currency and as a pillar of financial exchange. Money in this view is often conceptualised in terms of the financial infrastructure and it is treated especially as a lens through which to view and understand macro phenomena such as the economy, the evolution of the modern state, the creation of institutions for financial and currency regulation and the growth of technology and the global economy (Dodd, 2005). This work tends to represent money as a homogeneous entity, a universal medium of exchange and more or less agreed abstract standard of value or unit of account. This leads to a view of money as value neutral - a symbolic medium without value in itself (Ingham, 2004). Sociological and anthropological work, of course, unpicks these dominant functionalist and utilitarian conceptions, questioning the 'taken for grantedness' of money and its supposed defining qualities of commensuration, abstraction, quantification and reification (Maurer, 2006).

Simmel's (1978; 1991) is a classical voice in the social and cultural interpretation of money, viewing and studying money as a social and relational form in its own right. Simmel was among the first to recognise money as a form of sociation (Ingham, 2004: 63). However, Simmel's was something of a totalising perspective in that he saw money as a key instrument in the rationalisation of social life, complicit in the loosening of bonds among individuals and social groups (Gilbert, 2005). For Simmel, money's commensurability impersonalises bonds, reconstitutes human subjectivities and renders human relationships functional and superficial. In contradistinction to other work, one can see in Simmel a deeper understanding of money beyond a narrow functionalist representation. He too, however, contributes to the view that there is a distinct sphere of rational and efficient economic activity that has little or no association with personal relations.

Recent sociological work has developed a deeper understanding of money in several respects, contributing to an alternative (if not yet fully coherent) paradigm. One strand has focused on drawing out money's symbolic role as a marker of status, power and social value (Carruthers and Ariovich, 2010) and identifying the links between money and trust (e.g. Giddens, 1990). Contemporary scholarship is hallmarked by a recognition of a reciprocal interaction among money, social relations and culture (Carruthers and Ariovich, 2010: 69). Zelizer (1989, 1994) has arguably done most to develop understanding of how money acquires specificity and meaning as part of cultural practices and social structures beyond the formal economy. She especially focuses on processes whereby money gets converted by agents in personal life. Her work on money in domestic and other contexts shows that money is in many ways socially defined and that in a context of personal relations especially the use of money is highly differentiated

whereby different types or categories of money are created and marked out by particular norms around procurement and allocation.

One can identify, then, two broad strands in the literature – one which depicts money as functional and as cultural only in a market-driven way and a second which sees money as socially constructed and embedded in relationships and value systems. These two literatures tend to be separate, a gap which is generally reproduced by the scholarship on poverty and low-income. While there are numerous studies of individuals and families in such circumstances, they tend to focus on the practices of money management and expenditure as ends in themselves and as interesting mainly for how the use of money is organised among a small number of options (Kempson, 1996; Hooper et al, 2007). This is not to underplay the significance of work which reveals the complex customs, resources and orientations around ‘coping’ and money management in such circumstances (Daly and Leonard, 2002; Patrick, 2014). But taken as a whole it is not unreasonable to make three statements about this literature. First, research on money in low-income families focuses mainly on money handling practices and tends to assume a rational and functional orientation. Second, a range of options is taken to be foreclosed and money (or lack of it) is depicted as the most consequential element shaping personal and family life. Third, money as an element of ontology and identity is underexplored.

This piece takes forward money’s purchase in uncovering key elements of agency and identity. Exploring the practices and reasoning underlying financial decision making in low-income circumstances, we seek to go beyond existing bifurcated perspectives and also work towards a richer vocabulary and set of heuristics around: a) qualitative and quantitative distinctions in

regard to money and how these are inflected by cultural and moral codes and b) how money is implicated in people's identities and world views.

To do this, the article draws on findings from an ESRC-funded study carried out in late 2011 and early 2012 based on interviews with 51 respondents with children (most often mothers) in Northern Ireland. The aim of the research was to explore the ordinary and extraordinary practices of building and maintaining family life and relationships in circumstances of poverty and low income. As well as their financial circumstances, other topics investigated were people's perceptions of their resources and capacities, their perceptions of their engagement with their families and their embeddedness in local life. Two criteria governed the sample selection: to be eligible respondents had to be living as part of a family (defined in terms of the presence of children aged 16 years or under (and older if in full-time education or suffering from an illness or disability) and the family had to be living in poverty or on a low income.ⁱ Respondents' circumstances varied. Twenty-one out of the 51 respondents were rearing children on their own (all mothers except one) as against 30 who were living as part of a couple family with children. Women were heavily represented with some 46 female as against 5 male respondents. Respondents were spread across the age range, with most aged between 25 and 44 years. In almost two-thirds of cases (29 families), either the respondent and/or a partner was in paid work (albeit in a diversity of employment situations but most often in low-paid and low-skilled service work) but only three families relied solely on income from employment. Twenty-two families in the sample had no one in paid work but only three of the respondents had never worked at all. The majority of participants had incomes in or around the poverty threshold for the Northern Irish population as a whole at the time of study – about £200 a week after housing costs for a

couple with two children. About a third of the families represented in the study had incomes below this level and so could be said to be in severe financial hardship.

The interview narratives were analysed using a ‘thematic framework’ approach (Ritchie and Lewis, 2003) and following the general guidelines of qualitative research (Silverman, 2006). All interview transcripts and field notes were analysed both individually and by examining the nodes emerging through NVivo. The analysis was in this and other ways ‘grounded’ in nature, proceeding in three main stages. An initial analysis, focused on listening to the interview recordings and reading and re-reading the interview transcripts, aimed to develop an initial descriptive ‘coding’ frame of themes, sub themes and concepts. In a second stage of more in-depth analysis, the interconnections between key questions, themes and dimensions were identified and probed. This involved grouping similar statements/themes together so that the main forms and variations of the themes were readily identifiable. Thirdly, explanatory analysis searched for patterns of association together with regularities and irregularities of association in a purposeful ‘back and forth’ or ‘part to whole’ conjoining of individual and sample-wide interpretations. This was mainly done manually although the pattern or tree of relationships as identified by NVivo was a central tool throughout. This analysis was theme based but the evidence was also coded and interrogated by a range of potentially-differentiating characteristics including sex, single or cohabiting, age, ethnicity and religion. Where these are relevant to the findings their significance will be pointed out in the discussion.

Money Management as Functional and Relational

Money emerged not just as a backdrop to respondents' life but as interwoven into everyday individual and family life in complex ways. It was ever present in people's narratives and world views to a degree that is hard to comprehend by those outside the situation. Respondents' daily/weekly budgeting cycle started not necessarily with a specific day but when they received their money. For most people - most of these families received at least part of their income from state benefits and half had no other source of income - their income pattern was a mix of weekly and fortnightly arrangements. Child Benefit and Tax Credits were at the time of study payable on a weekly basis and the main social security benefits – most widely, Income Support and Job Seekers Allowance – on a fortnightly basis. Note that this is due to change with Universal Credit which introduces a single payment on a monthly basis.ⁱⁱ

The prevailing money practices were a complex mix of financial incomings - when and how much – and outgoings matched against 'need' and exigency with a strong cognitive input. This complexity is reflected in the prevailing qualitative classifications of money which took the form of earmarking, a process whereby money is differentiated and particular practices, rules and rituals are engaged in to actualise the differentiations (Zelizer, 1994). People approached their money by a rather complex series of differentiations marked adjectivally by the 'calling' for the money. Such differentiations saw '*rent money*' distinguished from '*heating money*', '*food money*' from '*children's school money*', among others, and an even finer-grained lexicon still: '*my electric money*', '*the kids' fruit money*', '*our Christmas money*', '*the children's bus money*', and so forth.

The cognitive differentiations played host to a particularisation of practices and rituals around the management and expenditure of money. There was a functionalist cast here, to be seen in the existence of three main types of earmarked money - rent/mortgage, utilities and food.

The rent or (less commonly) mortgage money was the king of all spending. Topping the vector of risks seen to face families, it was usually the first money to be allocated and constituted the most rigid part of the budget. The strategic underpinning to this is obvious – of the three types of functional expenditure the rent is the most essential because the consequences of not paying it are the most dire and allow the least leeway for ameliorative action. But beyond this, paying rent or mortgage on time was associated especially with security. This evoked not only a sense of physical safety but security as existential and temporal. For Molly, young mother to four children, who says you should always make sure you keep a roof over your head, this is how having her rent paid makes her feel:

I can sit safe in my living room and know that my rent is paid.

Spending on utilities was a more complex and manipulable process than rent and it was here as well as in food purchase that one saw more diversity in both mental orientation and agency. Unlike rent where there was no risk taking behaviour, spending practices on utilities were marked both by the search for manageability and also some risk taking. As a type of financial practice, paying for utilities tended to be spaced out, not paid in one go usually but in small and carefully-meted amounts. The frame and actions were often short-term, such as buying small drums of heating oil or purchasing pre-paid cards for the electricity meter. While this had the

disadvantage of costing more – something which respondents were very cognisant of – paying in this way increased certainty and was viewed as being more manageable as compared with paying a quarterly bill or filling a large oil tank. So the ‘bite-sized’ nature of this spending gave a sense of security and certainty. But apart from manageability this was favoured because of the possibility of additional budgetary leeway, in two regards. First paying in small amounts meant that people had more disposable income than they would otherwise have and secondly given that it was difficult to predict how long the existing credit or supply would last there was the possibility that one just might get a ‘bonus’ of extra time. There was also the very immediate incentive to save on usage.

Food-related decisions – the third main type of earmarked money – were generally carefully preplanned and extended far beyond the single act of purchase (as with the families in the research by Cappellini et al, 2013; Flint, 2010; Kempson, 1996). But these were not fixed either as food was a primary area to be cut back on when money was scarce. Here we see some of the most creative behaviour. This started before people even went shopping. Some had strict rules around when and where they would shop, some made lists, and a small few even kept a diary of food consumption and shopping. To be ‘thrifty’ when shopping people employed both general strategies and specific strategies. An example of the former is given by Peter (unemployed father of two young children whose wife works full-time) who said he and his wife did not look at the brand name or content of the item but just ‘dropped them in the trolley’ by the price when they shopped for food. A multitude of specific practices were also in play, including: buying staples in larger quantities, availing of special offers even when they were out of season, taking the smallest trolley or basket, maximising the use of promotions such as ‘buy-one-get-one-free’,

looking for food that was reduced in price because it had reached or was close to its sell-by date (and going early in the morning or near closing time for this purpose), meting out purchases in different shops according to the best value. Like the respondents in Hamilton's study (2012), not all these strategies were employed by everyone – people acted according to their knowledge of what might work best in particular situations and also the extent of financial pressure they were under at the particular time given the demands or '*calling*' on their money. Notably such strategies involve large expenditure of time but for respondents time outlay is not part of their calculation of 'value for money'.

The results tend to confirm Zelizer's (1989) thesis of the existence of multiple kinds of money in households. But as a comprehensive descriptor of money practices, such functionally-oriented earmarking encounters limitations.

A relational repertoire of behaviour and decision making was widely prevalent also and indeed frequently cut across functionalist practices. In this idiom, value was determined not in financial terms but by virtue of 'values to be kept' which acquire their meaning from feelings and felt obligations in a personal, familial and social context. There seemed to be two salient elements in these regards.

First, there was a value hierarchy along generational lines. It was almost universal for parents to forego buying items like clothes or shoes or other goods for themselves. And most commonly this 'sacrifice' was for a child. The sense of prioritising children was ubiquitous. Sometimes this was expressed in the most bald manner – '*my kids eat first*'; '*you leave yourself with nothing to*

give them something'. There were many accounts of specific situations where children would be put first. These were not necessarily special occasions. Consider the following from Heather, mother to two small children with another on the way. She considers heating the house for just herself and her husband as 'wasting it':

I would rather sit with a jumper on when the kids are at school rather than turn my heating on 'cause you're just wasting it. It's different if the kids are in. I need it on then but me and him can sort of put jumpers on and layer up. I wouldn't have it blasting if it was just us in the house.

As well as protecting children there was a sense of compensating them. Towards this end, people tried to create 'oases' or small freedoms oriented to building and sustaining family relationships, and relieving children's 'suffering'. Here is the voice of Emma (a mother of three young children who described herself as unemployed although she had crippling arthritis; her husband was also out of work):

If it's one of the kids' birthdays .. they're so important, you have to get their birthday presents. .. You're doing without other things, hoping the electricity will last until next week.. buying the bare necessities for groceries so that you can get this wee present. Because you can't make them suffer. They don't understand. You can't not get them a birthday present – you're not getting them what they want and you're tightening it, but it has to be just something to give them.

Kochuyt (2004) gives us a context within which to view this kind of behaviour. He says that self-sacrifice is an act of upholding one's honour as a parent and at the same time it serves to develop a relationship with the children marked by affection, care and loyalty. Altruistic behaviour on the part of the parent also constructs the family as a unit of internal solidarity (Cappellini and Parsons 2013; Hamilton, 2012). As Kochuyt explains, the 'gift' gets across care and affection to the children and therefore the gift becomes a basic constituent of the family bond (2004: 149). This has the effect of generating or sustaining ontological security for the parents (and presumably also the child). However, we should not allow notions of generalised reciprocity to divert us from the possibility that much of what is going on here is beyond altruism in the sense that it can carry expectations of current or future acts of solidarity from child to parent. In this sense, the gift is 'interested' rather than 'disinterested' and is given meaning through a set of mutual obligations (Mauss, 1967). There is a guise of power here, classically associated with money (Baker and Jimerson, 1992). Overall, these findings chime also with a strong theme in the literature - of money as a means through which people seek to manage and sustain intimate relationships (Zelizer, 1994).

A second feature of the relational repertoire is that it rests on shifting foundations as regards need, indeed destabilising the meaning of need. As much as they might wish to make a clear differentiation between essentials and luxuries, this is for low-income parents a boundary that is tricky to negotiate as well as being essentially contingent. In general, such needs of children as food, shoes and clothing, nappies or basic health- and school-related items were readily identified as things that could not be cut back on (and so tend to be governed by a functional or instrumental approach). When one moves beyond these 'essentials', decision making is more

complicated and one sees a tendency for what might be ‘luxuries’ in another context to be thought of as ‘essentials’ and for desires to come to be seen as needs. Absolute need becomes harder to differentiate from relative need as people negotiate constrained ‘choices’ in a deeply personal way. Respondents tended to draw on two registers for this purpose. One frame related to children’s development and learning and a second to children’s ‘social face’ or reputation. In the latter regard, children must not stand out as ‘different’ – rather as one parent put it ‘*you must make them comfortable in their own world*’. Expenditure on children’s social activities provides an insightful example. It faces low-income parents with a major dilemma – people are torn between not prioritising such activities because they are not essential in a functionalist register and yet feeling that in today’s consumerist world they are essential to their children’s health and development and social reputation. For example, Joanne who had recently been made redundant and whose husband was disabled and so could not work, explained how people did not fully understand the human cost of unemployment, including the effect it has on children’s social development. Guilt was a major factor in her perception of being unable to provide for one of her son’s social needs:

If my son comes home from school and says ‘all the guys are going down to [roller blading] and I’m not going’...I have to walk away. That just kills me because it’s like £6 or something. But that’s nearly a third of the gas for the week and I can’t give him it. And that’s where all his wee friends are and he has no social life and that just brings me to tears. I can’t cope...I feel bad that I’m not providing for my kids and to me providing is you know food, a roof over their head, a warm home and a strong family. But providing

for them is also to let them have their life and be individuals and I feel that I'm taking that away from them and that's just mean.

Joanne's questioning of whether she was an adequate provider shows how torn she was. The stress caused to parents by having to deny children things that others can afford has been relatively widely reported (Hamilton, 2012; Hooper et al, 2007; Horgan, 2007; Ridge, 2002).

A primary factor underlying these essentially moral dilemmas is that parents' self-understandings rest centrally upon values relating to their parenting of their children and that they accept considerable personal responsibility for their children being reared in less than advantageous material circumstances. One need only look to the last quote to see the scale of Joanne's view of her responsibilities as a parent. For parents in a low-income situation, the conflict between instrumental and relational views of value is ceaseless because, living in a world which normalises the moral possibilities of middle-class living (Vincent et al, 2010), they never have enough money to have the kind of freedom of choice that is represented as normal (Hohnen, 2007).

The functional and relational orientations are better thought of as repertoires given that they are composed of different dimensions or layers. In fact, they can be represented as ideal types and systematised by a number of features (as in Table 1): degree of routinisation of decision and practice, understanding of value, degree to which value is fixed or contingent and understanding of need. When a functionalist repertoire prevails, expenditure of money is generally preplanned, routinised and marked by processes of abstraction and analysis associated with commensuration

(Espeland and Stevens, 1998). The criterion of value is economic cost. Sensible spending to meet need is the over-riding goal in an attempt to manage uncertainty and impose order and control through meeting needs or risks understood as relating to loss of home, inadequate supply of utilities and hunger. In the relational guise, outlays of money are more likely to be spontaneous and contingent; people allow themselves some discretion and the expenditure of money is less tightly bound to particular rituals and rules. Here decisions around money are endowed with considerations of value that are more relationship based rather than resting on a financial commensuration-based logic. To understand this repertoire, it might help to bear in mind the degree to which people are involved in 'doing' family and maintaining a set of personal relationships rather than running a household.

Table 1 here

It is important not to treat these in a bifurcated or dichotomous manner. They are each underpinned by rational and moral elements. Both are rational because they are thought about and reasoned and both can be moral because the reasoning rests on an interrogation of what constitutes ethical behaviour in these circumstances. For example, it can be as moral to take action to keep a roof over one's head as it is to reward or compensate a child.

The two repertoires are best seen as co-existing and as ideal types are not fully realised in behaviour. This means also that they should not be pinned or fixed to particular background characteristics such as sex, age group, family situation or religion – although of course people's behaviour is patterned. What we can say regarding patterning is that people have to feel that they

have some leeway in functional spending to place relational considerations above functional ones. People found the relational type of decision making much harder to make and legitimise. It gave rise to an almost palpable moral ‘weighing up’ process. The respondents seemed to be in perpetual conversation with themselves about competing claims of value, evidenced by, among other things, the frequency with which their interview narratives posed questions to themselves, and indeed the listener. The difficulties of enacting relational spending are likely to be exacerbated by the culture of blame which prevails towards low-income people which renders this kind of decision vulnerable to public opprobrium as ‘irresponsible’.

But the use of one rather than another repertoire has roots also in people’s general orientations to money and the extent to which money is part of a broader orientation around identity and sense of self. This is the second layer to be considered.

Money and Self Understanding

When probing the relationship between money and self-understanding, different elements can be identified also including the significance attributed to money in terms of leeway for agency, the link to self image and to orientations towards the future. The evidence from this study suggests that there are two poles here: at one end lack of money is seen as diminishing whereas at the other extreme people downplay or normalise (scarcity of) money as one among a number of elements determining identity and future orientation (Table 2).

Insert Table 2 here

In the first type of narrative, lack of money assumes a prominent position in people's self image and is seen to hugely constrain agency. For example, Rachel, lone mother of a five-year old who although employed part-time was living on such a low income that she had had to move in with her parents, saw lack of money as lack of ownership and lack of autonomy of agency. Speaking of money she said:

I just feel like none of it belongs to me, it's all other people's borrowed money I live on because I'm constantly having to pay this one back, pay this back, pay that back, so by the end of it there's nothing that's actually mine. It's always somebody else's. I just want to have my own money I don't want to live on borrowed money, I want to be able to go 'that's my money and I can buy it', that kind of thing.

Another element of missing agency is the multiple deprivations that people see themselves as experiencing in the absence of sufficient money to buy them. People recounted over and over both the things and the experiences that lack of money deprived them (and especially their children) of.

In this orientation lack of money is not just depicted in negative terms regarding agency but is considered to be one of the most significant factors shaping who people are. Constrained agency and (negative) views of self are very closely related. Negative depictions of self are associated especially with tensions arising from the difficulties around adopting a more relational approach to money management. For example, Lizzie described her interaction with her children since she stopped working (and hence has less money) in terms of: 'no, no, no'. Sheila said she felt like an

'ould crank' and frequently castigated herself for getting upset ('losing the head') about not being able to afford what the children wanted. Eventhough she acknowledges the actions as forced upon her by lack of money, she still views them in terms of personal traits. This is how she, a married mother of two teenage children, framed her feelings about denying them small treats:

If I was writing down traits that I don't like, meanness is one of them. And yet I don't consider myself mean. I just think 'this is all we have.' And I am doing the very best I can so they don't feel as if they are missing out. Do you know what I mean?

This negative depiction of self can go very deep with lack of money taken as symbolising lack of self worth and value. There is a strong sense here of a negative existential state or condition.

Another aspect of the significance of money as part of self identity is an ontological position around the possibilities one has for self realisation. In the negative depiction money is elevated to the highest level which means that lack of money is almost life depriving. The following quote from Nina conveys this:

It all comes back to money doesn't it? It all comes back to income. It stands in the way of what you want to do. You've dreams but you can't fulfil them because you've no income.

There is also an idealisation of life with money. Here is how Connie sees it:

I would say we would be completely happy and stress free if it wasn't for money. We had that conversation last week, if it wasn't for money we would be completely happy and completely stress free, there would be no stress, no nothing.

People stay in the present a lot of the time – there is a sense even of life deferred.

But there is a counter orientation to money as diminishing – this normalises lack of money and makes for a more positive set of orientations. One agency-related manifestation is a series of connections between money and sense of achievement. First, people may experience a sense of security and well-being from having used money well (as in the quote earlier from Molly who says having her rent paid makes her feel ‘safe’). A second element pertains to money management as a form of growth and self-development. Skills such as budgeting, food purchase and cooking were mentioned by respondents as sources of learning and development. People prided themselves especially on their budgeting skills and the skills they saw themselves using and developing in relation to food. Resourcefulness and the skills of thrift were valued and recounted as instances of self affirmation. Katy’s family had even a name for the kind of dinner that would be produced in circumstances when the money was particularly scarce: they called it ‘*a bitz of a dinner*’. Katy recounted, with some pride, how she would go to the freezer and take out everything that is in it, defrost it, cook it and serve it for the next two days. This means, she explained, that the family could be eating pizza and peas or two sausages with a fish finger. There is a third sense also in which money scarcity is imbued with positive agency-related orientation. It can represent a form of freedom or be a symbol of maturity. A sense of freedom is especially prominent in the narratives of women who have had experience of abusive

relationships. For them, their own money is a badge of self reliance and relative autonomy of agency. Their accounts suggest that such experiences changed the meaning of money for them – there may be too little money now but it is better to be in control of even an inadequate sum of money than having no control over a larger amount.

In this second type of narrative people try to forge a meaningful life without much money. This involves resisting financial commensuration as an over-arching metric of value. Here the evidence suggests a criss-crossing between a view of money as either functional or relational and how a more positive orientation to money can enable people to follow-through to make a decide on a relational type of spending. In this view lives are evaluated not in terms of products but through the lens of self, relationships and core values. People who described their orientation to money in this way sought to make clear that they are not defined by their money situation. Rather, they foreground their own values, personal characteristics such as their stoicism and pragmatism and their positive relationships with and commitments to their children.

In some cases this second money orientation goes so far as a denial of money's significance. This is how Molly sees the situation:

You don't need material things to have a good quality of life, it's what you do together that makes, you know... So I would say we're close and we love each other so anything else is just secondary. If we've enough money, we've enough money, if we don't, we don't. As long as there's food, heat and a house over your head you've very little to worry about.

It is important to say, however, that this second normalising narrative is as money based as the first in that people do not place themselves outside of or beyond money but rather downplay its significance and resist the commensuration involved. Money is still central – the scarcity of money should not be equated with its absence from the orientation. One of the primary ways of their relating to money is learning to do without it (Verdouw, 2007: 177), thereby setting themselves apart from the culturally-preferred narrative in contemporary society which emphasises money as necessary for a good life.

These orientations are not necessarily mutually exclusive nor are they fixed. In reality people's orientations vary, by their own accounts especially depending on their circumstances and whether people feel their poverty situation is continually being reproduced (any light at the end of the tunnel). Also, people are ambivalent, there are apparent contradictions in what they say and their orientations and views change (often in relatively short spaces of time). So we have to again resist 'fixing' them to respondents with particular characteristics, and also to the two money repertoires talked about in the earlier section of this paper. But as pointed out above, if one views money (scarcity) as not negatively self defining then one is more likely to allow oneself the relational type of agency in regard to spending.

Overview

The research reported here has sought to elaborate some of the dimensions of money as a category of personal, familial and social life. In circumstances of low income, money has been shown to be both meaningful and consequential. Focusing on people's repertoires around the management and expenditure of money and the place of money in their self-understanding has

revealed that people actually relate to money and that such ‘relating’ is a core element in how they articulate relationships, engage in family membership, and maintain their sense of who they are.

Against a general depiction of money as value free and neutral, evidence from the study suggests a highly-personalised and value-laden engagement with money. People had different ways of personalising and differentiating monies. The general practice of differentiating is known in the literature as ‘earmarking’ but ‘money repertoire’ may be a more appropriate term because earmarking rests on a rationalistic understanding of human action. The notion of repertoire also conveys a better sense of practices as both varying and socially constructed. Taking the literature’s counterpositioning of money as instrumental and relational, the research reported here sought to examine what people do in practice and to identify the reasoning around each type of behaviour. Both repertoires were identified empirically with a functional repertoire - pertaining especially to rent/mortgage, utilities and food – tending to be characterised by routinisation based on an economic (usually commensurate) orientation to value as price/quantity and an understanding of need as mainly material. In the relational orientation value and need are contingent on inter-personal meaning and import.

This differentiation should not be taken to imply an opposition or dichotomisation between the two, seeing one as rational and another as moral for example. In fact, both repertoires can be rational in the sense of being strategic and considered and both can also be moral if they are framed in terms of core values and the ‘ethical good’. A key difference is the particular moral compass in play with one based on an understanding of morality around existential risk

management and meeting material need and the other based more on enacting a set of ethical judgements rooted in relationships. Relational dimensions are especially likely to be associated with redistribution towards children and there is much evidence of parents' interpretations of their children's wellbeing leading them to create marginal freedoms for children's pleasure and social acceptability. What can be seen in both repertoires is akin to a morality play, a term used by Daniel Horowitz (1985) to analyse the morality of spending in the USA historically. Such plays centre upon the moral significance of consumption choices - the interrogation of expenditure of different types and the construction as legitimate spending which through another lens or in other circumstances might be deemed illegitimate.

In the second main line of analysis, we saw how money can be absorbed into or emerge from people's views of themselves and their perceived possibilities for action. Conceived in terms of orientations towards money, we found evidence of two such orientations linked to respondents' motivations, identities, actions and even conceptualisations of future directions. The first conceives of lack of money as diminishing. Not alone is daily life seen in terms of privation and lack of agency but there is a negative depiction of self and self worth. In a further layer, lack of money is seen to be a disabler of a fuller life, if not depriving people of a chance of a future then putting the future on hold. A second – counter – orientation seeks to normalise scarcity of money. This is characterised by a view of money scarcity as a challenge and a possible source of growth and achievement. Other more positive aspects of people's lives are elevated above money. These include, for example, personal characteristics associated with values and relationships (especially those with children) and skills developed through hardship and scarcity. People try to forge a meaningful life narrative despite their straitened financial circumstances.

There is no neat predicting of when one repertoire or orientation will prevail over the other or a necessarily close relationship between the way people expend money and the way they think of money in terms of their own identity. Rather, both vary and are contingent which means that scholarship should not foreclose or prejudge money-related agency in low-income circumstances.

By studying money in situ we have seen here how it is associated with the enactment of self and relationships, and ultimately social life itself. Rather than objectifying relationships it can subjectify them. The analysis undertaken here has only looked at a relatively small sphere of engagement however – we have not considered the meanings and uses of money in behaviour outside of the family context, for example, nor have we looked at the wider processes of poverty management and reproduction. And of course there are contextually-specific patterns at play here – in regard to income level especially – that put limits around the wider applicability of the specific findings. That said, elements of a wider research agenda can be identified. One is to enquire into what matters in other types of income setting and whether the elements identified here – such as the meanings and priorities around money and the significance of children's consumption – also prevail more widely. We have developed the concepts of money repertoire and money orientations as ideal types which begs research questions on whether they prevail elsewhere and their constituent elements in different contexts. Another future line of analysis is to examine in greater detail how one's general orientation to money affects money spending repertoires. Finally, work is needed to develop further the understanding of money as multi-dimensional – taking it beyond the material, moral and ontological dimensions developed here.

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ⁱ This was defined as living around the poverty which customary practice sets at 60% of median income.

ⁱⁱ At the time of study, the benefit system had a degree of variation and flexibility built into it as regards the scheduling of payments. Child Benefit was normally paid every four weeks but could be paid weekly in circumstances of household income constraint. Tax Credits were usually paid every four weeks also or weekly if requested by the claimant. Almost every family in the study chose to have their Child Benefit and Tax Credits paid on a weekly basis. This calendar is due to change with the introduction of Universal Credit which is being phased in between 2014 and 2017 and will involve the integration of a number of benefits currently paid separately and at different points in the month into a single payment. Families will receive just one payment on a monthly basis.

Table 1 Two Types of Spending Repertoire

	Functional	Relational
Degree of routinisation of decision and practice	Routinised	Spontaneous
Understanding of value	Economic value	Social and personal value
Degree to which value is fixed	Value fixed	Value contingent
Understanding of need	Need as material risk management	Need as relationship management

Table 2 Two Types of Money Orientation

	Disabling	Normalised
Leeway for agency	Very constrained	Agency and accomplishment possible
Money and self image	Negative sense of self	Positive sense of self
Future orientations	Future on hold	Future open