

Gritty Citizens? Exploring the Logic and Limits of Resilience in Social Policy During Times of Socio-Material Insecurity

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Abstract

In recent years, resilience has been invoked as both a pre-emptive and responsive strategy to tackling socio-material insecurity. This paper argues there are a number of discursive and administrative features that distinguish resilience from longer-term shifts towards ‘active citizenship’ in social policy. Drawing on two studies exploring life on a low-income, this paper examines how resilience is practiced, experienced and negotiated in light of these shifts. The findings suggest that resilience is observable and practiced as ‘a way of being’ amongst low-income citizens, but in contorted ways that reflect restrictions to their agency, resources and autonomy. This underlines a current paradox within resilience as a governing agenda: it is principally pursued in ways that compromise the material and ontological security necessary for its productive potential in social policy. If measures seeking to create ‘gritty citizens’ actually undermine resilience, the paper concludes by reflecting on what conceptual and applied agendas this presents for policymakers, practitioners and academics.

Keywords: resilience; gritty citizenship; poverty; welfare politics and policy

1. Introduction

Since the Great Recession, the concept of resilience has increasingly been deployed to frame understandings of, as well as policy responses to, a wide range of social, ecological and political challenges. State, societal and individual resilience have been presented as both a pre-emptive and responsive strategy to adapt to or overcome socio-material

insecurity. Broadly defined, resilience is concerned with the extent to, and ways in, which a unit of analysis responds to and overcomes unanticipated setbacks, shocks or adversity (Hickman, 2017). Despite its amorphous definition and application, resilience has received a relatively privileged position as a policy concept worldwide (Dagdeviren *et al.*, 2016).

Domestic political administrations and supranational organisations have all heavily drawn upon interpretations of resilience as a solution to overcoming, and in certain instances embracing, socio-material uncertainty (e.g. Mitchell, 2013). For example, the European Commission (2017: 2-3) considers its ‘strategic approach to resilience’ central to Europe 2020 and the EU’s global strategy in a ‘more connected, contested and complex global environment’. At the international and domestic level, the rise of resilience as a (social) policy agenda has been fuelled by a growing discord between globally intractable determinants of socio-material insecurity and national responses deemed politically and economically viable through welfare state intervention. In this regard, resilience seems to demonstrate the limits of the nation state’s strategic imagination (and ostensible capacity) to respond to societal challenges through the existing logics and apparatus that ‘neo-austerity’ permits (Farnsworth and Irving, 2018)

In many respects, the methodological individualism of resilience falls neatly within the confines of liberal democracy that shape how socio-material insecurity is explained, justified and responded within capitalist welfare economies. Whilst political framings of insecurity are not always located at the individual level, policy prescriptions to overcome it often are. Policy programmes seeking to foster social investment in human capital, flexicurity and resilience can all be seen as part of this trend to equip citizens with the necessary skills and attributes to adapt to or overcome socio-material insecurity.

Early social psychology studies suggested that grit and resilience substantially affect the ‘success’ of individuals (Duckworth *et al.*, 2007). However, subsequent literature has de-emphasised the influence of ‘grit’ on individual achievement and/or problematized the current evidence base surrounding resilience (Rimfeld *et al.*, 2016; Bull and Allen, 2018). Despite this, the potential of resilience, alongside ‘aspiration’, ‘perseverance’ and ‘grit’ in shaping socio-economic destiny has been highly influential within the psychosocial turn in UK welfare governance. In great part, this can be explained by the pervasive notion within liberal meritocratic settings that individual effort, will and inclination to ‘get on’ are the principal determinants of social (dis-) advantage (Cameron, 2016: n.p.). Through successive welfare reforms and measures to ‘modernise public services’, emphasis has been placed on encouraging citizens, families and communities to acquire ‘the resilience

and resources to lift themselves out of poverty’ (Duncan Smith, 2012: n.p.). This, we argue, is part of the continued reorientation of social citizenship towards neoliberal, productivist ends that seek to reform, revise and govern the idealised citizen character and its contribution towards a Schumpeterian Workfare State. The rise of active citizenship and resilience go hand in hand here with resilience as a component, but also legitimiser, of the broader conditions of late capitalism.

Whilst attention has been given to the particular ways in which resilience is and could be fostered through public governance (Chandler, 2014), less attention has been given to how resilience is experienced, negotiated and undermined through policy discourse and intervention. Thus, this article asks: How is the concept of resilience conceived and pursued in ways that seek to tackle socio-material precarity in UK social policy? To what extent do strategies that seek to foster active citizenship through greater degrees of welfare conditionality engender the capacity for resilience? And if measures seeking to create ‘gritty citizens’ actually undermine resilience, what conceptual and applied agendas do these present for policymakers, practitioners and academics? Drawing on two qualitative studies of individuals navigating life on a low income, we consider these questions and what they reveal about the existing logic and limits of resilience in UK social policy.

2. From ‘Active’ to ‘Gritty’ Citizenship: The Rise of Resilience in UK Social Policy

Within political discourse and academic analysis, resilience is often characterised as a novel but nonetheless ascendant social policy concept. However, the genesis of resilience within UK social policymaking can be found in recurrent, longer-term shifts towards active citizenship that have characterised public service and welfare reforms over the last two decades. Between 1997 and 2010, these measures sought to re-vision and re-design welfare state structures to foster an ‘enabling’ environment that encouraged, and at times, compelled citizens to assume personal responsibility through active participation in the paid labour market and broader civil society.

Underlying New Labour’s policy programme was an ostensible commitment to address socio-material disadvantage by (re-) equipping citizens with the skills, competencies and orientations deemed necessary to engage with the shifting uncertainties and opportunities of socio-economic life. To do so, welfare reforms centred on a system of ‘creeping conditionality’, contingent generosity and tailored support to raise ‘aspirations’ through social investment in human capital and to revise the choice architecture of social citizens

– particularly those reliant on low-income social security (Dwyer, 2004). Through activation initiatives such as the New Deal programmes and introduction of JobCentre Plus, previously exempt benefit recipients were encouraged to embrace an ‘entrepreneurial culture’ and ‘take charge of their own lives’ in order to overcome socio-material insecurity (Dwyer, 2004: 267-268; Verhoeven and Tonkens, 2013). This entailed a liberalisation of welfare governance that encouraged, and at times compelled, people to cultivate and deploy their ‘autotelic self’ in contemporary conditions of social insecurity. Within this Third Way approach, the idealised citizen was someone able to:

‘translate potential threats into rewarding challenges, someone who is able to turn entropy into a consistent flow of experience. The autotelic self does not seek to neutralise risk or to suppose that ‘someone else will take care of the problem’, risk is confronted as the active challenge which generates self-actualization’ (Giddens, 1994: 192).

New Labour principally focused on framing this ‘entropy’ of late capitalism as the manifestation of ‘possibilities’ for progression - individuals could succeed and overcome, if only they had the support, capacity and inclination to do so. As Wright (2016a) notes though, such attempts to (re-) insert individual agency into the welfare dialectic are regularly detached from ‘the means by which benefit recipients could attain the prerequisite “ontological security”, “inner confidence” and “self respect” that might allow such self-assured engagement with life’s challenges’ (Wright, 2016: 237).

This highlights two inter-linked contradictions within resilience as a feature of the active citizenship agenda to tackle and manage socio-material insecurity. The first is that uncertainty is interchangeably presented as both a risk and opportunity for targets of social policy intervention. In reality, it tends to function principally as the former for those afflicted by financial hardship and as the latter for those enjoying relative indemnity. The second paradox is that resilience is understood as a necessary resource and disposition to adapt to or overcome socio-material insecurity. However, the capacity to be resilient – that is, absorb shocks and transform challenges into opportunities by surmounting adversity – requires at least some degree of financial and ontological security through which to manage and overcome risk. In spite of such shortcomings, the productive potential of entropy has continued to focus heavily on the ‘active welfare subject as a project in the making’ and how citizens might feature more significantly in anti-poverty strategies through individual activation and reorientation (Wright, 2016a: 238).

Alongside an on-going trend towards active citizenship, recent administrative and discursive shifts signal an ideological and practical departure from previous approaches to tackling socio-material insecurity, in which ‘resilience’ has become a strategic priority, especially since 2010. Academic and political consideration of resilience spans homelessness and housing policy (Smith, 2010; Scott and Gkartzios, 2014), youth transitions, education and employability (Bull and Allen, 2018), fuel poverty (Middlemiss and Gillard, 2015), area deprivation (Batty and Cole, 2010), health and disability (DWP, 2016), social and community cohesion (Marsden, 2017) and aging (Resnick *et al.*, 2010). The goal and potential of resilience has perhaps been most influential in policy measures introduced to tackle poverty, ‘welfare dependency’ and worklessness (DWP, 2012).

In an attempt to move beyond state-based resource intervention on the one hand and market-centred strategies to tackle socio-material insecurity on the other, former Prime Minister David Cameron proposed an alternative approach to ‘transform the life chances of the poorest’ (Cameron, 2016: n.p.). Such an approach placed individual agency at the centre of poverty reduction with a view to ‘developing character and resilience’ so that people are better able to help themselves through periods of adversity and hardship (Cameron, 2016: n.p.). Here, resilience is not only deployed to overcome or cope with precarious conditions; it has also been presented as a way to deal with some of the ostensive problems associated with socio-material disadvantage: urban disorder, social ‘irresponsibility’ and poor motivation (Duncan Smith, 2015). Throughout policy documentation and political discourse, these ‘social problems’ are interchangeably presented as both the causes *and* effects of socio-economic deprivation and worklessness. As a result, an increasing amount of policy attention is being given to the role and ‘importance of building personal qualities such as resilience and application’ in helping people to lift themselves out of poverty and avoid ‘risky behaviour’ (DCLG, 2013: 19). This is typical of the established trend towards valorising and promoting entrepreneurial subjects who are economically self-sufficient and individually responsible for their own wellbeing (Wright, 2016a). However, there have been three noteworthy shifts that suggest something distinctive about the rise of resilience in UK social policy.

Firstly, the broader structural conditions that frame socio-material insecurity are increasingly presented and understood as a permanent fixture of UK social policy that negatively affects the outcomes and opportunities of precarious citizens. During the early years of the coalition government, temporary conditions of frugality and sacrifice were presented as necessary to deal with the effects of the Great Recession and national public sector debt (Farnsworth and Irving, 2018). Within mainstream political discourse, it was

regularly claimed that these temporary conditions of privation were ‘unavoidably tough’ but would ultimately be rewarded with economic recovery, restoration of decent employment and remuneration, and an improvement in living standards at the aggregate level (Cameron, 2010: n.p.). None of this has happened, yet. As a result, there is an emerging expectation and requirement for citizens (particularly those on a low-income) to cope and even thrive under *enduring* conditions of financial hardship and social uncertainty. This includes a variety of strategies for ‘creating *stronger* and more *resilient* communities’ and supporting people to help themselves ‘get back on their feet’ (Cabinet Office, 2015; Jones, 2015).

This relates to the second shift in welfare governance that seeks to foster resilience by enhancing the psychological capacity of ‘vulnerable’ citizens to tolerate and endure under conditions of adversity. To improve the ‘life chances’ of those afflicted by, *inter alia*, drug and alcohol dependency, homelessness, unemployment, poor educational attainment and poverty, a series of flagship initiatives have been introduced that offer intensive psychological training of individuals to encourage ‘character education’ and coping techniques associated with attention, emotional control and ‘mental toughness’ (Cabinet Office, 2016; The Centre for Social Justice, 2016). This is intended to help individuals ‘overcome practical and psychological barriers and build motivation, confidence and resilience’ (DfE, 2012). At the centre of the interventions funded is a desire to equip ‘vulnerable’ people with the psychological capacity ‘to work hard and respond resiliently to failure and adversity’ (Cameron, 2016). In this regard, the psychosocial turn in welfare policy has taken an increasingly liberal paternalist approach where those experiencing socio-material insecurity are confronted with support and state assistance that presumes they are incapable of effectively exercising their rationality in ways that best serve their interests.

Finally, these developments have been accompanied by increasingly punitive and paternalistic forms of welfare conditionality that have been presented in political and policy discourse as tools to motivate low-income groups to transition into paid employment and lift themselves out of poverty (Wiggan, 2012; Edmiston, 2017). Activation techniques alongside social security cuts, freezes and withdrawal have all been justified as necessary to encourage personal responsibility and financial resilience (Duncan Smith, 2012). The phased introduction of Universal Credit has intensified welfare conditionality for low-income claimants outside and, for the first time, inside the paid labour market (Dwyer and Wright, 2014). Changes to the taper rates originally proposed for Universal Credit have reduced coverage for working families in poverty. Similarly, the under-occupancy penalty (bedroom tax) has reduced the terms and

generosity of entitlement to housing benefit. Even for those confronted with disability-related illnesses, cuts to working-age social transfers and activation measures are designed to help individuals ‘identify their health and work goals, draw out their strengths, make realistic plans, and build resilience and motivation’ (DWP, 2016: 31). In many instances, this has placed financial penalties and expectations on households already experiencing socio-material insecurity. During the New Labour years, public service reforms sought to re-vision welfare state structures and support to create an *enabling* environment fostering behaviours and orientations through contingent generosity for those deemed ‘deserving’ of state assistance. However, the pursuit of active citizenship alongside resilience in the contemporary context is characterised much more by welfare *withdrawal* as opposed to *re-visioning* for low-income citizens.

Taken together, these three shifts in UK social policy represent a concerted effort to instigate a change in the civic subjectivity of social citizens during times of financial hardship and social uncertainty. This is characterised by a shifting preoccupation with the ‘gritty citizen subject’ in UK social policymaking. The idealised character of the ‘gritty citizen’ is someone equipped with the necessary attributes, resilience and mental toughness to safeguard their own well being and security during endemic conditions of insecurity. According to this emerging logic of gritty citizenship, it is no longer enough to work hard, abide by the law and pay taxes - citizens are increasingly expected to exhibit and deploy ‘the secret ingredients for a good life character, delayed gratification, grit, resilience’ to take charge of their own lives, households and well-being (Cameron, 2016: n.p.). Whilst this is seen as one of the key strategies for ‘helping people get on’, it is also understood and pursued as a necessary expectation that citizens thrive in and through a life of socio-material insecurity.

Through the experiences of those living in socio-material insecurity, the remainder of this paper will examine: how the concept of resilience is conceived and pursued, how the paradox of resilience as a governing agenda is negotiated and the extent to which it successfully supports the construction of ‘gritty’ citizens. In doing so, this paper examines how the idealised concept of resilience is reified in UK social policy intervention and what implication this for low-income citizens capacity to be resilient in the face of socio-material insecurity. First though, the research methods are outlined below.

3. Methods

This paper draws on two cross-national studies exploring everyday experiences of socio-material hardship during times of significant economic restructuring and welfare recalibration (Author A “Study 1”, Author B “Study 2”). For the purposes of this paper, only interviews undertaken with those experiencing socio-material insecurity in the UK are drawn upon and included here. All qualitative interviews (41) were undertaken between 2013 and 2016 across four diverse urban (East London, Leeds) and rural (Pembrokeshire and Cornwall) settings in the UK.

Across both studies, qualitative interviews centred on the social and financial circumstance of research participants. This included questions about everyday experiences of and strategies comprised in life on a low income. Research participants across both studies were also asked about their experience of and interactions with welfare state institutions and support. This included discussion about the nature of assistance they received, how this affected their lives and households. Research participants across both studies were encouraged to discuss how they made sense of their socio-material position, their treatment and what effects this had.

Sound ethical practice and standards underpinned the research process of both Study 1 (S1) and Study 2 (S2) to protect the anonymity and welfare of research participants. All participants were offered a “Thank You” shopping voucher for their time and contribution. A summary of some of the key features of each study and the demographic profile of research participants is available below:

Table 1: Key features of both studies

	Study 1 (15 interviews)	Study 2 (26 interviews)
	2013-2014	2015-2016
Research Sites	Leeds	East London, Pembrokeshire, Cornwall
Employment Status	All unemployed: for between 2 weeks and 19 years	The majority of participants were in some form of employment (FT, PT, casual/zero hours, infrequent/unstable). A small number were long term unemployed.
IMD status	All research participants lived in the top 30% of most deprived Lower Super Output Areas (LSOAs) according to the Index of	All participants in top 50% most deprived LSOAs (Cornwall sites in top 40% of IMD; Pembrokeshire sites in top 50% of

	Multiple Deprivation (IMD).	IMD, London site in top 10% of IMD).
Income	All below poverty line	Self-identified as suffering hardship through debt, insecure (or no) employment and/or low-income.
Age	Between 24 and 66 years old	Between 18 and retirement age.
BAME	Almost 50% were Black, Asian and Minority Ethnic (BAME)	BAME participants concentrated in East London
Gender	Two thirds were female	Just below two thirds were female
Gatekeepers	Principally leafleted but accessed a small number of participants through gatekeepers.	Principally accessed through gatekeeper organisations such as advice charities, foodbanks, etc. Key informant interviews were undertaken with some gatekeepers.

There are some noteworthy differences in the demographic profile of those interviewed across both studies. First, Study 1 interviewed participants only if they were unemployed, living in deprived areas and living below the relative poverty line whereas Study 2 interviewed participants if they self-identified as ‘suffering hardship’ (see Table 1). Whilst many of those in Study 2 were living below the relative poverty line or at greater risk of falling in and out of financial hardship (due to their employment situation, income, debt, or mental and physical health), this was not necessarily the case. Second, many of those interviewed in Study 2 were employed compared to all of those being unemployed in Study 1. Third, those interviewed in Study 2 were from multiple urban and rural settings, whereas those from Study 1 were all from one urban setting. In light of these differences, it is likely that those interviewed across both studies were subject to differing degrees and conditions of socio-material insecurity.

These differences present a number of opportunities for critical consideration. Particularly, in terms of exploring how differing extents of hardship and engagement with welfare state institutions affect the resilience of individuals and households. Throughout the analysis undertaken due consideration has been given to the prospective commonality and heterogeneity of experience for those interviewed across both studies and where differences are discernable these are highlighted and discussed.

4. Everyday Resilience: Contradictions, Barriers and Possibilities

Within liberal welfare settlements, the lives of those experiencing socio-material insecurity are increasingly mediated through appeals to build and exercise resilience. The experiences, outcomes and opportunities of those affected are rarely considered to reflect upon what lessons this might offer about the emerging logic and limits of resilience in social policy. We now explore how low-income citizens navigate resilience as a governing agenda. In particular, we explore the various sites, varieties and strategies of resilience that individuals engage with and what this means for their ability to become ‘gritty citizens’.

4.1. Building Resilience to What?

There are multiple, on-going debates about what exactly constitutes resilience: whether it comprises an individual attribute, inter-personal resource or institutional condition is greatly contested (Chandler, 2014). Despite its lack of conceptual specificity, the appeal of resilience in an austere social policy context is clear: it promises a (re-) centering of individual agency in solutions to overcome socio-material insecurity and reduces the burden and commitment demanded through welfare state intervention. Under such conditions, resilience is encouraged as a process of individual risk assessment and management in which citizens take ‘ownership’ of their problems (Joseph, 2013: 49). This methodological and ontological individualism tends to obscure the institutional and social conditions that give rise to social disadvantage (Dagdeviren *et al.*, 2016).

Resilience as a governing agenda demands recognition from citizens of the uncertainties and insecurities that characterise contemporary life – of the absence of certain guarantees afforded through collective cooperation and coordination. As a result, questions concerning the potential of resilience have tended to focus on effects, as opposed to causes, of socio-material insecurity: on how units of analysis respond to and overcome adversity. This sidesteps questions concerning the relational nature of socio-material insecurity within liberal welfare settlements where ultimately citizens ‘must accept that the nation will be fundamentally insecure by design’ (Evans and Reid: 155). According to such logics of resilience, the role of national actors, policies and institutions is rendered either inconsequential or ineffectual in addressing social uncertainty and financial hardship experienced by low-income citizens. This illustrates the (de-) politicising capacity of resilience where welfare subjects are expected to adapt to, rather than resist or affect, changes in citizenship structures that affect their well-being (Gregory, 2014).

Across both studies, most low-income citizens were engaged in a great deal of hard work ‘getting by’ to secure or at least come close to meeting the basic needs of themselves and

their families (Patrick, 2014). Overwhelmingly, participants exhibited strategies that were 'responsive' and 'resourceful' to the socio-material insecurities that afflicted their everyday lives. Rather than abstractly conceive of or adapt to the conditions they experienced, low-income citizens readily identified factors, events and actions that compromised their well-being. Those interviewed attributed financial hardship to a range of barriers, changes and life circumstances. Comprised within explanations of economic hardship, many attributed responsibility to public services and institutions that they felt had actively restricted the generosity or terms of welfare entitlement in recent years:

It's hard. You know, I've heard a lot of people complaining, what with the poor tax coming in. All these bedrooms, you know. (Jade, S1)

The most prominent example of this across both datasets was found in participants' narratives of struggling in response to, but also against policy decisions. In these instances, many low-income citizens were actively involved in a defence of their social rights that demonstrated their resilience *in spite of* welfare state intervention:

I had the backing of the doctors and I was going back and forward to the hospital, but the [assessors] seemed to disregard everything. (Jillian, S2).

In seeking to safeguard the resources they needed for themselves and their family, a number of individuals engaged in confrontational acts with front-line public servants. This caused heightened socio-material insecurity and frustration:

You've gone down to sign on, and sometimes, depending on who you get, they can be hard on you. You might end up in an argument with them, and then they can just suspend your money like that, for how many bloody months. So I depend on my family and friends, for food and stuff like that. (Liam, S1)

I thought, what the fuck is this all about, it's ridiculous, really demoralising and it makes you feel antagonistic towards the people as well, it's like screw you. So now it's like my whole approach now is like I've given what you want and I'm just going to be on your back and I want what I'm due, you know, I paid into the system for 35 years, I want what's mine. (Darren, S2)

Especially significant was the amount of time and effort those interviewed had to expend to: undertake administration involved in securing welfare assistance; fulfil the conditions of entitlement; and 'survive on' the, often insufficient, financial and non-financial support received. For example, Barry (S2) remarked that looking for work was itself a 'full time job'. This undermined his sense of autonomy and 'ontological security':

I did a lot of courses and I got lots of bits of paper but it was only when I left [employment agency] and went back to the Job Centre, by which time the regime was a lot tougher and within a week of going back there they sanctioned me [...] I'd been used to with [employment agency] had been paper based and then we went onto the computer and for some reason I missed out of one job or something and it was a four week [sanction]. After that, I mean you feel under pressure continually, you feel you can't say anything... (Barry, S2)

As previously discussed, the rise of resilience in policy discourse and intervention is characterised by, *inter alia*, a shift towards more punitive, paternalist measures that assume low-income citizens are incapable of exercising their agency in ways that best serve their interests. Intensified forms of welfare conditionality and withdrawal have been introduced with a view to support the construction of 'gritty citizens'. However, contrary to empowering low-income citizens in this instance, the pursuit of resilience in welfare policy appears to undermine the autonomy, freedom and agency of individuals despite, and in many cases through the imposition of, enduring conditions of financial hardship and social uncertainty. For those worst affected by such measures, the most effective strategies for overcoming socio-material insecurity were considered to be (temporary) withdrawal from the social security system:

I told him to "Fuck Off" really, and I told him, "What do you think I'm going to do?" It might be something like three months at a time, like, what do you think I'm going to do? Not eat? Do you really, truly think I'm not going to eat? I just told him, "Fuck off" and I walked out. (Amber, S1)

For those unable or unwilling to comply with the conditions and restrictions placed upon them, some felt their only option was to subvert or withdraw from the system. In certain respects, this demonstrates a high degree of psychosocial resilience – at least to the policies governing low-income citizens. However, this also undermines everyday resilience when conceived as a series of socio-economic practices designed to equip

citizens with the wherewithal to withstand and even bounce back from economic shocks or, longer-term crises in the cost of living (Dagdeviren and Donoghue, 2015).

In this context, the resilient citizen is one who is socio-economically independent of the state. Those who are not could be understood to be in a ‘resilience deficit’, which has attached to it an assumption of behavioural maladies that need to be rectified through a highly controlled welfare system. These assumptions construct the problem of the welfare claimant and also imply the solution: the creation of ‘gritty’ citizens, able to withstand multiple pressures without falling into the trap of so-called ‘welfare dependency’.

Evans and Reid (2015: 156) argue that a particularly nihilistic feature of resilience is that it demands citizens to become ‘active participants in our own de-politicisation... it promotes adaptability so that life may go on living despite experiencing certain destruction’. A significant number of participants felt that the adverse financial conditions under which they operated were directly instigated through welfare politics and policies. In this instance, the welfare state was not regarded as something that enabled people to become resilient against external social, economic or environmental factors. To the contrary, welfare politics was something under which low-income citizens felt they needed to be resilient *against*.

4.2. Gritty Citizenship: Resilience, Welfare and Insecurity

Within social policy, resilience tends to be reified in ways that conceptualise low-income individuals as failing to live up to a ‘gritty citizen’ ideal if they respond to socio-material insecurity by relying on state support or intervention. In this way, the pursuit of resilience in policy discourse and intervention tends to conceptualise individuals as abstracted subjects, divorced from the context and relations that link them to fellow citizens (within the broader polity, and often even within afflicted communities). This dislocation obscures questions of power, accountability, and broadened co-operation between political subjects. With this in mind, the interface between individual and collective resilience is now considered.

As demonstrated below, the capacity for resilience amongst low-income citizens was highly contingent on the inter-subjective status of their socio-material insecurity. Whether and how wider social networks of support were drawn upon often determined the extent to which individuals were able to manage with and overcome financial hardship. The sustained and cyclical nature of deprivation for many of those interviewed

presented challenges for how (long) communities, families and friends could feature in sustaining and building resilience in the face of asymmetric welfare cuts and conditionality.

Despite assertions of ‘tailored support’ through individualised, albeit restricted, welfare interventions, participants’ experiences show this rarely materialised. Rather, experiences and feelings of immediate insecurity increased, as well as propagating longer-term feelings of insecurity through not being able to plan. For example, Madeline was dealing with multiple mental and physical health problems alongside eviction. She was too unwell to work, and was struggling to secure financial support through ESA. As a result, she was struggling to make ends meet and had to resort to unsustainable financial coping strategies:

... the reddest letters are the angriest ones, try and get rid of them, then try and play catch-up on rent because that tends to be the only money there is to take anything out of. [Sighs] Cope. Go back to bed, um, try to list something on Gumtree or eBay, so I’ve sold pretty much all my furniture. (Madeline, S2)

Madeline was forced to use very short-term strategies to survive, meaning that she was trapped living day to day. This was especially damaging for her considering that addressing her mental and physical health problems is necessarily a long-term task. Yet, at the same time Madeline *was* managing to survive, albeit on her own and incurring significant cost on her health as well as finances. Although the picture is of someone with significant personal strength to *survive* (rather than *thrive*) despite the odds, this is characterised much more by strategies of need privation as opposed resilience building. These strategies, which could be characterised as forms of resilience, actually compromised the long-term financial, logistical and emotional sustainability of life on a low-income for many and made it harder to move beyond socio-material insecurity:

It’s borrowing from Peter to pay Paul in some cases. If you’re a single parent bringing up children on your own and you want a decent life for your child, at the end of the day you’re going to do whatever to survive, aren’t you? (Jackie, S1)

... cut back on water, I don’t use the cooker anymore, I don’t use the heating, and I only use one light bulb, and I didn’t use as much electricity,

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like for example, you know, I used to Hoover the floor every day but I wouldn't do that now (Kimberly, S2)

Being trapped in short-termism, and the significant restriction in agency it brings, was common throughout both datasets. Beth, in Leeds, demonstrates how a recognised coping strategy for those in poverty, as well as a recognised strategy for resilience, trapped her in a cycle that she could not escape without a significant increase in her household resources:

It comes sometimes, where I might have to borrow something off a friend, off my mum, you know, till when I get paid. And then, when I do get paid, I'm handing it back out to my mum. Then I'm left with nothing again... (Beth, S1)

Beth is exhibiting a crucial element of resilience; utilising social networks of reciprocity and support to deal with socio-material insecurity. Whilst developing and drawing on support within one's communal, familial or social network is commonly regarded as a feature of resilience, this can only lead to sustainable forms of resilience if the network's membership has enough resources at its disposal to absorb, displace or manage risk collectively.

In circumstances where low-income citizens relied on relatives, friends or community members in a similar pecuniary position to bridge financial deficits, risk and hardship were often being delayed or displaced amongst households in a cycle that staggered pay dates and bill dates. These forms of help functioned as a bridging strategy to overcome short-term difficulties. However, for those with limited familial and social networks that principally extended to those who were similarly afflicted by area or economic deprivation, these kinds of measures had a time-limited effect on a citizen's capacity to build and deploy resilience in managing their day-to-day lives.

She's [daughter] really struggling at the moment.... Not in a good way at all... So I been trying to help her out and that with some money. But it's hard cos I aint got much meself (Dave, S1)

Dave went on to detail how he himself, was making difficult decisions between 'eating or heating' and managing his own financial hardships and the consequent cycle of debt he had to negotiate.

Being ‘gritty’ in these instances is demonstrating the ability to survive in the face of absent, or inadequate, help and financial resources. In all these examples, the context is that of individuals trying to survive, either on their own or with the help of other individuals. As in many of the examples listed above, it was very difficult to mobilise collective solutions – which would provide the most stability – because the individuals within the potential collective were not always in a position to support it. This was a particularly common challenge for those interviewed in Study 1 who were all unemployed; towards the lowest end of the income distribution; and living in the most deprived areas in the country (See Table 1). Given the recurrent nature of deprivation and asymmetric, localised effects of welfare austerity, the endemic conditions of insecurity felt amongst these families, friends and communal networks of support, severely undermined their capacity for sustainable forms of resilience. Indeed, the current climate of welfare austerity contributes towards ‘a pervasive sense and experience of chronic crisis which diminishes people’s capacity or inclination to plan for potential future emergencies’ (Wright, 2016b: 160).

This highlights the current contradiction of resilience as a social policy agenda and how this plays out amongst individuals and communities expected to develop and deploy some form of ‘gritty citizenship’. In order to be resilient in ways that enable citizens to adapt to or overcome socio-material risk, some degree of financial or ontological security is necessary. Rather than supporting this, welfare interventions have tended to undermine the capacity for low-income citizens to develop this as a necessary resource and disposition to manage socio-material insecurity in recent years.

4.3. Resilience as a way of being?

The rise of resilience as a governing agenda is part of a long-term process of structural reform. Social policy reform does not represent the totality of this change, but it is an arena in which these changes manifest. This is seen most strongly in the idea of ‘resilience’ as a permanent state of being, of perpetually getting by in and through crises. This kind of guiding philosophy informing policy discourse and intervention begins to reconfigure how citizens are expected to assess and deal with adversity, from ‘old fashioned’ forms of risk pooling to the management of risk as an individual responsibility and endeavour.

Within policy and political discourse, resilience is presented as ‘a way of being’: responding positively to the social and economic world around us in a manner that

facilitates individual flourishing and collective progression. From citizens, this demands a high level of expectation, a capacity to enact and effect change dynamically, and a sustained consciousness of one's socio-material location as a motivation for change and perseverance. Whilst existing evidence suggests that people experiencing financial insecurity do act in resilient ways, this tends to be 'absorbative' and 'adaptive' rather than 'transformative' (Hickman, 2017). Contrary to policy discourse and design, those interviewed for both studies included in this paper demonstrated a tendency towards low expectations, constrained adaptability and regular attempts to distract oneself from their financial situation where possible:

You know, getting through every day is enough for me at the moment do you know what I mean. At the moment in my life I don't feel like I have much left to give. (Ashley, S1)

This logistical short-termism was typical of many low-income citizens interviewed across both studies who felt their primary concerns centred on fulfilling immediate needs rather than improving their social horizon or location. For example, Samantha was facing rent arrears and concerned because her housing benefit and her Disability Living Allowance (to look after her daughter) had been stopped. Her children were living with her parents because she felt her housing conditions were not suitable, and she had less than £20 per week to live on. Despite the anger she felt at her local council, she maintained a belief that 'you know, it could be worse, it could be worse' – repeated, akin to a mantra. This normalisation of socio-material insecurity meant that citizens were often compelled to access residual citizenship rights through a highly controlled and restrictive welfare system. In many cases, this actually served to undermine 'the capacity of an individual to respond positively to a setback or shock' (Hickman, 2017: 1).

Rather than facilitating resilience, recent reforms appear to be damaging citizens' resilience to socio-economic shocks by restricting their autonomy and agency through parallel measures towards welfare paternalism and economic efficiency. Contrary to (re-)prioritising the agency of low-income citizens into poverty alleviation strategies, increasing degrees of welfare conditionality have been found to be highly disempowering. Generalised anxieties concerning day-to-day challenges on a low-income preoccupy the concerns and future horizons of those affected:

It's getting very close to rent day and you're thinking [sharp intake of breath] do I have a word with her [the landlady] and say rent might be a

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couple of days late or do I, oh shit, phone goes, “yeah, yeah, I’ll do that, yeah, not a problem, can you pay tomorrow”, brilliant... (Derek, S2)

I don’t always eat breakfast and I sort of like budget that way, I kind of might have something kind of that’s gonna fill me up a bit by lunch, night-time, sometimes I survive on say one meal a day rather than three meals a day. (Steve, S2)

In many ways, this typifies the idealised resilient citizen: someone who does what they must to make ends meet and manages through adversity, without relying significantly, if at all, on outside support. However, examining the experiences of low-income citizens and how they negotiate the existing welfare landscape exposes a problematic conflation between ‘resilience’ and ‘survival’ within popular understandings of what counts as ‘successful’ resilience.

Within popular and political discourse, notions of resilience tend to normalise struggle, insecurity and deprivation as an inevitable, and even laudable, feature of life for low-income citizens. This normalisation is not as conspicuous for those in secure employment or with reasonable incomes, where socio-material insecurity is instead seen as something to be avoided if at all possible (see Dagdeviren *et al.*, 2017). The lower a citizen is on the income scale, the more is expected of them in terms of making ends meet before they are deemed eligible or deserving of assistance. This is particularly problematic for those unable to subscribe to or fulfil work-biased prescriptions of responsible citizenship through engagement in the paid labour market (Patrick, 2014). For those with caring responsibilities and/or reliant on external assistance, the recurrent nature of socio-material adversity alongside (the threat of) welfare withdrawal has undermined their capacity for resilience. Rather than exercising their agency and ‘resilience’ in ways that centre on progression, low-income citizens tended to assume ‘absorbative’ and ‘adaptive’ strategies centred on survival (Hickman, 2017). This was particularly the case for those interviewed in Study 1 who faced greater social and financial vulnerability:

A while ago I had some debts that I had to pay so it was very difficult because I was surviving on £170 a fortnight... and it’s very emotionally stressful, it causes a lot of stress... I was just surviving... (Liam, S1)

For those affected by welfare withdrawal and economic restructuring, resilience appears more centred on survival rather than risk assessment, a state of preparedness and resource sharing between individuals. In this respect, ‘gritty’ citizens are expected to have an

inexhaustible supply of ‘mental toughness’, resourcefulness and entrepreneurial spirit – but with minimal resources and assistance (traditionally provided by the state in welfare capitalism) needed to support these traits. In this sense, resilience as a governing agenda cannot be seen as a way out of socio-material insecurity, but rather a perpetuator and legitimiser of it.

5. Conclusions

This article has explored how everyday experiences of resilience are almost diametrically opposed to their construction in UK social policy. Contrary to its claim to empowerment, low-income citizens are being further responsabilised by the resilience agenda and in fact *disempowered* by the social security system upon which they, to varying degrees, rely. Resilience, then, cannot be understood as a progressive logic within current discourses and formations of welfare governance, but rather one that entrenches and legitimises regressive reforms through a positive veneer of agency, determination and ‘beating the odds’ in an era of perpetual crisis.

The ‘gritty’ citizenship of resilience promises individuals the wherewithal to empower themselves and lift themselves out of hardship and precarity. Simultaneously, it promises a smaller, less intrusive, and more economically efficient state. In reality, the latter is provided at the expense of the former. Resilience is understood as such when it involves socio-economic independence from the state, and is accompanied by the required traits of entrepreneurship, industriousness, guile and positive attitude (Evans and Reid, 2015). However, for those facing hardship and insecurity, these traits often can only be developed with adequate support from the state. This underlines a current paradox within resilience as a governing agenda – that to be resilient requires some degree of material and ontological security through which to manage and overcome adversity. In this case, just when social policies are intended to serve their most basic function of fulfilling human need, they appear to demand the most from, and provide the least for, those worst affected by socio-material insecurity.

Thus, there is an inevitable limitation to the utility of resilience in seeking to address and manage socio-material insecurity – at least through its present policy interpretation. Social policies cannot reasonably hope or expect that low-income citizens become more resilient, when the very presence and condition of socio-material insecurity undermines individual and collective capacity for resilience. This raises a number of agendas for policymakers, practitioners and academics in re-thinking through effective measures to foster resilience. The productive potential of resilience - that extends well beyond

strategies for survival – can only be realised through some measure of financial and ontological security guaranteed to low-income citizens. This is a necessary pre-condition to expectation or anticipation for resilience. In this respect, the ideologically sanctioned interpretation of resilience that currently focuses on entrepreneurial subjects requires re-thinking to consider the communal and collective potential of the concept (Wright, forthcoming). It is likely that more conventional formations of welfare citizenship and collective association have something to offer here, at least in seeking to manage and move beyond the entropy that characterises the present period.

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