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Conceptualising Austerity in Scotland as a Risk Shift: Ideas and Implications

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Abstract

There is growing recognition that UK austerity measures impact adversely and more acutely on the most disadvantaged individuals, communities and groups. These changes may be understood as representing a shift of responsibility away from collectives to individuals. This paper explores these issues through the lens of risk analysis. Drawing on case study research from one neighbourhood in one Scottish local authority, it considers how the distinctive polity in Scotland, in the context of austerity, is redistributing social risk to vulnerable communities, groups and individuals. The local community is adapting, with varying degrees of success, to the risk transfers they are experiencing. Formal and informal risk mitigation measures are ameliorating, but not countering, these risks. The penultimate section of the paper is a collaborative endeavour. Drawing from a seminar discussion with key informants from academia, the Third Sector and government in Scotland, some of the implications of this 'risk shift' are discussed; particularly in relation to extending personalisation, stresses on social capital, changing understanding of securities, demographic developments, widening social divisions and alternatives to austerity economics.

Keywords

Austerity; Risk, Social; Societal; Scotland, Neighbourhoods, Deprived

Introduction: Risk in Scottish Society

Risk is an integral part of everyday life (Hunt, 2003; Christensen and Mikkelsen, 2008; Keinan and Bereby-Meyer, 2012) and can be understood as an estimate of the likelihood and impact of losing something of value. Just as some citizens routinely undertake individual risk assessments (Wilkinson, 2009), so risk is also a part of everyday decision making for many organisations in Scotland. Risk is systematically measured, or registered, for domains as diverse as buildings (The Scottish Civic Trust, n.d.), floods (*The Flood Risk Management (Scotland) Act 2009*), student fieldwork (USHA/UCEA, 2011), workplace safety (BOMEL, GCU and IER, 2006), criminal justice (Risk Management Authority, 2011) and poverty (Scottish Government, 2014). Both as citizens and through institutions, there is a tendency to conceive of risk assessments as a valuable tool in averting, identifying or addressing problems at a range of geographical scales.

Less common is the celebration of risk, although evidence of this can be found in the Scottish Government's (2013) support for the 'High Level Statement of Risk and Play', which acknowledges the developmental value for children of judging and managing risks in play (Health and Safety Executive, 2012). The pursuit of innovation and risk by entrepreneurs in a process of 'creative destruction' is celebrated in some economic theories (Schumpeter, 1976). Extending this, the active pursuit of (allegedly calculated and managed) risk is central to the financial sector, where, as Lanchester explains, "people actively go looking for risk, because a riskier investment will be a higher-yielding investment" (2010, 124).

Indeed, some sociologists have argued that modern societies, such as Scotland, are 'risk societies'. Beck (1992) suggests that there are global drivers of this societal transformation, with a 'local' consequence that everyday life is less bound by culture and tradition. Contemporary risks are more likely to be manufactured rather than natural (Giddens, 2009a) and these uncertainties lead to a 'runaway world' in which people are constantly questioning and reflect upon their everyday circumstances (Giddens, 2009b). Although such views do not contend that risks are greater than before, they do suggest that society is becoming more risk-aware.

This paper argues that using the lens of risk analysis helps to clarify how some contemporary social changes in Scotland are understood, received and managed. The concept of social risk is deployed to describe those 'manufactured risks' such as unemployment, poor health, financial instability, low educational attainment, loneliness and a breakdown of support networks (both formal and informal), which threaten well-being (Burns, 2012). In the post-war period, central and local government shared responsibility and served as key (if not the primary) mechanisms providing social protection against these social risks. This risk-pooling function served both those under immediate threat and wider society, which otherwise might be destabilised if these private ills had become major social problems (Mills, 1959). However, the structural changes introduced by austerity measures amount to a 'risk shift', as the responsibilities of the (central and local) state are reduced and its risk-pooling mechanisms (such as social security) are weakened (Kennett et al., 2015). A consequence of this has been the intensification of local responsibility as risk is transferred to

individuals, households and communities, some of whom might already be in vulnerable positions. Although this paper considers the implications of these changes in Scotland, these issues are of wider significance (World Economic Forum (2015)).

First, the nature and impact of austerity in contemporary Scotland is briefly introduced. Against this backdrop, the conceptual foundations of this paper are outlined. It is argued that the changes being introduced amount to a risk shift, rather than merely a matter of organisational change or budgetary necessity. The case study through which these issues are explored in-the-field is critically appraised, before evidence of the redistribution of risk is presented. Finally, some significant implications of this risk shift, which emerged from discussion with key informants from Scottish civil society, are outlined.

Austerity in Contemporary Scotland

In economic terms, austerity describes the reduction of government budget deficits during adverse conditions, the drivers of which appear to be fiscal, but which may also have political or ideological underpinnings. In this sense, austerity has been implemented in various places at various times, such as United States during the Great Depression (Shaikh, 2011), Cuba following the dissolution of the Soviet Union (Blight *et al.*, 2002), and contemporary Europe in the aftermath of the Global Recession of 2009 (McKee *et al.*, 2012). It could be argued that the ideological convictions of neoliberalism sustained the longevity of austerity in inter-war United States; loss of trade and subsidy forced the issue in Cuba; and, at least for the recent case of Greece, political pressure from European political partners imposed it. Not only are there diverse drivers of austerity, economic theory is also divided on its merits, with, for example, support from neoliberalism (Raab, 2013) and critique from Keynesianism (Blyth, 2013; Krugman, 2015).

Public understanding of austerity has been transformed in recent years, entering popular usage and moving beyond fiscal policy, to become shorthand to describe both the premises and implications of a societal shift, at the heart of which is reduced government spending (O'Hara, 2013). As Prime Minister David Cameron declared in 2009, we live in 'the age of austerity' (Cameron, 2009). This more broadly-based and complex understanding of austerity is shared across Europe and beyond (McKee *et al.*, 2012). In the UK, its currency is sustained across the political spectrum, with those from a centre-right perspective stressing the merits of fiscal prudence and criticising the alleged largesse of those portrayed as 'undeserving' (Wiggin, 2012). Austerity is presented as the key driver to deal with the UK's economic and fiscal condition. In contrast, many of those politically to the left-of-centre stress the adverse consequences for the most vulnerable who they perceive to be most deeply affected by spending cuts and regressive employment practices (Karamessini and Rubery, 2013). For the former, austerity is presented as a necessary evil, for the latter, austerity is presented an ideological assault on the fabric of society. Consequently, competing interpretations of 'austerity' played a key role in both the 2010 and 2015 General Election campaigns.

There is growing evidence of the negative impact of austerity in Scotland, the UK and parts of Europe, particularly on the most disadvantaged in society. Notwithstanding the difficulties in estimating service use (Sosenko *et al.*, 2013), the Trussell Trust (2015) asserts that over one million people in the UK (117,689 in Scotland) were given three days' emergency food and support in 2014-15. Almost one third cited benefit delays as a primary cause of referral (29.6%); almost one quarter cited low income (22.3%), and almost one in seven cited benefit changes (13.8%). Evidently this illustrates some of the challenges facing individuals in receipt of benefits or those on low-incomes, which warrants further investigation.

Austerity implies the scaling back of government functions in response to budgetary pressures, rather than their outright withdrawal; the state continues to provide social protection, although not at previous levels and not always as directly. This section has illustrated some of the key challenges facing communities as a consequence of the austerity programme in the UK. The continued budget reductions and reform of the welfare state may make it increasingly difficult for individuals, families and communities to absorb the risks created; especially those with an already limited capacity. Whilst the UK and Scottish Governments are implementing measures intended to offset or mitigate the risks experienced, evidence suggests that vulnerability amongst certain groups is increasing or at least remains on the margins (Haddad, 2012; Taylor-Robinson and Gosling, 2011; Lowndes and Squire, 2012; Taylor-Gooby and Stoker, 2011). The continual changing economic and social environment (reductions to budgets and welfare reform) makes it challenging to assess the impact of multiple measures on any one individual, particularly in a quantifiable nature. This paper does not seek to do this but offers evidence of an ideological shift in the redistribution of risk from Governments to individuals and communities. It provides a qualitative commentary based on individual accounts of how austerity is impacting upon individuals and their wider circle. The following section outlines the nature of this risk, which is followed by the case study research illustrating its impact.

Rethinking Austerity Through Risk

A central argument of this paper is that the austerity-induced changes experienced by vulnerable communities in Scotland can be better understood within the framework of social risk management. Conceiving of income and service losses as risks both emphasises their gravity (in that they present threats to security) and demonstrates how these changes are not passively experienced but contested and managed by individuals and communities through dynamic processes of adjustment. Before providing empirical examples of how risk-thinking can enrich our understanding of the changes currently being experienced in a case study community, the key ideas are introduced.

Risk Types

Holzmann and Jorgensen (2000) proposed a typology of seven risk types, providing examples of for each type, and positioning these along a continuum from micro-scale (idiosyncratic) through meso-scale (regional) to macro-scale (nation-wide) (Table 1). Although the typology is not without its limitations (e.g. it might be argued that pollution could be experienced at every point along the continuum, or that describing the macro-scale as ‘nation-wide’ ignores the everyday realities of an inter-connected world with global risks), it has value in describing the range of potential types of risk. Arguably, the utility of this typology for understanding contemporary changes in vulnerable communities could be enhanced with two revisions. First, to avoid the unhelpful description of ‘social risk’ as both a risk type and a scale at which the impact of risk is experienced, it is more helpful to describe the risks posed by, for example, crime, domestic violence, terrorism, gangs, civil strife, war and social upheaval as ‘behavioural risk’. Second, it is important not to approach risk in an overly reductionist manner, e.g. although unemployment may be described as an economic risk, the impact of this risk extends beyond economic circumstances and may include adverse impacts on, for example, health and well-being (Feather, 2012; Crombie *et al.*, 1989).

Table 1: A Typology of Risk (after Holzmann and Jorgensen, 2000)

	Micro (<i>idiosyncratic</i>)	Meso	Macro (<i>covariate</i>)
Natural		Rainfall Landslides Volcanic eruption	Earthquakes Floods Drought Strong winds
Health	Illness Injury Disability	Epidemic	
Life-cycle	Birth Old age Death		
Social-Behavioural	Crime Domestic violence	Terrorism Gangs	Civil strife War Social upheaval
Economic	Business Failure Harvest failure Unemployment	Resettlement	Output collapse Balance of payments Currency or financial crisis Technology or trade- induced terms of trade shocks
Political		Riots Ethnic discrimination	Political default on social programmes Coup d’etat
Environmental		Pollution Deforestation Nuclear disaster	

Social Risk: Individual, Community and Societal Risk

Conventional risk management literature draws a distinction between individual risk (the likelihood of a threat being realized for individuals), organizational/institutional risk and societal risk (whereby a collective is simultaneously threatened by a particular source) (McKinnon, 2004). Both individual risk and societal risk are particularly helpful in understanding the changes wrought by austerity. For example, the collective risk posed by the global recession of 2009 can be examined in terms of how it impacts on societal collectives as a whole (e.g. regional unemployment rates; GDP rates in the UK; or impact on currency rates in Europe) or it can be examined in terms of how it impacts on particular individuals (with inferences made in terms of social categories to which they belong, e.g. the risk of unemployment for women, or conditions of employment for workers in weak local economies). Social policy is primarily concerned with the risks experienced by individuals (described in terms of the social categories to which they are assigned) that are brought about by socio-economic disadvantage, poverty, economic change and government policy. In terms of risk analysis, it is important to analyse the extent to which different populations are vulnerable to reduced service provision and reduced income, particularly if these changes are thought to exacerbate the disadvantage and inequality (Haddad, 2012; Taylor-Robinson and Gosling, 2011; Lowndes and Squire, 2012; Wind-Cowie, 2013; Taylor-Gooby and Stoker, 2011).

It might also be argued that there is a dimension of social risk that lies between individual and societal risk. Risk is not experienced by individuals *per se* nor by collectives in a uniform manner. Community risk is a useful concept that draws attention to the wider impact upon associates (family members, neighbourhoods, friends, etc.) of risks experienced by individuals (Asenova and Stein, 2014). For example, in households with children, unemployment does not only affect the parent who loses her/his job. Importantly, societal risks will not be experienced uniformly by all individuals, groups and neighbourhoods. The idea of community risk enables exploration of how societal risks impact variously on the networks and collectives that interconnect individuals and society (McKendrick *et al.*, 2015).

Risk Pooling

The management of social risk has traditionally been at the centre of government policies and actions, for example, through the administration of welfare and social insurance systems (McKinnon, 2004). A government's combination of regulatory and executive powers with significant arbitrational functions makes it uniquely capable of ensuring that citizens are protected against politically unacceptable levels of social risk (Beamish, 2002). The original design of the UK welfare state expressed this, and operated as a risk-pooling mechanism which transferred social risks (such as

unemployment, ill health or financial hardship) from individual households to society. Public bodies (including central and local government, and the NHS) have played a key role in this risk redistribution through free or heavily subsidised public services and/or by providing targeted financial support.

Austerity, whether imposed from without, responding to external pressures, responding to internal problems, or ideologically driven, is changing the traditional understanding of government and social risk. O'Hara (2014) suggests that ideology-driven austerity measures amount to a permanent dismantling of the previous model of welfare, while expanding the role of the non-state and for-profit sector (Taylor-Gooby, 2013). Irrespective of whether this is overstatement there has undoubtedly been a shift away from a welfare state ameliorating social risk through risk-pooling and shared responsibility (Ellison and Fenger, 2013). The cumulative impact of such changes affects the distribution and the intensity of social risks, potentially leading to further inequality, hardship and polarisation (Standing, 2011).

Conceiving of this as a risk shift draws attention to its implications beyond merely balancing government budgets. A failure to understand the nature and dynamics of these social risks can lead to inadequate policy responses (Smith, 2002). As cuts to the UK public sector and welfare reform combine to transfer responsibility for dealing with risk away from central government (Asenova, *et al.*, 2013), other institutions, (e.g. regional government, local government, and community based), charities and informal collectives (familial or interest groups) are called upon to play an increasing role in managing and ameliorating risk (Lim, 2011). Some commentators argue that this entails an increasingly personalised responsibility for managing life's exigencies and greater individualisation of risk (Hamilton, 2014; Esping-Andersen, 1999). It is therefore worth examining the extent to which risk pooling is evident in prevention, mitigation and coping strategies within vulnerable communities.

Research Methods: Vulnerable Neighbourhood Case Study

This research from which this paper is drawn utilised two primary sources of data. Having established from the literature that austerity cuts had impacted acutely on women in general (Ginn, 2013; Rubery and Rafferty, 2013; MacLeavy, 2011; Beatty and Fothergill, 2013a; Scottish Government, 2013a) and in particular on some groups of older women (Ginn, 2013; Reed and Harton, 2010; Stephenson, *et al.*, 2012; Lymbery, 2014), on lone parents (Millar, 2010; McHardy and Fife Gingerbread, 2013), people with disabilities (Just Fair, 2014; Duffy, 2013), and children and young people (Adamson, 2012; Padley and Hirsch, 2014), the decision was taken to focus on a limited range of groups for case study analysis. In addition to focusing on how austerity impacts on lone parents and older people, the fieldwork also included those experiencing in-work poverty, given that this is increasingly acknowledged as an emerging problem and that relatively little is known about this group (Aldridge, *et al.*, 2013; Gordon, *et al.*, 2013).

Fieldwork was conducted in Craigneuk, a disadvantaged neighbourhood in Wishaw, North Lanarkshire - a local authority area with a higher than average share of social disadvantage in Scotland. The North Lanarkshire Partnership had identified Craigneuk as a relatively deprived community targeted for service delivery changes along the lines of the 'Total place' model (HM Treasury and Department of Communities and Local Government, 2010). All five datazones¹ in Craigneuk fall within the most severely deprived in Scotland (i.e. the worst 5%) with one ranked as the ninth most deprived nationally (Scottish Government, 2012a). Over one-third of the population in the area experience both income and employment deprivation (35%). As Craigneuk is also characterised by a relatively high level of mainly council-rented properties and high levels of benefit take-up among the local population, it is particularly effected by current welfare reforms, especially Universal Credit and removal of the Spare Room Subsidy or 'bedroom tax'.

Facilitated snowball sampling was used to access community networks and recruit research respondents. We also carried out participant observation with local community organisations, attended community meetings and held informal discussions with community members who did not fit the profile of our groups. Three focus groups were conducted, one for each of the chosen groups (i.e. older people, lone parents and those experiencing in-work poverty), followed by in-depth interviews with individuals from these groups and members of their extended networks. Interviews or focus groups were carried out with 26 individuals – nine lone parents, eight people experiencing in-work poverty and nine older people. All interviews were recorded, with the permission of participants, with each interview being conducted in a community venue familiar to participants and lasting between 45 and 90 minutes.

Notwithstanding their shared experience of being resident in Craigneuk and belonging to one (or more) of the three study group populations, interviewees presented a breadth of experience. The older people were mainly women and mainly long-term residents whose lives were oriented toward the neighbourhood. Many were proactive in providing community leadership and organizing groups for young people. Those experiencing in-work poverty were a mix of new, returners and lifetime residents, all of whom were working outside Craigneuk. Some had strong family connections in Craigneuk. Employment was often precarious and irregular, although some were on regular contracts that provide inadequate remuneration. Many found themselves currently in less financially rewarding employment than previously, with a range of triggers (often family-related) enforcing change. Working patterns were varied, but were often challenging to reconcile with family life (for those who were parents). Lone parents were women whose family experiences were varied, with some only recently becoming lone parents, while others had been lone parents for many years. Some had young children, while the youngest child of others was in their teens; and some worked while others did not.

The experiences that were shared provided rich insights into contemporary life in Craigneuk. The research aim was to generate an understanding of how risk was experienced and managed (if at all) within a community. The case study material presented in this paper provides illustrative vignettes of everyday life that participants described to us in interviews. Most significantly, the strategy of snowballing across the community to access participants led to the focus groups being populated by members of extended family and friendship networks. This allowed us to explore risk interconnections across population, kinship and friendship networks.

Research Findings: The Redistribution of Risk

Social risk transmission

Austerity presents two primary risks to the residents of Craigneuk: an intensification of income poverty (lowering and destabilising household incomes that are already relatively low) and a scaling back of service provision. The latter exacerbates the impact of the former, which when combined with rising living costs, places considerable pressure on a declining unit of resource. These are 'manufactured' risks, undermining social securities that had been carefully constructed, e.g. through welfare benefits that afforded social protection. The consequences of these social risks extend far beyond scaling back household budgets. In fact, they do not necessarily result in lower consumption (as much of what is consumed addresses needs that are not mutable, such as clothing, sustenance and accommodation). Further consequences include rising insecurity, increased dependency on others and a withdrawal to the locality due to necessity rather than choice. Case Study 1 illustrates how these social risks impact on one lone parent demonstrating that consequences extend far beyond the individual household and its members. Case Study 2 is an older people couple who are focused on providing support and opportunity for others, but who experienced heightened risks themselves as a result of declining health and incapacity of welfare services to respond effectively to their needs.

Case Study 1: Cumulative impact of risk transmission: Fiona's¹ experience

Fiona is a lone parent who has recently become unemployed. Her current circumstances highlight how interactions between the economic downturn, family breakdown, changes to the benefit system and lack of affordable childcare combine to put her and her family in a precarious position. Until November 2014 Fiona worked in a local factory, where she had been employed for 21 years. Her shift patterns complemented those of her then partner, with Fiona working the early shift and her partner working the late shift. In recent years, this shift pattern allowed them to share the childcare of their young child, often taking him to work to hand over to the other parent at a shift change.

However, recent changes to shift patterns for all employees at the factory meant that their shifts began to overlap, making childcare more difficult to arrange. Fortunately, Fiona's mother, who was receiving Employment and Support Allowance (ESA), was able to take over the childcare of their young son, who by this stage was old enough to receive 2.5 hours a day free care in the local nursery. However, following her break-up with her partner and without his financial support, Fiona became increasingly reliant on her mother for childcare.

Unfortunately, Fiona's mother was reassessed as no longer eligible for ESA and forced to seek work. This had implications for Fiona: without this support, Fiona no longer had affordable childcare and when her employer offered voluntary redundancies, she took this option. She subsequently started claiming Income Support. With her son now approaching the age of five and about to start school, Fiona is aware that she will soon be transferred from Income Support to Jobseeker's Allowance, and is concerned about this transition. So far, she has not been able to find work that can fit around her son's school day, or pay enough for pre-school and after-school care. Fiona is worried that having worked for only one company may limit her employment opportunities.

So far, the changes to the welfare system have not directly affected Fiona and her child. She still claims Income Support and is making use of support provided by the Action for Lone Parents² project. However, she has been indirectly affected via her mother's ESA reassessment, which contributed to the change in her own employment status.

Fiona's adjustments to austerity (Case Study 1) are not yet settled, with increased pressures anticipated as local services continue to be reconfigured and further changes to social security pending. However, Fiona's case demonstrates that disadvantaged groups in disadvantaged places

¹ Pseudonyms (and minor changes of detail) are used in both case studies to protect the identity of participants.

² For information, visit: <http://www.northlanarkshiresworking.co.uk/alp>

are not 'passive victims'; on the contrary, they apply both formal and informal means to mitigate this risk.

Case Study 2: Inadequate provision as risk transmission: Bobby and Jean³

Bobby and Jean have been married for fifty years, are in their seventies and long-term residents of Craigneuk. Both are active in the community. They recall a more vibrant past when the Ravenscraig steelworks were open, but stress that not everyone was comfortable, even during this period of full employment. They are knowledgeable about local opportunities and issues and well-connected in the local area, both informally and through membership of several community groups.

Their biography enables them to situate contemporary change in its historical context, and it is apparent that their neighbourhood has endured long-term decline, with the loss of local health services taking place "many, many years ago", and local bus services to access facilities beyond Craigneuk being described as worsening through time.

Jean needs the support of a stick to walk and is in receipt of Attendance Allowance, but stresses that she did not ask for it and has only started receiving it in the last few months. Bobby has sciatica, arthritis, and had a hip replacement. He describes how it was primarily neighbours and family members (his daughters) who provided him with support during rehabilitation. Although positive about health and housing services, he reports having to wait three years for a shower to be installed, as both Bobby and Anne have difficulty using the bath.

The adversity they experience is described as being exacerbated by delays in service provision, and the failure of social security to acknowledge and adapt to changes in their health, well-being and capabilities. Having had chemotherapy to tackle cancer, Jean reports feeling tired and "feeling the cold" more than before. Both Bobby and Jean highly value winter heating payments and recall their pleasure at finding out they were eligible for home heating allowances (albeit long after they were entitled to these). Jean reports multiple ATOS assessments, prior to her health needs being acknowledged.

Although not jaded by the decline of their neighbourhood and examples of short-lived success with earlier regeneration initiatives, their primary focus in community life is providing opportunity for young people in Craigneuk (and to a lesser extent to older people). They also provide everyday and exceptional crisis support to their children, as they deal with changes in employment and family arrangements.

³ Pseudonyms are used to protect the identity of participants.

Bobby and Jean's experience demonstrates that industrial change and greater conditionality in welfare provision have transmitted risk to communities, families and friendship networks therein. Although vulnerable, attempt to cope with the transmitted risks is a necessity. At the same time, these coping strategies often involve drawing on populations who are themselves vulnerable to risk transmission. It is useful to broaden the analysis beyond risk transmission to consider more directly the informal and formal mitigation strategies that are deployed to manage social risks; we do so by drawing upon the wider experiences in the case study community.

Social risk management

The evidence of this case study suggests that vulnerable groups in disadvantaged places are not 'passive victims' of increased social risk; on the contrary, they employ both formal and informal means to prevent their exposure to risk or to cope with or mitigate risk-shift.

Informal mitigation

Vulnerable groups in disadvantaged places are not 'passive victims' of increased social risk; on the contrary, they employ both formal and informal means to reduce their exposure to or mitigate risk-shift. Many individuals in the case study community have to rely on their own coping mechanisms, including their families and/or close support networks. The support on which they draw to mitigate risk is emotional and psychological, as well as practical. This is recounted in the following examples from lone parents who are already vulnerable through not being able to find secure jobs. Critically, it is personal contacts that provides a means to cope by facilitating access to organisations which are able to mitigate these threats:

"That's (Action for Lone Parents Support group) made a big, big difference to me. At Christmas, I just recently split up with my ex, I was going down the way, I was hitting the drink and then Sarah dragged me onto this and we started courses and that, together."

"I'm the same. Last year I had like two bereavements, one in January, one in August and then I lost my job in November, due to childcare, and as I say, I was going down the way. When the folk (Action for Lone Parents Support group) came here I actually feel like a different person now because I was, ... instead of going down the way you're going up the way because it gives you a whole different outlook on life, you know."

Uncertainty about employment patterns such as shift working and income mean that many in low-paid employment are unable to participate in and/or organise other aspects of their lives, such as caring responsibilities, even though they may be in low-paid work (in part) because of these responsibilities (Khan *et al.*, 2014). Our data confirms the significant role which individual support networks and local communities play in helping households cope with risk. Lone parents, some of whom were experiencing in-work poverty and who are often on very tight budgets, can find it

particularly difficult to cope with changes to their financial circumstances and rely on childcare provided by relatives.

All our respondents talked about the difficulties of managing on a low income. For those of working age, juggling various kinds of debt with income from benefits, and occasional paid work was very stressful. Respondents adopted varied strategies to mitigate these risks, such as taking on additional jobs, obtaining help from personal networks and community groups, finding low-cost housing, using credit and sometimes returning to education. As with Fiona in case study 1, they felt that service changes were failing them in difficult circumstances and anticipated that welfare reform would further increase uncertainty.

"I had to get rid of [my car] last year; I couldn't afford it. So I know I'm struggling because my mum and dad give me money for messages all the time as well. So that's not right. I mean, that's something that's definitely not right but ..."

"We got him stuff from... well, he actually got stuff from Vincent de Paul. ... And you phone up and make an appointment. And you don't pay for it but you can give a donation, not compulsory, but you can give a donation. So, we've had a washing machine and some furniture. His sisters gave him beds and his other sister got all his venetian blinds for him and his other sister got him a cooker and..."

We found evidence of older people taking a proactive role in risk mitigation in their community. As with Bobby and Lean in case study 2, this ranged from providing childcare for their own families to supporting youth work services, and community organisations such as the Community Council and credit union. Grandparents, including those of advanced age, often provide free childcare. Their help is essential, particularly in cases where parents work flexible hours; e.g. one respondent explained how she relied on her 81 year old father to look after her two children when she and her husband's shift patterns overlapped:

... if my husband's been [on] nightshift and I'm working the days, so maybe my dad will come up for me going out to work the morning, just to make sure the kids are up, washed, dressed, had breakfast and see them out to school.

Although some older people described such child caring as a norm, this option is not always available. For example, the couple referred to above are both in their seventies and no longer fully mobile. They wanted to help their daughter, a single mother, by looking after their grandson, but found the long school holidays too hard:

Mary used to work in a factory and she decided against it because it was too much for us to watch Lee six weeks of the holiday. So, she changed her job and got a job as a classroom assistant.

The association of Cragneuk with long-term unemployment and crime make it more difficult for residents to find jobs. But what seriously curtails the possibility of finding well-paid and fulfilling work are larger structural factors such as the nature of the local employment market. This leads some to accept precarious employment as the norm:

"I mean this is only contracted just now till March, which doesn't scare me. I don't get frightened of things like that. I just think there are so many jobs in NHS that some people maybe are not looking for 16 hours or 15 hours. I'm quite happy to take it ... So I'm thinking, well, if it comes to the stage by Christmas and they say, "Well, this is definitely only till March," then that's when I start looking again."

“It’s the insecurity because like even though it’s only been like a seven months contract but at the end of the second month you start relying on your wage coming in. And you are getting used to having that income. .. and then all of a sudden it’s gone, unless we get another job.”

Despite the stigma attached to the local area, respondents talked particularly warmly about their tight-knit community, which they characterised as supportive and caring, particularly for those who had been long time residents. They referred to relationships formed over generations that provided networks of support:

Aye, Craigneuk is a good place. Pearl and John next door there, they’re an older couple in their seventies. So they knew me growing up. Pearl worked beside my mother. And the same with Stuart and Margaret, they’re like the kind of older style Craigneuk where everybody did look after each other.

Respondents benefited from these support networks, for example, in sharing food, lending money, and generally looking out for each other and for each other’s property. Importantly, these informal networks often develop and are maintained through community members volunteering, such as the Craigneuk Community Council, as well as a local parents’ group and the involvement of individuals in running a community youth centre. Overall, the close community links in Craigneuk and residents’ caring attitudes play an important role in the sharing of an increasing risk burden.

However, there are signs of pressure on those networks and their ability to bear risk is not unlimited: respondents who had moved into low-paid shift work found it harder to maintain their involvement in the wider community, which they had previously supported through voluntary work at their children’s schools and youth clubs. Therefore macro-economic and labour market changes had introduced additional risks while simultaneously undermining the informal relationships and community capacity to cope with heightened risk.

Formal mitigation

It could be argued that the state (UK national, Scottish national and local) is partly responsible for either exacerbating existing, or creating new, social risks, or electing not to use its full powers to mitigate their effects. The issue is more complex than attributing ‘blame’ for introducing social risk to one level of the State (UK national) or to position each level of the state in terms of whether it creates social risk or ameliorates it. In effect, austerity, as implemented in the UK involves all levels of the state simultaneously creating, and mitigating social risk.

There are many ways through which the State is attempting to mitigate the social risks that it creates. For example, following the abolition of the discretionary Social Fund, in April 2013, the UK government devolved responsibility for additional and emergency needs support to local councils and devolved administrations (while imposing a 10 per cent budget cut), with councils having discretion over whether or not to implement mitigation schemes. The Scottish Government allocated £114 million to a new Scottish Welfare Fund to replace elements of the UK-wide Social Fund (community grants/crisis loans) cut by the UK Government. Similarly, a £69 million Council Tax reduction scheme was also introduced by the Scottish Government to support those experiencing hardship following the UK Government’s abolition of Council Tax Benefit. The Scottish Government

also made available funds to fully offset the removal of the Spare Room Subsidy if those affected claim support. Finally, local support service pilots were also carried out to support digital inclusion and welfare rights advice in four areas in Scotland (Scottish Government, 2014a; Scottish Government, 2014e).

However, in North Lanarkshire the impact of these mitigation measures has been hampered by low uptake, despite significant outreach work by the local welfare rights team (Butler, *et al.*, 2014). They report that local people were still unclear about the personal and household implications of the removal of the Spare Room Subsidy, which has added to the overall sense of uncertainty and confusion surrounding the changes to the welfare system.

'Action for Craigneuk', working within the 'total place' model of service delivery (HM Treasury, 2010; Office for Public Management, 2009; Duffy, 2012), has been introduced by the North Lanarkshire Partnership to transform service delivery, aiming to shift power from local government and community planning partners to the Craigneuk community. Action for Craigneuk seeks to mitigate simultaneously both the long-standing and the new, austerity-related social risks faced by Craigneuk residents. The key priorities which make up the Action for Craigneuk initiative deal with the main areas of risk transfer, i.e. welfare reform and changes to the wider socio-economic context. The success of these initiatives depends upon the extent to which the relationship between public service providers and communities can be redefined to improve responsiveness to local needs, as well as better coordinating the local services, which are provided by North Lanarkshire Council, other public sector bodies and the third sector.

However, the scale and the cumulative effect of the austerity measures and budget cuts can be only partially offset by formal mitigation measures, which are rather fragmented and limited in scale. Consequently, there is misalignment between risk transfer and risk mitigation. Ultimately, such mitigation measures cannot change the direction of travel, which is towards capping and reducing virtually all forms of support welfare expenditure.

Implications

The implications of the risk shift involved in austerity and welfare expenditure extend beyond Craigneuk. In this final section, we consider the main impacts on similar communities and Scottish society as a whole.

Responsibilisation as Social Risk

Although it might be contended that a shift from state to personal and community responsibility is desirable, the nature of this transfer has been shaped by austerity and is therefore impacting adversely on resources and security. This is a period when the labour market is unable to provide adequate resources or security for all those able to work; community resources and support are not yet established; and vulnerable citizens have not yet been enabled to manage these changes. Hastings *et al.* (2015b) argue that this transfer of risk amounts to a responsibilisation of ordinary citizens, with the ability of vulnerable individuals, groups and communities to manage these changes being hampered by the fact that these changes are themselves sources of risk. Insufficient consideration or concern seems to have been given to some of the barriers that inhibit effective responses to these challenges (e.g. the digital divide - McAuley, 2014) or the effectiveness of what is being dismantled (e.g. the collective benefits of social protection).

It seems probable that the heightened personal responsibilities that have been evident as part of these risk shifts will be extended by current reform proposals. For example, if fully implemented, automated social protection with the shift to online and telephone support will result in considerable numbers of claimants managing their applications to the Scottish Welfare Fund, Universal Credit and job searching obligations online. The reduction in personal, face-to-face support is a feature of cost saving measures across a range of public services. Local authorities in particular are engaged in a programme of 'channel-shift' as they seek to re-route the majority of council customer interactions through 'one number call centres' and digital platforms (Hastings *et al.*, 2015a). In one council, this has meant that generic call centre staff are tooled with a range of scripts through which they manage enquiries relating to lost library books to impending homelessness. In another council, tenants are required to manage away the new liabilities created by the introduction of benefit changes such as the 'spare room subsidy' or 'bedroom tax' by navigating, without support, an online data base to find an exchange compatible with the regulations (Hastings *et al.*, 2015). Thus, across a range of public service and welfare arenas, citizens are increasingly obliged to relate to the state remotely and equip themselves with the information and skills required to access resources. This transfer of risks from paid professional staff to ordinary citizens (e.g. incomplete forms or limited online search capability) also carries the risk that public services become more remote, more faceless and more transactional to service users, undermining the sense of connection between citizens and their state.

Finally, and of particular note, is the fact that voluntary and third sector organisations have, intentionally or unintentionally, taken on the responsibility to build capacity to engage digitally with the local state – running training courses, providing advice on job search and CV building, as well as providing the hardware necessary to facilitate digital access. The risk that this leads to a form of mission shift for the voluntary sector is also of concern in terms of what may be lost to wider Scottish society. In the Scottish context, it is important to note that there is evidence of relatively poor uptake of broadband, with uptake in Glasgow and Lanarkshire up to 20% below the average uptake in England (Scottish Government, 2011).

Towards a Tipping Point of Social Capital

Social capital is a valuable resource, but it can be depleted if communities and households are strained. Orton (2015) has argued that social capital is being exploited and over-stretched by the cuts and the withdrawal of public welfare service provision. The case study research in Craigneuk suggests that this community is coping, albeit with difficulty, at the present time, and that it possesses sufficient social capital to manage recent changes. However, this is no substitute for formal enforceable citizenship *rights* and the guarantee of publicly provided security. There is a cost to the changes introduced in the name of austerity: they threaten to undermine familial and community capacity at the very time when these are required by the most vulnerable to manage and mitigate increased social risks. Although social capital is not yet overstretched, further social risks transferred and exacerbated by austerity will have to be managed with more stretched resources.

Securities Become Risks

Traditionally, paid full-time employment, typically for the 'male breadwinner' of the family, was the primary bulwark against adversity, while welfare supported those unable to support themselves by employment. The extent to which families have been able to support themselves on a single full-time wage (whether earned by a male or female) has been undermined in recent years (Tinson and Kenway, 2014). Austerity has further undermined this traditional security with deregulation of employment and the creation of a 'flexible' (insecure) labour market reducing stability and protection, not only from unemployment and redundancy but also from poverty due to low wages. Increasingly, the benefits of work have been concentrated at the top of the income distribution (Bauman, 2013). Indeed, it might be argued that, for many, work has been transformed from its traditional role as a security against risk to become a source of risk itself.

The low uptake in Craigneuk of locally administered financial support to offset the losses wrought by Welfare Reform might also reflect changing attitudes toward welfare (Duffy *et al.*, 2013). Traditionally understood as a safety net, low uptake (Finn and Goodship, 2014) might not necessarily reflect problems with the way in which the scheme is administered but the insecurities that are now associated with welfare. Rather than provide security, welfare reform may be inducing a climate of fear in which potential recipients are reticent to present new claims due to concerns about the risk of losing what little security they currently have. It is not insignificant that Jean, from case study 2, was keen to inform us that she did not apply for attendance allowance. If applying for welfare support becomes regarded as a source of risk itself, then this has significant implications for how welfare services are delivered, and indeed their status as citizenship rights. It suggests a need for a fresh approach to community engagement and support.

Demographic Pressures

Current risk shifts coincide with significant social changes. In particular, it is projected that between 2010 and 2035 the number of adults living alone in Scotland will increase from 863,000 (37% of all households) to over 1.29 million (45% of households). This is attributable, in part, to a projected 63% increase in the population of pensionable age (65 plus) and a projected 51% increase in the number of lone parent households (National Records of Scotland, 2014).

The evidence presented in this paper suggests that these demographic changes will have significant implications for the capacity of vulnerable communities to handle risk. An ageing population and rise in lone parent households will create more pressures on inter-generational support, both financial and in-kind. At the same time, population ageing will create its own new demands (e.g. for healthcare and social support) and it is not clear that future generations of older people in vulnerable communities will have the financial resources to contribute to wider support networks (Burholt and Windle, 2006) in the way that the older population of Craigneuk have been able to until recently. Increased numbers of adults living alone may exacerbate isolation (AgeUK, 2010) and some traditional sources of informal social support (e.g. older family members) may shift from being providers to recipients of such support in future. Such changes will place more demands on public services at a time when provision is contracting.

Exacerbating community and national divisions

It is questionable whether the avowed aim of austerity to 'restore economic competitiveness' is consistent with the widening prosperity gaps (Sen, 2015). is open to question. The potential political consequences of austerity are also contentious but potentially significant. Beatty and Fothergill (2013b) have suggested that there is a geo-political dimension to austerity that weakens cohesion in the UK, as a key effect of welfare reform is to widen gaps in prosperity between the best and worst local economies across Britain. For example, the distribution of council funding cuts is uneven, with the more disadvantaged local authorities bearing more of the cuts (Hastings *et al.*, 2013). It appears that, whether intentionally or not, the Conservative government is presiding over welfare reforms that will impact principally on individuals and communities outside its own political heartlands (Financial Times, 2015).

There is a risk that this risk-shift will further weaken the bonds of shared citizenship and solidarity between different geographies and identities, i.e. at the local level, further marginalising disadvantaged communities from their wider localities (consolidating and reproducing territorial stigmatisation) and, at the national level, fuelling a sense of difference between Scotland and England (particularly London and the South East).

Conclusion

The mantra 'we are all in it together', used to justify austerity measures (Cameron, 2009), recognizes the appeal in the UK of fairness and collective, mutual security. This would suggest that a compelling case for collective security (risk pooling) remains articulated viable political and policy option. Indeed, the continued popularity (and relative cost effectiveness in comparison to private health insurance systems) of the NHS (Gershlick et al., 2015) demonstrates that risk pooling can be politically viable in some areas, but it is being weakened in other areas of welfare, such as social housing, pensions and education.

Alternatives to austerity – and the risk shift that it entails – might also draw upon empirical evidence that questions the 'common sense' argument to 'balance the books'. For example, Wren-Lewis (2015) contends that the Office for Budget Responsibility estimates, somewhat conservatively, that austerity took 1% off economic growth in between 2010 and 2012 and seriously blunted the recovery. He argues that this 'austerity mistake' may be conservatively estimated at around 5% GDP lost *for ever* by delaying the recovery; i.e. about £100 billion, or £1500 for each adult and child in the country.

Following austerity and cuts, what seems to be emerging is what might be described as a 'post-welfare' social landscape, in a more hollowed out welfare system which displaces responsibility for addressing insecurities to vulnerable individuals, households and communities. The response of concerned social analysts may be to monitor the impact of austerity on disadvantaged groups and places, or challenge the presumption that austerity is a necessity. In either case, it is clear that the scale and significance of the continuing risk-shift underway in the UK and Scotland's most deprived communities is reshaping individual and collective (in)security.

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