



**This Is My Life:  
Improving support for  
families in poverty with the  
Sustainable Livelihoods Approach**

*Report from the ATD Fourth World Key Family Research Project  
with support and funding from Oxfam GB*

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# Introduction

- **ATD Fourth World**

ATD Fourth World is a human rights-based, anti-poverty organisation with more than 40 years' experience of engaging with individuals and institutions to combat poverty in the UK. With programmes focused on supporting families and influencing policy, ATD Fourth World works in partnership with people affected by long-term poverty to develop their potential and enable them to participate fully in the life of their communities and society at large.

Our **Policy, Participation and Training Programme** empowers people with experience of poverty to express their views and offer solutions to the problems affecting their lives while offering policy makers an invaluable insight into fighting poverty from the bottom up.

At the same time, our **Family Support Programme** aims to act as a bridge between the most vulnerable and excluded families and professionals, giving both parties the time, space and resources to build positive and long-lasting relationships. In doing so, we seek to create the conditions that will allow parents, children and professionals to work together and learn from one another.

- **Key Family Research Project**

This report details findings of the Key Family Research Project that ran from October 2009 to March 2010 and used the **Sustainable Livelihoods Approach (SLA)**<sup>1</sup> to map the lives of several families experiencing poverty and social exclusion in the London boroughs of Hackney and Waltham Forest.

**Oxfam GB** supported the project with funding and training and has been working with partners since 2003 to explore what this approach can bring to anti-poverty initiatives within the UK. In 2008, they also supported ATD Fourth World's *Voices for a Change* peer research project, which used the Sustainable Livelihoods Approach to analyse interviews with people experiencing poverty in London<sup>2</sup>.

The Sustainable Livelihoods Approach is a way of looking at poverty which has its origins in Oxfam's international development work. It takes as its starting point not deprivation but 'assets': the strengths and capabilities of people living in poverty, and the strategies they use to get by through drawing on these different assets. This understanding is then considered in the light of the multitude of factors that have an effect on people's vulnerability to poverty, including household dynamics, local services and national policy.

ATD Fourth World's Family Support Programme has two central aims: to focus on the positives in families' lives and support them to work through their difficulties step by step; and to create the conditions that will allow families and the professionals involved in their lives to work together, learn from one another and build positive relationships.

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1 Church Action on Poverty and Oxfam, *The Sustainable Livelihoods Handbook: An Asset Based Approach To Poverty*, Oxfam GB and Church Action on Poverty 2009.

2 ATD Fourth World, *Voices for a Change*, ATD Fourth World 2008

It was hoped that the Key Family Research Project would contribute to this programme through:

- Building a holistic picture of the lives of several key families in the context of their local communities
- Focusing on the assets and strengths within the household and the community as a starting point to address the challenges being faced by the family
- Identifying the family's own priority areas for action as a starting point for support
- Informing partnerships with professionals from local and statutory service providers involved in the support of these families

The project followed three distinct stages: planning; local mapping and interviews; and analysis.

# 1 Planning

The planning stage of the project involved familiarisation with and training on the Sustainable Livelihoods Approach, the drawing up of a detailed timetable for the project and the development of interview questions.

- **Familiarisation with SLA**

Oxfam GB provided training on the use of SLA for ATD Fourth World team members and volunteers that would be involved in the project through either conducting the research or supporting the families that participated. In addition, one of the potential interviewees was also present. He was already familiar with the SLA approach as he had taken part in a previous project as a peer researcher and even makes an appearance in the SLA training DVD produced by Oxfam GB<sup>3</sup>.

The day focused on comprehension of some of the theory behind SLA and tried out different interview and analysis tools proposed by the approach. With this introduction to SLA, the whole team had a better appreciation of the potential of using this approach as a means to inform family support. It was encouraging to hear, for example, how taking part in the interview process was in itself an empowering experience for interviewees.

The training also highlighted the fact that the Key Family Research Project would be one of the first instances where SLA would be used as a basis for family support on an individual or household level in the UK; other projects had concentrated on using the approach to make comparisons or take action on a community wide level.

- ! **Key learning point**

- Choosing the appropriate SLA tools***

- Trying out some of the tools ourselves was also a useful exercise. It became apparent, for example, that using the *Ok/Not Ok Timeline*<sup>4</sup>, whereby interviewees are asked to identify times in their past when they were particularly happy or sad, was potentially very sensitive. As the research was due to be carried out with families that ATD Fourth World was already supporting, we felt that this tool might cause families to focus too much on the difficulties in their past that we were already aware of (children going into care, death of a partner etc.) rather than the positives and strengths that could be built on in the future.

- In contrast, the *Drawing the Household*<sup>5</sup> tool, whereby interviewees plotted family, friends and professionals into their environment and described the amount of contact they had with them, proved to be successful at illustrating who the family could turn to for support, how many people made up their local network and how excluded (or not) the household might be.

- **Timetable**

The timetable for the project was the following:

- *October* – familiarisation with SLA
- *November* – development of interview questions
- *November / December* – seven interviews with family members from four households<sup>6</sup> and local area mapping
- *January* – transcribing of interviews

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3 Church Action on Poverty and Oxfam, *Sustainable Livelihoods Approach DVD*, February 2009.

4 Church Action on Poverty and Oxfam, *The Sustainable Livelihoods Handbook: An Asset Based Approach To Poverty*, Oxfam GB and Church Action on Poverty 2009, p. 28

5 *ibid*, p. 26

6 71% female, 29% male, 25% BME.

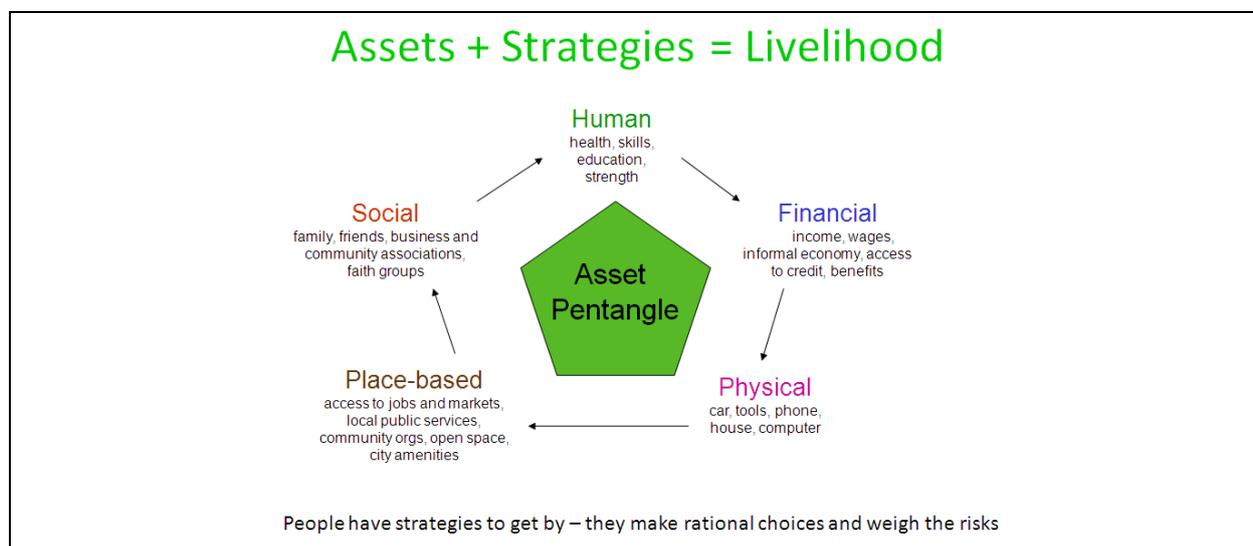
- *January / February* – further mapping and feedback to family support team
- *March* – feedback to families and drafting of the final report

- **Development of interview framework**

After the SLA training, it was decided that the most appropriate tools to use in the interviews themselves would be the *Drawing the Household* and *Mapping Public Assets*<sup>7</sup> tools.

The *Drawing the Household* tool would be used to get the interview going and help interviewees identify the people in their networks that they could rely on for help and support.

After thinking about their situation and the networks around them, the interviewees would then be asked questions to prompt discussion in the areas of *Friends and Family*, *Self*, *Finances*, *Home and Community* and *Services*. These areas were inspired by the *Assets Pentagon*<sup>8</sup> used in the analysis of the interviews.



Several members of ATD Fourth World were approached to give ideas for questions of this type, including people with experience of poverty who had taken part in a previous peer research project. From the pool of suggestions gathered, several open questions were identified to prompt discussion in the different areas<sup>9</sup>.

The *Mapping Public Assets* tool, where participants are asked to draw a map of their area to identify the local services that they use, would conclude the interview and complement the mapping exercise done by the research team.

! **Learning Point**

***Developing interview questions***

It was never an aim of the research to compare data from the different households, as it would have been had we mapped a local community, but rather to better understand each household's situation. There was therefore a lot of freedom in coming up with the interview questions; the main criterion was that the questions would help the interview flow like a conversation and encourage the interviewees to speak freely without being overly intrusive.

7 Church Action on Poverty and Oxfam, *The Sustainable Livelihoods Handbook: An Asset Based Approach To Poverty*, Oxfam GB and Church Action on Poverty 2009, p. 36

8 *ibid*, p. 40

9 See Annex I

## 2 Action

The next step was to map the local context around each of the four households, three in Hackney and one in Waltham Forest, and conduct seven interviews with the adults from these households.

- **Mapping the local context**

The aim of the mapping exercise was to identify what was available in terms of services and facilities in the locality of each household. This research was initially done by internet, with a focus on existing family support services and structures, local policies, institutions and practices that may impact on vulnerable families.

The mapping began at the same time as the interview process. Once the interviews had been completed, the mapping was looked at again and complemented with information linked to the interviews. For example, one woman interviewed said that she wanted to know more about free-of-charge activities for children available in her area and another expressed interest in computing courses.

The mapping exercise, although time-consuming, proved itself to be worthwhile as it provided a better understanding of the local context for each household and produced a lot of useful information for effectively supporting the families to reach some of their goals. The use of the *Mapping Public Assets* tool in the interviews was very effective in complementing the internet research, as it identified which services and facilities in the area the families actually used.

- ✓ **Key Finding**

- Borough-based service delivery***

- One issue highlighted by the mapping is the fact that services in London are very much borough-based. As a result, a great deal of entitlement and service delivery is postcode dependent. This can be problematic when, as in the case of one of the interviewees, people live on the border between two boroughs and are sometimes not eligible for a service being offered just down the road because it falls under the remit of the neighbouring authority.

- ! **Learning Point**

- Selecting when and what to map***

- The SLA methodology calls for local area mapping to be done before the interviews take place. However, it was a vast and time-consuming exercise and, for this particular project, it may have been better to wait until after the interviews had taken place. In this instance, each of the households lived in a different community (as opposed to several households from the same community) and the aim of the project was to better support the family with their own priorities. Once these priorities had been identified in the interviews, it was easier to look at the services provided in the local area that corresponded to their areas of interest.

- **Interviews**

During the planning process, a lot of thought went into creating the optimum conditions in which the interviews could take place. With five of the seven interviewees having young children, it was a concern from the start that the children be occupied to give the project participants the time and space needed for reflection and to genuinely benefit from the interview exercise itself. For this reason we decided to invite the families participating in the project to Frimhurst Family House in Surrey, a fully-modernised Victorian house set in its

own extensive woodland and the location for all residential aspects of ATD Fourth World's Family Support Programme. The interviews were then included as part of a two-day programme built around the whole family.

#### **Wilkinson Family**

**Judith is a 46-year-old mother of seven children, three of whom have moved out and have children of their own. She lives in Hackney with her three other daughters and son.**

**Judith is a full-time mum to her youngest daughters, aged 6 and 8, as well as being the primary carer for her 20-year-old autistic son. She agreed to be interviewed as part of the project, along with her daughters Jasmin, Faith and Alana.**

**Jasmin is 25-years-old and lives at home with her mother, brother and two younger sisters. She is currently looking for work and receiving Jobseeker's Allowance.**

**Faith is 19-years-old and shares a room with her 14-month-old son, Bailey, in a mother and baby unit in Hackney. She is a full-time mum and is not currently in education or training.**

**Alana is 18-years-old and has a room with her 2-year-old son, Leon, in another mother and baby unit in Hackney. She is currently attending a part-time college course in Business Administration.**

The Wilkinson Family were invited to spend a weekend together at Frimhurst Family House in November 2009. The plan was to conduct four interviews, with childcare provided, and organise other recreational activities around the interviews. However, Faith and Jasmin were unable to attend on the dates proposed and so, in the end, only the interviews of Judith and Alana were included in the programme.

The first day began with an introduction to the aims of the interviews and a screening of the SLA DVD. The DVD did a good job of outlining the empowering benefits of the interview itself, however, some of the terminology used to explain the methodology was quite technical and hard to relate to for some participants.

After this introduction, we organised an interactive family tree exercise that involved writing down the names of close and extended family members on pieces of fruit to stick onto the branches of a tree that had been painted onto a large piece of cloth. The exercise was designed to be a gentle introduction to thinking about the wider family and also a way to involve the younger children in the process.

The interviews with Judith and Alana took place in the afternoon and afterwards there was time for the team and the family to go on an outing and share a meal together before their departures the following day.

The two remaining interviews, with Jasmin and Faith, both took place at their homes in Hackney, North London in December and January.

It had been planned for Jasmin to come to the ATD Fourth World office in London for an interview but, at the last minute, she was given an appointment at the Jobcentre Plus. Rather

than postpone a second time, it was decided to do the interview at her flat in Hackney before her appointment. This meant that there was only just enough time available to cover the exercises and questions and the interview felt hurried.

It proved impossible to arrange an interview date with Alana until January. She was living with her 14-month-old son, Bailey, in one room of local authority accommodation for teenage mothers and the interview had to take place in her bedroom. A member of the family support team came along with the research team to occupy Bailey but the cramped conditions were far from ideal and the interview had to be shortened towards the end as Bailey got fed up. Once again, the DVD introduction had to be skipped and, as the interview was rushed at the end, there was some concern that not all of the areas had been covered.

### **Dewhurst Family**

**Samuel is a 61-year-old man living in a three-bedroom flat in Waltham Forest. He has been unemployed, due to poor health, for many years. He has one son, who is living in supported accommodation, and two daughters.**

**Samuel's youngest daughter, Becca, has recently moved back to live with him together with her partner, Connor, and their daughter, Olivia.**

**Becca is 19-years-old and is a full-time mum to Olivia, aged 3. Her partner, Connor, is 23-years-old and has a full-time job as a mechanic.**

**Samuel, Becca and Connor all agreed to be interviewed as part of the project.**

The Dewhurst Family were invited to spend two days at Frimhurst Family House in early December. The whole family came and were joined by Connor's mother, who had agreed to look after Olivia during the interviews.

The programme was much like that for the Wilkinson Family and began with the SLA DVD and the family tree exercise that both Olivia and Connor's mother participated in. Samuel, Becca and Connor's interviews were held consecutively on the first day to allow for a family support meeting on the morning of the second day.

All seven interviews were digitally recorded and then transcribed in full. Although transcribing demanded a great deal of time and resources, it was felt to be important in order to revisit exactly what the interviewees had said and in what context they had said it.

## **! Learning Points**

### ***Access to transcripts***

As the overarching aim of this project was to better inform the support that ATD Fourth World offered to the families interviewed, the detailed content of the interviews was a valuable resource in its own right. Confident that this would be the case, we asked the participants beforehand for their permission to make the interview recordings and transcripts immediately available to the family support team.

The lives of families experiencing poverty and social exclusion are often chaotic and can change both rapidly and on a daily basis. Whereas the final interview analysis and feedback provided more insight and a tangible record of the interviewees' situation and aspirations at a particular moment in time, those

involved in the ongoing support of these families benefited from immediate access to the recordings and transcripts.

### ***Interviews as a tool for family support***

One of the motivations behind selecting the Dewhurst Family to take part in the project was to try and revitalise their engagement with the Family Support Programme.

The interviews gave Connor, Becca and Samuel the time to think about their situation and express some of their hopes for the future. They also presented the ATD Fourth World team with the opportunity to highlight different issues that could pose problems in the longer-term and plan a way to tackle them together.

For example, Connor had never considered that even though he had moved out, his still being declared as living at his mother's address may affect her entitlement to Housing Benefit. He also had not thought about how mobile phone bill debts from years earlier could adversely affect his credit rating and make it harder for him to obtain his own tenancy in the future. The interviews made it possible for the family support team to re-connect with the family and commit to a renewed action plan around the issues they faced.

### ***Importance of interview conditions***

The five interviews that took place at Frimhurst Family House were conducted by the same research team, which allowed for a certain continuity in style and approach. One person led the interview, using guide questions and tools from the SLA handbook, while the second person was responsible for recording the interview, checking that all of the topics had been covered and taking additional notes. Each interview lasted between an hour and an hour-and-a-half and was digitally recorded.

The contrasting experiences of conducting the interviews at Frimhurst and in the interviewee's own homes emphasised the importance of creating the right conditions for a successful interview to take place. Even though all the necessary information was obtained from each interview, the exercise itself was more beneficial for those participants who were able to go to Frimhurst. The atmosphere there was more conducive to reflection and the participants were better prepared for the interviews and had all the space and time they needed to participate fully.

The advantage of interviewing Jasmin and Faith at home, however, was that the research team could better appreciate their living conditions, general surroundings and daily circumstances.

## **• Analysis**

Analysing the interviews involved, firstly, working through the transcripts to pull out responses related to categories identified in the Sustainable Livelihoods Approach: assets; strategies and barriers; and, lastly, vulnerability<sup>10</sup>. This information was then used to place the individual on the livelihoods ladder.

### **Assets**

All the strengths or assets referred to in the interviews were grouped into the following categories: human, social, physical, financial and public<sup>11</sup>.

*Human assets* are defined as “the skills, knowledge, good health and ability to work that together enable people to pursue different livelihood strategies and achieve their livelihood objectives.” As such, these tended to be different examples of work experience, educational background, training courses and health issues.

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10 See Annex II

11 Church Action on Poverty and Oxfam, *The Sustainable Livelihoods Handbook: An Asset Based Approach To Poverty*, Oxfam GB and Church Action on Poverty 2009, p. 10

*Social assets* are “the social resources which people can draw on including informal relationships of trust, reciprocity and exchange with families, friends and neighbours as well as more formalised groupings (e.g. community and faith groups).” Responses in this category tended to focus on members of the family, friends, people and groups in the community.

*Physical assets* are “the tools and equipment that people need to be productive along with the basic infrastructure needed to function” and answers ranged from the security of their housing situation to their access to transport and proximity to different kinds of shops.

*Financial assets* include “earned income, pensions, savings, credit facilities, state (welfare) benefits, child maintenance, etc.” and the interview responses tended to focus on the benefits that they received, savings, debt and access to banking facilities.

*Public assets* are “public services, including libraries, local organisations and regeneration groups as well as people’s general engagement within their community beyond the immediate circle of friends and family”. Here, responses covered local services that families were using, such as the health centre and parks, and any statutory agencies or voluntary organisations, ATD Fourth World being an obvious example, involved in their support.

### **Strategies and Barriers**

In an adaptation of the *Livelihoods Strategy Tool*<sup>12</sup>, the interview analysis also looked for examples of strategies that people employed to help them manage and get by and, at the same time, for particular barriers that prevented people from progressing in some areas. The easiest way to identify a strategy was to look for an action mentioned in the interview that was followed by an explanation as to why this course of action was taken. One obvious example was of Samuel taking in his daughter and her partner, even though he believed that they should live on their own, as he was worried about them becoming homeless.

### **Vulnerability**

As well as noting some of the shocks that constituted major events in the life of the individual or household, this part of the analysis tried to look at some of the external trends<sup>13</sup> that impacted on people’s lives but were beyond the control of the individual or household. These issues needed to be addressed by ATD Fourth World at a campaigning level rather than through the Family Support Programme itself. Trends were wide-ranging, from a shortage of council-run housing to a poor job market, while shocks tended to be personal, such as health worries or the insecurity of the family’s housing situation.

#### **! Learning Point**

##### ***Familiarity with source material***

All the work that had been done to transcribe the interviews in full facilitated this analysis stage. The interviews were analysed, in the main, by people in the research team who had also transcribed them, which meant that they were already familiar with the interview content and could navigate easily through all the information.

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12 Church Action on Poverty and Oxfam, *The Sustainable Livelihoods Handbook: An Asset Based Approach To Poverty*, Oxfam GB and Church Action on Poverty 2009, p. 34  
13 *ibid*, p. 13

## 3 Findings

As people experiencing poverty are often categorised in terms of what they are lacking in, their failures and their problems, looking at what people have and can build on was one of the most interesting aspects of using the Sustainable Livelihoods Approach.

- **Understanding assets and strategies**

Even though those interviewed were already known to ATD Fourth World, the process of documenting their assets provided an opportunity for filling gaps in our knowledge about the skills and qualifications that people had picked up along the way and gave more insight into the networks of family and friends that provided them with support. It also proved useful for looking at the interaction between the different kinds of assets and who had access to them.

- ✓ **Key Findings**

### ***Living in Inner London***

Six out of the seven people interviewed have benefits as their only source of income (financial assets). However, the fact that they all live in Inner London boroughs with good transport links and a wide variety of local shops and services (physical assets) means that they are able to make the most of their money by shopping around for the best deals.

A similar number of interviewees recognised that they are lacking in basic skills and want to access education and training (human assets). Again, there are many different types of courses at local community centres, colleges and libraries available in Inner London, all within easy reach by public transport (public and physical assets).

- ☞ *“Everything’s economical. It’s quite close for shopping, for the market. The Post Office is just a stone’s throw away, which is pretty good.”* Samuel

- ☞ *“I just thought it would be a better school. There is a school on our estate, roughly about 3 minutes away, because my three other children went there. I thought over the years that I’d never put the other two there. I just wanted to choose a better school. [...] I thought it’s worth it, it is a good school. It’s worth the journey.”* Judith

### ***Affordability, information and confidence***

The high number of services and activities available on good transport links in Inner London boroughs (public and private assets) offer an advantage to people on low incomes. However, availability is not the only factor to consider; there is the question of affordability, which is a particular issue regarding transport and housing, and also of accessing the services available.

Judith, Faith and Alana from the Wilkinson Family all have young children and the mapping exercise showed that they live in an area where plenty of parenting classes and free activities for children are available. However, other barriers, such as a lack of information (physical assets) or lack of confidence (human assets), mean that they don’t always know about or feel comfortable taking advantage of what is on offer.

- ☞ *“One time, when I went to the parenting course, I thought, ‘I’m gonna turn back ‘cause everyone’s there.’ The thing is, everybody can talk, but when it comes to me and they ask a question, I can’t talk. I feel like I’m not as intelligent as everyone else. I just sit there and think. It’s expressing yourself, I just can’t do that. I really can’t.”* Judith

- ☞ *“There was a key worker who knew a children’s centre, she helped me. There’s a children’s centre at Gainsborough and there’s another one just down the road actually. About a 10 minute walk. I need to get involved. Not for me, I’m not that fussed, but for my son. We need to get him interacting with more kids. We think it might build on his confidence. It might help him walk and stuff.” Faith*
- ☞ *“They post a leaflet that’s got courses and things. Before, people used to come to the door if they were doing courses and you’d give them your phone number and stuff, but now they just post a leaflet in the letterbox. After a while, when I didn’t notice they were posting the leaflets, I was wondering if they were still doing any courses at all.” Jasmin*

### **Unequal access within a household**

Although Samuel, Becca and Connor all live in the flat in Waltham Forest (physical asset), Samuel is the only registered occupant. Becca and Connor have no recognised rights as tenants due to the informal nature of the arrangement and, as a result, are entirely dependent on Samuel’s continued occupancy of the flat.

Connor has a full-time job as a mechanic and a regular salary. His partner, Becca, on the other hand, only receives Child Benefit for their daughter, Olivia into her own bank account (financial assets). She is entitled to claim Child Tax Credits but isn’t doing so. In addition, Becca doesn’t have a cash card for her account and so is reliant on Connor either giving her money or the card for his account. He is not even officially registered as living with them, leaving Becca in the vulnerable position of having no financial assets of her own outside of a small amount of Child Benefit.

The unequal access to the main financial asset in the household is compounded by Samuel not charging Connor and Becca any rent or housekeeping for living in his flat.

## **! Learning Point**

### ***Better understanding, better support***

The understanding provided by the interviews of who had ownership of the physical and financial assets within the household, and the limited access of the other members of the household to these assets, led to the planning of crucial next steps in the Dewhurst Family’s support programme.

In addition to looking at which assets people actually had, the interviews and analysis provided an opportunity to understand the strategies that people used to combine their assets and make the most of what they had going for them.

## **✓ Key Findings**

### ***Making ends meet***

All of those interviewed from the Wilkinson Family rely on benefits as their only source of income (financial assets). However, they also have their own strategies for making ends meet and all insist that they avoid getting into debt at all costs.

Faith and Alana, in particular, talk of the need to save and budget to meet unexpected expenses. As teenage mothers of young children, they have both learned to manage their money to meet their family’s needs. They both speak of shopping around several supermarkets to get the best price for different kinds of items. Faith stocks up on cleaning and laundry products on a trip to the pound shop and Judith takes a bus to do her food shopping once a week at a store that delivers free of charge when she spends more than £25 (physical assets).

The family network (social asset) is also central to their livelihood strategies in many ways and they turn to each other for financial help and support whenever money is tight. Judith did mention, however, that she tries to avoid asking her daughters for money if at all possible.

Jasmin is not as skilled at budgeting as her mother and sisters but her situation is different: she is only receiving a single person's Jobseeker's Allowance and does not have the same worry of making sure that the children have everything they need in the first instance.

- ☛ *"It's not too bad, like. I can manage. 'Cause out of that I've got to pay my rent and my Council Tax, and whatever I've got left over goes on my shopping. It means budgeting, which I do anyway 'cause I go for the cheap things, like. We can, sort of, eat healthy but I'll go for the cheapest things."* Samuel
- ☛ *"Then they [the kids] see my face and they think, 'Yep, you haven't got any money.' I go into a room and feel sad. It's hard when they look in the catalogue and are like, 'Ooh, what are we going to get today?' But you think, 'I can't afford it.' It's hard though. Like in summer time, they'll be up at the crack of dawn and first thing they'll ask is, 'Where are we going today?' And you've got to think about after the shopping. There's [free] museums and stuff, but they're like, 'We've been to that one before. You're not taking us to that one again!'"* Judith
- ☛ *"The thing is, with me, I like money. So when I have my money, I don't think to myself I need to save it. I just think, 'Ok, I need to go shopping and buy something.' Then, when the money's finished, I'm like, 'Ok, my money's finished now, what am I going to do?' 'cause I never think that there's a reason for me to save."* Jasmin
- ☛ *"I'd prefer to save it. I don't mind borrowing but sometimes I can't always give it back, so that's the only problem. I'd rather it just came out of my own pocket than actually borrowing it. 'Cause sometimes, when you borrow money and things, it gets too much. And loans and things like that as well, I never do loans. Never. And credit cards. Never do that."* Alana

### **Getting new skills and qualifications**

Alana had her son, Leon, when she was just 16-years-old. She was pregnant during her GCSE's and left school without the qualifications she needed to improve her situation by getting a good job (human assets). However, Alana has a stronger network than others in the Wilkinson Family as she can also rely on Leon's father and paternal grandparents for additional support (social assets). Although separated, her amicable relationship with Leon's father and his family means they help with childcare so that Alana can study.

In addition, she takes advantage of a scheme to support young parents in education with childcare costs. The Care to Learn scheme meets the costs of Leon's nursery place while Alana attends a part-time course in Business Administration (public assets). Her course runs from 1:30pm to 5:30pm, and the college is some distance from where she lives, so her former partner or his mother collect Leon from nursery every day and look after him until she comes home from college. While the barrier of the financial cost of childcare has been overcome, this would not have been the only barrier Alana faced in returning to education; without people in her family to rely on to collect and care for Leon, it is unlikely that she would have been able to go back to college.

Alana's sister, Faith, has also spoken about returning to education to gain more qualifications. However, she is in a much weaker position: she does not receive any support from her son's father or his family and, as she is almost 20-years-old, is too old to benefit from the scheme that supports her sister with childcare costs.

- ☛ *"That's something I want to achieve as well: pass my course, so I can support my own son. It's good to know a lot of things and have a lot of grades 'cause then at least you can show your child support and things like that, especially when they get older."*

*You're gonna have to teach them a lot of things when they need help with their homework and things like that."* Alana

- ☞ *"Childcare is highly expensive. There's such a thing [as Care to Learn] but it stops at a certain age, so I'm a bit too old for that now. Child Tax Credit? It's not enough, if you get what I mean. Nursery fees are £60 a day so that wouldn't fund it at all."* Faith
- ☞ *"I don't think that being a chef is something that will happen to me now. So for now, I thought if I have a job, then that way I earn money. Then I could use the money to do courses and things and go to catering school and stuff."* Jasmin
- ☞ *"I would want to go to uni, but it's too much money. I can't afford to go to uni. You can take out student loans, but I don't know about those. I don't want to end up paying any money back when I can't [afford to]"* Alana

- **Identifying barriers and vulnerabilities**

All those interviewed were known to ATD Fourth World as families experiencing difficulties and in need of support. One of the characteristics common to all of the families living in poverty that we work with is, due to the significant challenges and barriers they face on a daily basis, how vulnerable they are when things go wrong.

As a result, it was also important in the analysis to look closely at what was preventing people from moving forward. In some cases circumstances were beyond their control but, in other cases, targeted support could help them take steps to overcome barriers and prevent future shocks.

- ✓ **Key Findings**

- Vulnerable housing***

- Judith and Jasmin are living on a run-down housing estate in Hackney that has, for several years now, been targeted for demolition. Consequently, there has been little or no investment in the existing housing stock and the estate is in a serious state of disrepair. She knows that, at some point, she will have to leave her flat but has no idea when this will happen or where she will move to. Judith and her neighbours on the estate are condemned to playing a waiting game until such time as they are re-housed. This is a clear example of an external trend affecting her circumstances that she can do very little to influence as an individual.

- Connor is employed and earning a regular salary. He is registered as being at his mother's address but is actually living in Samuel's flat. Both Samuel and Connor's mother are receiving Housing Benefit that does not take into account Connor's income. This irregular situation is putting the whole family at risk and making them vulnerable both to debt and potential eviction. With support and advice, however, the family have agreed to take steps to reduce their vulnerability. Samuel will declare to the appropriate authorities that Becca and Connor are living with him and have his Housing Benefit entitlement reviewed. In turn, Connor has also agreed to register as living with his partner and his daughter and contribute to the rent.

- ☞ *"I don't want to move from there. The girls' school is just like, what, roughly 10, 20 minutes away. So I don't want to move from there. When they knock down our block and they move us temporarily, that's where I want to come back."* Judith
- ☞ *"I think it's not right for them to be living with parents. It'd be nice if they had a place of their own where, instead of coming to me, I could go to them. But I won't kick them*

*out because if I kick them out they're going to be homeless. And that's something I won't do. I don't care how bad it gets, I won't kick them out."* Samuel

- ☛ *"When I was about seventeen, I got my own place. It was, like, a studio flat. Then I had to move because the woman downstairs was complaining about Olivia running around. So I moved to a two-bedroom flat but, out of the blue when I turned eighteen, they said I didn't need their help any more and then my key worker said that I had to move."* Becca

### **Lack of opportunity**

Jasmin is 25 years-old, unemployed and living at home. She says that she wants to find a job and wants to get a place of her own. Jasmin is looking for work in either the social care or catering fields and is interested in doing some training to improve her skills and employability. She has some work-experience in cafés and as a volunteer looking after an elderly woman.

There are jobs available in these fields for people with low skills and qualifications but they also tend to be paid at minimum wage. Even if Jasmin were to be successful in finding a full-time job, it is unlikely that she would earn enough to be able to get her own place and pay rent, bills etc.

There is a shortage of affordable accommodation in Inner London and although Jasmin is on a waiting list for local authority housing, she is not considered to be a priority because she currently has a roof over her head and has no dependants. She will almost certainly have to wait for several years.

As Jasmin is currently receiving Job Seekers Allowance, she has to regularly attend Jobcentre Plus. However, because of her age, she is ineligible for a lot of the support targeted towards young people with low skills and qualifications. Despite having expressed the desire to train in social care or catering, the only courses that she has been referred to in the past are employability skills courses to help her with interviews and CV writing.

Many of these factors are beyond Jasmin's control and it is unlikely that she will be able to move out of her mother's flat anytime soon. However, with some additional support, she could access more relevant training and work experience and improve her chances of finding the kind of job that she wants.

- ☛ *"It [the course] just helps you look for work. They were just telling you stuff about what to expect when you go to interviews and stuff, what things they're looking for. It was kind of boring really 'cause some people had been on the course already and were annoyed that they had to go on it again. And all the people that were there were like, 'This is boring, we don't want to be here. Why do we have to come here?' No-one enjoyed it. Because they didn't really help you, sometimes you're just left sitting in a room. You just felt like you wasn't doing nothing."* Jasmin

### **Poor health as a barrier**

Samuel has been on Incapacity Benefit for over 20 years. When he was younger, he had numerous different jobs in factories, construction and steel mills, and was also a road sweeper and a toilet attendant. However, the conditions in some of these jobs were quite precarious and he had a number of workplace accidents. These injuries, combined with other chronic health problems, mean that Samuel has been told that he no longer has to look for work and is receiving Incapacity Benefit. His disabilities are not severe enough, however, for him to claim any other disability benefits; he had to manage on this alone until he turned 60 and qualified for Pension Credit. There is very little that Samuel can do to improve his financial situation but he keeps himself busy looking after his family and doing voluntary work.

Judith also suffers from chronic health problems, which are compounded by a lack of confidence and self-belief. She attends work-focused interviews every 6 months but it remains unlikely that she will be able to overcome these barriers without concerted support. She has also started doing voluntary work as a way to build her confidence and try new things.

- ☞ *“I like to keep active ‘cause if you’re not so active, your brain just goes dead. If you keep yourself active, it’s keeping your brain alive. It’s keeping you alive, in a way.”* Samuel
- ☞ *“[The thought of] working there terrifies me. I’ve got this idea that if I go on the till I’m going to give everybody the wrong change. When I see other people working on the tills, I think, ‘Wow.’ When I see people working in the supermarket I think, ‘Oh my God, look at that!’ ”* Judith

### **Fragile social networks**

Families in poverty have to cope with the pressures of getting by on little money, living in overcrowded accommodation in deprived areas and having poor education and life skills, as well as bad health and high levels of stress. Ultimately these pressures can take their toll and relationships can break down.

It became clear during the interview process, for both families, that all the different members of the family relied on each other for different kinds of support. While in some cases there were a small number of friends, neighbours or extended family in people’s social networks, the main source of support invariably came from the immediate family. However, the challenging circumstances that people are living in means that relationships are often strained and occasionally broken.

Experience shows that families in poverty are extremely vulnerable to being broken up for many different reasons – for example, the vast majority of families experiencing poverty that ATD Fourth World works with (including those taking part in the project) have one or more members that have been in local authority care at some time in their lives – and yet SLA highlights the fact that it is often the social networks that allow people to cope rather than simply survive<sup>14</sup>.

- ☞ *“She was just like a really, really good support, ‘cause I think she could see how I was that day. It was one of those days where everything was just mad. She lives next door as well. I was saying that when we move, when they knock down our block, she always goes, ‘Well I’m coming as well!’ ”* Judith

### ● **Livelihoods ladder**

The concept of the *Livelihoods Ladder*<sup>15</sup> is central to SLA. Part of the analysis therefore involved placing the individuals interviewed onto the ladder itself to see which stage best corresponded to their situation. The ladder has four stages: accumulating, adapting, coping and surviving.

*Accumulating* means “life is going well; can cope with most external shocks; range of choices, very flexible; works in formal economy; accumulating assets; home ownership.”

*Adapting* points to life not being bad but being “vulnerable to shocks; more choice and flexibility but still limited; moved into formal economy (often low paid); social assets may be undermined.”

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14 See ‘Livelihoods Ladder’, Church Action on Poverty and Oxfam, *The Sustainable Livelihoods Handbook: An Asset Based Approach To Poverty*, Oxfam GB and Church Action on Poverty 2009, p. 14

15 *ibid*, p. 14

*Coping* equals “getting by; juggling and ‘robbing Peter to pay Paul’; can cope with minor but not major shocks; very limited choice and flexibility; total or partial reliance on benefits; informal economy; social assets preventing descent into surviving category.”

*Surviving* sees life as a “constant battle; only just surviving; very vulnerable to any external shocks no choice or flexibility; total reliance on benefits; likely in debt with high interest credit; isolation with few social assets; reduced consumption (fuel, food, transport).”

The aim was to look at where someone would be placed on the ladder in order to better understand the level of risk that they are willing to take, some of the choices that they have to make and how vulnerable they are to changes in their circumstances or those of people close to them.

### ✓ **Key finding**

#### ***Coping or Adapting***

Predictably, none of the individuals or households interviewed are categorised as *Accumulating* with a sustainable livelihood.

Connor and Becca are found to be *Adapting* because of Connor's full-time employment. However, their situation is not necessarily sustainable because they still remain extremely vulnerable to shocks such as falling into debt, becoming homeless or subject to interventions from social services. Whereas Connor's job provides the couple with a steady income and lifts them out of financial poverty, they still need support to deal with other issues before they can secure their future as a family.

The other five people interviewed are classified as *Coping* on the Livelihoods Ladder. They all rely on benefits and have built up strategies to manage their money and get by week-on-week, year-on-year. Social networks, and particularly the immediate family, play a big part in helping them manage. However, they all speak about times when relationships have broken down within the family. Even though these breakdowns are only ever temporary, it would be easy for any one of them to drop down the ladder and become simply *Surviving*.

### • **Family support pathways**

The main purpose of using SLA to research the situation of an individual, family or community is to enable more effective action to be taken in order to address the issues that the families themselves identify in the course of the research<sup>16</sup>. ATD Fourth World found that the Key Family Research Project improved both the families' engagement with and the effectiveness of the Family Support Programme, while also providing valuable information and the means to plan future family support action with each of the family members interviewed.

### ! **Learning Points**

#### ***Participatory approach***

In order for any family support programme to be effective, the individuals being supported need to be active participants. ATD Fourth World always aims to work in partnership with the families that we support in order to agree common goals and take steps together.

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<sup>16</sup> See 'Taking Action', Church Action on Poverty and Oxfam, *The Sustainable Livelihoods Handbook: An Asset Based Approach To Poverty*, Oxfam GB and Church Action on Poverty 2009, p. 14

The process of interviewing the families using the different interactive tools was empowering in itself. It allowed participants the time for reflection in order to document their achievements as well as the struggles and challenges that were holding them back. It also gave them the opportunity to articulate their aspirations and ambitions in both the long- and short-term.

A central aim of the project was to identify the families' own priority areas for action and build the next steps in their family support around these. As such, the information gathered during the interviews was crucial in formulating and agreeing steps in their future support programmes.

### ***Thinking family***

ATD Fourth World supports many different families and many different members of these families from children to parents, grand-parents and even great-grandparents. In promoting a holistic approach to family support, it is important to appreciate how action taken with one member of a family can impact on other members of the family in either a positive or negative way. The emphasis on family networks in SLA meant that the research allowed for a more detailed exploration of how people depend upon each other and count for each other.

### ***Feeding back***

It was important that the information gathered from the mapping, interviews and analysis be fed back to the project participants in an accessible format and that it be useful for those involved in supporting them. For the families being interviewed, this was not an academic research project but an intrinsic part of the support that they receive from ATD Fourth World. As a result, it was decided to avoid some of the SLA terminology in the feedback to participants<sup>17</sup>.

With input from the Family Support Team, feedback folders were put together for each person interviewed. The folders contained:

- Background information about the project
- A summary of main points from the interview analysis
- A map of the local area
- Key information about local services
- Next steps in family support

The folders were designed in such a way that they could be used as an interactive reference tool with extra space for notes and further information. A duplicate folder for each participant was also kept by the Family Support Team.

### ***Resources and capacity***

SLA is very labour-intensive and the project required a greater investment of human resources than had initially been anticipated. The outcomes were significant enough to render the time invested in the project worthwhile. However, for an organisation with limited capacity such as ATD Fourth World, it is difficult to imagine undertaking this kind of research for every family that we are trying to support.

Wherever possible, those directly involved in providing an individual or family with support should take the lead in conducting the research interviews. Although the Family Support Team were involved in the project from the start, there would have been more ownership of the project and a better understanding of the added value of the research had they been more involved in conducting the interviews themselves.

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17 See Annex III

# Conclusions

- **Sustainable Livelihoods Approach**

The project demonstrated the added value of using the Sustainable Livelihoods Approach to inform a holistic family support programme.

The emphasis on looking at the different kinds of assets that people have to draw on, and the strategies that they use to make the best of what they have, provides a deeper understanding of the global situation of a family.

Looking at the interaction between assets and who has access to them within a household provides for a better targeting of support to individual family members as well as an appreciation of the impact of this support on the whole family.

The analysis of the barriers and challenges that different members of a family face helps to differentiate between what they have the potential to overcome with additional support and what is beyond their control.

- **Empowerment of Participants**

The participative nature of the project was in itself an important factor in supporting the families concerned.

The interviews provided a forum for constructive dialogue and reflection while also encouraging those interviewed to focus on the positives in their life and express their hopes for the future.

Participants were also left with a tangible reference tool in the form of the feedback folder, which contained practical information about services they could access in their local areas.

- **Improved Family Support**

After the interviews had taken place, it became much easier to engage with the individuals concerned on some of the issues that they needed support with. They were more motivated to take steps forward and deal with problems that had previously been ignored.

The interview analysis highlighted potential next steps that each of the participants could take towards achieving some of their goals. These proposed steps were based on the aspirations of the individuals or on priority issues that the interviews had uncovered.

The relationships between individuals and the Family Support Team also improved as there was a common understanding of the areas that individuals needed and wanted support with.

- **Campaigning Issues**

The many obstacles that families living in poverty need to overcome in order to have a sustainable livelihood were once again highlighted by this project. The complex nature of people's lives, and how they form their own coping mechanisms and strategies to get by, came out strongly, as did their vulnerability to changes that threaten them.

Arbitrary cut-off points in support and services, whether due to age or geographical location, mean that some receive more than others even though their need is just as great. A further

consequence is that progress already achieved can be setback when vital support is withdrawn while it is still needed.

The research provided current and in-depth insights into many of the issues that ATD Fourth World continuously campaigns on and will continue to feed in to many of our Policy, Participation and Training programmes.

The project clearly demonstrated the value of the SLA approach in working with, and supporting, vulnerable individuals and families. It can help people to more effectively identify the positive assets they have and can build on, and find strategies to overcome barriers and problems. As such, it can be a powerful tool for those involved in support, service delivery, and policy making with individuals and families living in poverty, and can be relevant to the work of a variety of staff in community and voluntary groups, support agencies, and local authority departments.

## **Contact us**

For further information about the research, contact Sarah Kenningham, National Coordination Team, ATD Fourth World  
E mail: [kenninghams@atd-uk.org](mailto:kenninghams@atd-uk.org) or [atd@atd-uk.org](mailto:atd@atd-uk.org)  
[www.atd-uk.org](http://www.atd-uk.org)

For further information about Oxfam's work using the SLA to address poverty in the UK, contact Lucy Brill, Oxfam UK Poverty Programme  
Email: [lbrill@oxfam.org.uk](mailto:lbrill@oxfam.org.uk) or [ukpoverty@oxfam.org.uk](mailto:ukpoverty@oxfam.org.uk)  
[www.oxfam.org.uk/ukpoverty](http://www.oxfam.org.uk/ukpoverty)

## **Acknowledgments**

*Thanks to all the ATD Fourth World families\*, team and volunteers who took part in the research and to the Oxfam UK Poverty Programme team for their support with the project.*

*\*Names have been changed to protect the identities of those who participated in this project*

## Guide Interview Questions

### Friends & Family

Who lives with you at the moment?  
Who's your closest friend?  
How do you support each other?  
What would you like your children to be when they grow-up?

### Self

How old are you?  
When do you feel best, in the morning, afternoon, or evening?  
What do you enjoy doing the most on a day-to-day basis?  
What makes you bored?  
What's something you couldn't live without and why?  
Tell me about something that you've done that you're really proud of.  
Where were you born? How many times did you move as a child?  
Tell me about a time you remember when you were really happy.  
What scares you the most and why?  
What age were you when you left school? After school, did you go to college or do any training?  
Have you had any jobs or work experience in the past?  
Tell me about something that you've learned that you have found really useful in life.  
Is there something that you haven't done that you would like to learn how to do?  
If you could be someone else for a day, who would you be and why?  
Tell me about someone you know that you really admire.

### Finances

Where do you go shopping?  
What do you end up spending most of your money on?  
What would you prefer to spend your money on?  
What different kinds of benefits do you get? Is it enough to get by?  
Is there anybody who helps you out with money?  
Have you ever had to borrow any money? From who? Did you manage to pay it all back?  
Have you got a bank account? Have you ever managed to put any money aside?  
How much do you think you would need a week to get everything you need and save some as well?  
Do you think you will ever be able to get this much? How? If not, why not?

### Home & Community

Where do you live? How long have you lived there?  
What are the best and the worst things about living there?  
Who are your neighbours? What are they like? Do you get along with each other?  
Is there a place, group or organisation you go to meet others? What do you do there? Why do you like going there?  
Are there places or groups you would like to go to but don't? What stops you?

### Services

How easy is it for you to travel? Do you get about by bus, underground or train?  
What is the nearest bus stop (or station) to your house?  
How often do you use the bus (underground or train)? To go where? Do you have a pass?  
Where do you go to when you need help or advice or to find out information about something?

Do you think there is enough information, services or support to ensure that people in your area can be healthy?  
How often would you say you go to your local health centre? Do you just see the GP there or are there other services? What is it like?  
Do you like to go on the internet? Do you use it often? Where? What do you use it for?  
What do you wish there was in your area that would make your day-to-day life better?

## ANNEX II

### Example Analysis Summary Connor

#### ASSETS

##### Human:

- Employed as a mechanic
- Education and qualifications from school
- Time spent at college
- Driving licence
- Previous employment as a driver for a laundry service
- Interest in acquiring a HGV driving licence
- Registered with a doctor at his mother's address

##### Social:

- Partner Becca and daughter Olivia
- Partner's father, Samuel
- Samuel's son, living in supported accommodation
- Two young women, neighbours and friends of Becca
- Mother

##### Physical:

- Residence at Samuel's flat
- Free pass for bus travel, although unused
- A car
- Internet at home
- Proximity to local school
- Proximity to local shops
- Proximity to local park
- Proximity to bus stops, underground and Wood Street train station

##### Financial:

- Salary from employment with possible overtime and extra days
- Housing arrears from flat in South London
- Bank account, with 'savings'
- 'Declared' as living with mother, implications for her benefits and housing

##### Public:

- Membership of snooker hall with Samuel
- Local library

#### STRATEGIES

- Living at Samuel's flat, as opposed to mother's, due to space
- Preferring late shifts at work to avoid the early starts

Transferred away from South London garage to Essex garage due to housing  
Moving to mother's after Olivia's birth to satisfy Social Services  
Using Samuel and mother as babysitters for Olivia  
Desire to obtain a HGV licence  
Plan to organise money with Becca  
Desire to see Olivia succeed at school  
Reliance on car over public transport  
Parking outside of flats' car park to avoid fees

### **BARRIERS**

Poor disciplinary record at work  
Decision to remain officially as living at mother's  
Non-declared residency at Samuel's flat  
Difficulty of finding housing after Olivia's birth  
Housing rent arrears  
Reliance on car over public transport

### **VULNERABILITY**

Work history in the informal economy  
Inadequacy of support for Becca after leaving care  
Moved with Becca and Olivia to Samuel's due to loss of their home  
Possibility of losing job because of time-keeping  
Leaving college before the end of the course  
Loss of job due to fire at site  
Housing rent arrears  
Lack of 'savings' and unclear banking arrangements  
Fear that declaration of living at mother's address may impact upon her situation

### *ANNEX III*

### **Example Feedback Connor**

*Thank you for agreeing to be interviewed!*

*This is some of what we learned about you during the interview, what you said you would like support with and what you hope for the future.*

#### **At the moment...**

- You have a solid relationship with your partner, Becca, and a wonderful daughter, Olivia
- You have a good job as a mechanic and good prospects.
- You stayed in school and got the qualifications needed to go onto college.
- You used your interest in mechanics to find work experience and then employment
- You live in an area where shops and transport are readily available.
- You have your own car that you use to get to work and to get about in general.
- You have a good relationship with Becca's father, Samuel

- You think about Olivia's future and you are determined that she will do well at school.
- You have family and friends around you ready to babysit Olivia to give you and Becca time together.

### **Things to think about...**

- At the moment you are declared as living at your mum's house but this might affect her Housing Benefit.
- You regularly get letters from bailiffs about mobile phone debts from a few years ago that you have been ignoring.
- You are aware of the necessity of good time-keeping at work but admit that you have had several warnings and could lose your job because of it.

### **In the future...**

- Move into your own place with Becca and Olivia
- Get your HGV driver's license to give yourself plenty of different job opportunities.
- You would like to take your family on holiday to Disneyland.

### **Possible next steps...**

- Declare to the local authority that you and Becca are living as a couple at Samuel's flat and officially contribute to some of the rent.
- Make an application for Working Tax Credit to see if you are entitled to any extra money.
- Together with Becca, get some advice about paying off your all your debts as a couple.
- Start to put some money away as regular savings for the future (holidays, deposit on a flat etc.)
- Start the training to get your HGV license.